



## INTERNET BANKING APPLICATION FORM (View Only)

To  
The Manager,  
Jamia Co-operative Bank Ltd.  
Branch \_\_\_\_\_

Date : \_\_\_\_\_

Dear Sir,

I/We hereby request you to attach/Link my/our under mentioned account/s for availing Internet Banking facility.

**CUSTOMER ID :**

**Name of Applicant :** \_\_\_\_\_

**Address:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ **Pin:** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_

**E-mail ID:** \_\_\_\_\_

### Account Details:

S. No.	Type of Account	Account No/s
1	Savings	
2	Current	
3	CC/OD/TL	

### Declaration

I / We confirm that I / We am/are the sole account holder/s or I/we have the required mandate from the joint account holder(s) to singly operate the Account. I/We have read and understood the Terms and Conditions (a copy of which I am in possession of) relating to Net Banking. I/We accept and agree to be bound by the said Terms and Conditions.

I / We affirm, confirm and undertake that I/We have read and understood the Terms and Conditions for usage of the Internet Banking service of Jamia Co-operative Bank Ltd., and I/We am/are aware of Charges Applicable for the Service, as set forth in [www.jamiacoopbank.com](http://www.jamiacoopbank.com), and that I/We agree on my own behalf, or as the mandate holder on behalf of the joint account holders, and will adhere to all the terms/conditions of applying /opening / availing/ maintaining/ operating (as applicable) for usage of the Internet Banking service of the Bank as may be in force from time to time. I/We further authorize the Bank to debit my Account(s) towards any Charges.

I/We agree that the bank will not be held liable / responsible for any loss or liability occurred on account of breach of security / denial of service etc., because of hacking / other technological failures.

Once my/our request for internet banking account is accepted and my/our user ID is activated by the bank, all my linked accounts will be covered under the rules governed under internet banking facility from time to time. I/We hereby confirm that the above mentioned address matches with the address previously given to the bank.

Signature of the Applicant \_\_\_\_\_ Signature of the Joint Ac Holder \_\_\_\_\_

**For Branch Office Use Only**

- 1) The information furnished by the applicant is verified and found correct with the records available in CBS.
- 2) The Account No, mode of operations and the above signature/s have been verified and found correct.
- 3) In case of address modification, Address details are modified in CBS as per the KYC norms

The request of Customer (Name-Individual/Firm) \_\_\_\_\_ for the Internet Banking services, may be enabled and necessary password may be generated and sent to the applicant directly.

CUSTOMER Account No/s: \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_  
**Signature of the Branch Manager**

**For Head Office Use Only**

Verified in CBS by \_\_\_\_\_ Date \_\_\_\_\_

User Created by \_\_\_\_\_ Date \_\_\_\_\_

**(Note:** User ID will not be created for applicant, if the details are not tallied with records available in CBS. PIN mailers will be sent to applicant's address as per the records available in CBS).



## **Internet Banking Terms & Conditions (To be signed by all the Account Holders)**

### **1. Definitions**

In this document the following words and phrases shall have the meanings as set below unless the context indicates otherwise:

#### **Bank**

Bank refers to the Jamia Co-operative Bank Ltd.

#### **Account(s)**

“Account(s)” refers to the User’s Savings and /or Current Account and / or Fixed Deposit Accounts and / or Loan Accounts and/or any other type of Accounts so designated by the Bank to be eligible account(s) for operation through the use of Internet Banking. The User should be either the account holder or sole signatory or authorized to act alone when there is more than one signatory. **An account in which minor is a joint account holder, is not eligible to be Internet Banking Account.**

#### **Terms**

Terms refers to terms and conditions for use of Internet Banking.

#### **Internet Banking**

“Internet Banking” refers to the internet Banking service offered or provided by The Jamia Co-operative Bank Ltd., to the User and which are described in the Terms by which the User may access information and give the Jamia Co-operative Bank Ltd., instructions in respect of certain of User’s Account(s) with the Jamia Co-operative Bank Ltd. Such Internet Banking may be provided by Jamia Co-operative Bank Ltd., directly or through its Associates or Contracted Service Providers or Affiliate.

#### **User**

“User” refers to a customer of the Jamia Co-operative Bank Ltd., and/or of the Affiliate of the Jamia Co-operative Bank Ltd., authorized to use Internet Banking or a person requesting the Internet Banking. In case of the User being a minor, the guardian of such minor shall be permitted to use Internet Banking. In this document all references to the User refers to both masculine and feminine gender.

#### **Password**

Any confidential password, phrase, code or number, memorable data, or any other identification of any kind issued to the User by the Jamia Co-operative Bank Ltd., or adopted by the User, which may be used either alone or with any Security Certificate / Device or other thing to access or facilitate access to any of the Jamia Co-operative Bank Ltd., Site, Internet Banking and the Services or to effect User’s Instructions.

#### **Personal Information**

“Personal Information” refers to the information provided by the User to the Jamia Co-operative Bank Ltd.

### **2. Applicability of Terms**

These Terms shall form the contract between the User and the Jamia Co-operative Bank Ltd., herein after for sake of brevity called ‘Bank’ for availing Internet Banking. The User shall apply to BANK in the prescribed form for the use of Internet Banking. Bank shall be entitled at its sole discretion to accept or reject such applications as may be submitted by the Users. In addition to what is provided herein before the User agrees that any use by the User of the Internet Banking shall constitute the User’s acceptance of the Terms. The User applying for Internet Banking will also be deemed as acceptance of the Terms and acknowledgement thereof.

### **3. Internet Banking**

- a) For the purpose of availing Internet Banking, the User would need to have access to the Internet.
- b) Bank may keep its records of the transactions in any form it wishes. Bank's records, unless shown to be wrong, shall be evidence of User's dealings with Bank in connection with the Internet Banking. User agrees not to object to the admission of Bank's records as evidence in any legal proceedings because such records are not originals, are not in writing or are documents produced by a computer. Where the User agrees to give Bank an instruction or request a transaction through the Internet Banking the Terms will apply in addition to the existing terms in respect of User dealings with Bank either in respect of particular accounts or products or generally. In the event of inconsistency the Terms will apply.
- c) The User shall ensure that Internet Banking or any related service is not used for any purpose which is illegal, improper or which is not authorized under these Terms.
- d) Notwithstanding anything contained in the Terms, due to the nature of Internet Banking, Bank shall not be responsible for any loss or damage to the User's data, software, computer, telecommunication or other equipment caused by using the Internet Banking.
- e) Bank may advise from time to time, the internet software, such as browser which is required for using Internet Banking. There will be no obligation on the Bank to support these internet software.

### **4. Internet Banking Access**

- a) The User would be allotted an Internet Banking User Name and secret passwords for "Login" by Bank in the first instance. The User will be required to change the password assigned by Bank on accessing Internet Banking for the first time. As a safety measure, the User shall change the password as frequently thereafter as possible.
- b) The User shall not attempt or permit others to attempt accessing the Account information stored in the computers of Bank or Affiliate through any means other than the Internet Banking.
- c) Bank will never send e-mail or ask the user confidential information such as Password, PIN etc.. If someone does ask for it, they do not represent Bank.

### **5. Internet Banking Password**

- a) The User acknowledges that the password which will be issued to the user, provides access to the Account and that User is the sole and exclusive owner and is the only authorized User of the password and accepts sole responsibility for use, confidentiality and protection of the password.
- b) If the User forgets the Internet Banking password or the Internet Banking Password gets locked after a number of incorrect attempts, then User can request for change of the password by sending a written request to the Bank. The selection of new password shall not be construed as the commencement of a new contract.

### **6. Joint Accounts**

- a) In case of Joint Accounts, the facility of Internet Banking shall be available to the mandate holder. For such joint accounts, one User Name and password for Internet Banking will be issued to the mandate holder. The other joint account holders shall expressly agree with the arrangement and give their consent on the application form for use of Internet Banking. All correspondence will be addressed only to the mandate holder in the joint account. All transactions arising from the use of Internet Banking in the joint account shall be binding on all the joint account holders, jointly and severally.

### **7. Charges & Minimum Balance**

- a) Bank reserves the right to charge and recover from the User service charges for providing the Internet Banking. The User hereby authorizes Bank to recover the service charges by debiting any one of the Accounts of the User.

- b) User shall maintain, at all times such minimum balance in Internet Banking account(s) as the Bank may prescribe from time to time
- c) Bank may withdraw the Internet Banking facility, if at any time the amount of deposit falls short of the required minimum and /or service charges remain unpaid and/or conduct of operations in the account are not satisfactory, without giving any further notice to the User and /or without incurring any liability or responsibility whatsoever by reasons of such withdrawal.

#### **8. Application for Facilities through Internet Banking**

- a) The User shall have to apply in a prescribed format for the Internet Banking facilities provided by Bank. The facility to the User shall be extended subject to the User complying with Bank's Rules and Regulations and submitting all documents required by Bank in the physical form to Bank's branches. Bank may in its sole discretion reject the application for the facility by the User.
- b) Not all Accounts can be accessed under the Internet Banking.
- c) The User authorizes Bank to add all Accounts (including joint accounts) that the User holds with Bank now or in the future, which are available on the Internet Banking, to the Internet Banking.

#### **9. Accuracy of Information**

- a) The User is responsible for the correctness of information supplied to the Bank through the use of Internet Banking or through any other means such as electronic mails or written communication. The Bank accepts no liability for the consequences arising out of erroneous information supplied by the User.
- b) Bank accepts no liability for the consequences arising out of erroneous information supplied by the User. If the User notices an error in the information supplied to Bank either in the application form or any other communication, he/she shall immediately advise Bank which will endeavor to correct the error wherever possible on a "reasonable efforts" basis.
- c) If the User notices an error in the account information supplied to him through Internet Banking or by use of any of the Internet Banking services, he shall advise the Bank as soon as possible. The Bank will endeavor to correct the error promptly.

#### **10. Change of Terms**

- a) The Bank has the absolute discretion to amend or supplement any of the terms at any time and will endeavor to give prior notice of 15 days for such changes wherever feasible except for changes to interest rates and/ or other variations that are subject to market changes. The Bank may introduce new services within Internet Banking from time to time. The existence and availability of the new functions will be notified to the User as and when they become available. The changed terms and conditions applicable to the new Internet Banking services shall be communicated to the User. By using these new services, the User agrees to be bound by the terms and conditions applicable.

#### **11. Non-Transferability**

- a) The grant of Internet Banking to a User is not transferable under any circumstance and shall be used only by the User. The User shall not assign this agreement to anybody else.

#### **12. Termination of Internet Banking**

- a) The User may request for termination of the Internet Banking any time by giving a written notice of at least 15 days to Bank. The termination shall take effect on or before the completion of the fifteenth day. The User will remain responsible for any transactions made through the Internet Banking until the time of such termination.

- b) Bank may withdraw or terminate the Internet Banking anytime either entirely or with reference to a specific service or User or in case of breach of Terms by the User without a prior notice or if it learns of the death, Bankruptcy or lack of legal capacity of the User.
- c) The closure of all Internet Banking Accounts of the User will automatically terminate the Internet Banking service.

**13. Applicability to Future Accounts**

- a) BANK and the User agree that if the User opens further Accounts with/subscribes to any of the products/services of, and Bank extends the Internet Banking to such Accounts or products or services and the User opts for use thereof, then the Terms shall automatically apply to such further use of the Internet Banking by the User.

**14. Proprietary Rights**

- a) BANK shall make reasonable efforts to advise from time to time the Internet software such as browsers, which are required for availing of Internet Banking. There will be no obligation on Bank to support all or any versions of the Internet software as may be required for offering Internet Banking. The User acknowledges that the software underlying the Internet Banking as well as other Internet related software which are required for accessing Internet Banking is the legal property of the respective vendors. The permission given by Bank to access Internet Banking will not convey any proprietary or ownership rights in such software. The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Internet Banking or create any derivative product based on the software.

**15. Copyrights, Trademarks and Copying Materials**

- a) Please note that [www.jamiacoopbank.com](http://www.jamiacoopbank.com) and the logo are exclusive property of BANK.
- b) BANK has the license for or own all copyrights for its internet website(s) through which the User access the Internet Banking and all trademarks and other materials used on it.

I/We hereby declare that I/we have read the above terms & conditions and understood and accept them & agree to abide by it & shall be binding on me/us

\_\_\_\_\_  
Signature

Date : \_\_\_\_\_

(With Seal, where applicable)