Terms & conditions

1. **All payment instructions should be checked carefully by the remitter.**

2. Jamia Co-operative Bank Ltd. shall not be liable for any loss or damage arising or resulting from delay in transmission delivery or non delivery of Electronic message or any mistake, omission, or error in transmission or delivery thereof or in deciphering the message from any cause whatsoever or from its misinterpretation received or the action of the destination Bank or any inaccuracy of the particulars provided in the application or any act or event beyond control.

3. **Messages received after cut-off time will be processed on the next working day.**

4. RTGS application form should be supported by cheque duly signed equal to the amount of remittance (excluding charges).

5. Funds Transfer shall be effected only if the destination Branch/originating Branch is participating in RTGS.

6. Customer agrees that application becomes irrevocable and customer shall be bound by any application executed by the Bank in good faith and in compliance with the security procedure followed by the Bank.

7. Customer hereby authorizes the Bank to debit customer's account for any liability incurred to the Bank or any other charges for execution of any of the application issued by the customer and shall ensure availability of funds in the account for execution of remittance. If, however, Bank executes the application without sufficient funds being available in the account, customer shall be bound to pay to the Bank the amount debited to customer's account for the remittance together with the charges and interest payable to the Bank.

8. The RTGS/NEFT customer/applicant hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the guidelines issued by RBI or any other regulatory authorities.

9. Jamia Bank shall not be liable for delay in payments to the beneficiary if incorrect and insufficient details of beneficiary provided by the applicant.

10. It is the responsibility of the customer / applicant to ensure the genuineness of the transaction conducted & to ensure that no illegal transaction are conducted through RTGS/NEFT. Jamia Bank shall no assume any liability for ensuring legality of transaction just because such transactions are routed through Jamia Bank.

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Applicant's Signature/s