



Terms and Conditions for Mobile Banking Services (BUPB M-Tarang App)

Definitions: The following words and expressions shall have the corresponding Meanings wherever appropriate.

“Account” shall mean any account at the Bank which has been registered for use via BUPB M-Tarang .	“Bank” shall mean Baroda U P Bank or any successor or assign.
“Customer” a person above the age of 15 years who hold an account in Baroda U P Bank.	“Facility” shall mean Mobile Banking facility provided to the customers.
“Mobile Phone number” shall mean the mobile number that has been given by the customer to register for the facility.	“Application” shall mean the Bank’s Mobile Banking software downloaded in the mobile phone after registering through Bank’s branch where the customer holds his account.
“Login PIN” shall mean the Personal Identification Number for opening the Mobile Banking application in the mobile phone.	“BUPB M-Tarang” shall mean Mobile Banking Services for the sake of brevity.
“Transaction PIN” shall mean the Personal Identification Number (password) for doing transactions using Mobile Banking facility.	“WAP” shall mean Wireless Application protocol.
“Base Branch” shall mean the branch where the customer has his primary account.	

Applicability of Terms and Conditions

By using **BUPB M-Tarang** App, the Customer thereby agrees to these Terms and Conditions, which form the contract between the Customer and Bank. Mobile Banking Application of the Bank shall be governed by such terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any account of the Customer and/or the respective product or the service provided by the Bank unless otherwise specifically stated.

General Business Rules Governing BUPB M-Tarang App

The following Business rules will apply to the mobile banking facility being offered by the Bank:

i) Upper Limit for transactions:

The daily upper ceiling per customer for fund transfer, within an overall calendar month limit when the service is used over the application/ WAP can be found under FAQ section.

ii) Entering wrong Transaction Pin thrice will block the facility. Then customer would be required to un-lock his/her profile as per the procedure laid down for the same under FAQ section.

iii) Any change in the business rules of any of the processes will be notified on Bank’s website www.barodaupbank.in, which will be construed as sufficient notice to the customer.

Miscellaneous

Telecom Service provider of the customer may levy charges for each SMS / GPRS and the Bank is not liable for any dispute that may arise between telecom service provider and the Customer.



Fee Structure for the Facility

Can be levied as per Bank's circulars issued on time to time.

Responsibilities and obligations of the customer

- i) The Customer will be responsible for all transactions, including fraudulent/erroneous transactions made through the use of his/ her mobile phone, SIM card and Transaction Pin, regardless of whether such transactions are in fact entered into or authorized by him/ her or not and the customer will be responsible for the loss/damage, if any suffered.
- ii) The Customer shall take all steps possible to ensure that his/her mobile phone is not shared with anyone and shall take action to initiate the process of deregistration/ Stop services from **BUPB M-Tarang** mobile banking services regarding this, you may immediate contact to toll free **18001800225/ your home branch** in case of misuse/ theft/ loss of the mobile phone or SIM card.
- iii) The Customer will use the services offered under facility using the Transaction Pin in accordance with the procedure as laid down by the Bank Website from time to time.
- iv) The Customer shall keep the User ID and Transaction Pin confidential and will not disclose these to any other person or will not record them in a way that would compromise the security of the services.
- v) It will be the responsibility of the Customer to notify the Bank immediately if he/ she suspect the misuse of the Transaction Pin. He will also immediately initiate the necessary steps to change his Transaction Pin.
- vi) If the mobile phone or SIM is lost, the customer must immediately take action to de-register from **BUPB M-Tarang** App from his Base branch of the primary account enabled for **BUPB M-Tarang** App.
- vii) The Customer accepts that any valid transaction originating from the User ID and / or registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the Transaction Pin is duly and legally authorized by the Customer.
- viii) The Customer shall keep himself/herself updated with regard to any information/ modification relating to the services offered under the facility which would be publicized on the websites and at the branches on time to time and would be responsible for the same.
- ix) The Customer shall be liable for all loss on breach of the Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise the Bank immediately about any unauthorized access in the Account.
- x) The Customer shall be liable and responsible for all legal compliance and adherence of all commercial terms and conditions in respect of the mobile connection/SIM card/mobile phone through which the facility is availed and the Bank does not accept/ acknowledge any responsibility in this regard.
- xi) Bank shall not accept any Stop Payment instructions, once the transaction amount and the beneficiary account are keyed in and authorized by the Customer.
- xii) The Customer is advised to be prudent in downloading content through blue-tooth and ensure that proper anti-virus software is used from time to time to remove malware residing in the hand-set.



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xiii) The customer is liable for any dispute related to bill amount paid to the biller and the dispute is to be dealt by the customer with the respective biller directly. The liability of the amount paid (full /partial) to the biller by the customer falls on the scheme code of the biller.

xiv) Any dispute arising out of amount credited to an incorrect account instead of the intended beneficiary, Bank may assist the customer in providing the beneficiary bank contact details to settle the dispute and recover the amount.

xv) The customer is liable for any dispute related to mobile/ DTH/ Data Card recharge, Bill Payments and other merchant services. It is the liability of the customer to verify the mobile number/ subscriber number/ biller ID and account number that he/she enters for m-Commerce services.

Apart from the above, I agree to all terms & conditions of **BUPB M-Tarang** App as mentioned in the Terms & Conditions section of mobile banking on Bank's website.

<https://barodaupbank.in/webdata/pdf/Terms%20and%20Conditions%20for%20Mobile%20Banking.pdf>
