

SMS Banking

Terms & conditions

The customers shall be solely responsible for all the transactions and consequences arising out of the messages emanating from the registered mobile phone instrument. Bank will not assume any responsibility for unauthorized messages sent by any other person without authority.

The user shall use only his mobile phone, the number of which has been informed to the bank to access the facilities. The user shall use the keyword stipulated by the bank from time to time to access the various services. The user must keep the SIM card and his mobile phone in his possession at all times. The user shall be solely responsible for the consequences in case the user fails to adhere to the rules of the bank.

All the transactions arising out of the use of SMS Banking in relation to a joint account shall be binding on all joint account holders. The customers shall take all necessary precautions to prevent unauthorized and illegal use of our SMS banking service and unauthorized access to the Accounts provided by Mobile Banking.

The Bank shall take all commercial, technical and reasonable care to, ensure the security of and to prevent unauthorized access to the Mobile Banking using commercial and reasonable and feasible technology available in India to the Bank. The customers have to ensure that our SMS service or any related services is not used for any purpose which is illegal, improper or any other purpose apart from the specified or requested services under our SMS banking which is not authorized under these Terms.

The customers shall maintain, at all times, such minimum balance in the account(s) as the BANK may stipulate from time to time. The Bank may, at its discretion, levy penal charges for non-maintenance of the minimum balance without any prior notice.

It is the responsibility of the Customer to ensure unauthorized access to his mobile by any other persons in maintaining secrecy of their accounts.

The Bank has the absolute discretion to amend or supplement any of the terms at any time without prior notice, including charges that are applicable for availing the said SMS Banking service. Changed terms and conditions shall be effective immediately on being practiced and the customer agrees and shall be deemed to have accepted the changed terms and conditions.

The bank reserves the right to decide on the services to be offered to a particular user and different services may be offered to different users. The bank also reserves the right to make any additions or deletions in the services offered through Mobile banking at any time.

Customers may request for termination of the SMS banking service any time by giving a written notice of at least 15 WORKING DAYS in advance to the Bank. The customers shall remain responsible for any transactions made in their accounts through SMS banking till the Bank cancels the said service.

The Bank shall make all reasonable efforts to ensure that the customer's information is kept confident. The bank however shall not be responsible for any leakage of confidential user information in any manner for reasons beyond its control.

The Bank will not acknowledge receipt of any instructions or triggers nor shall the bank be responsible to verify any instructions or Triggers or mobile phone number. The bank will endeavor to give effect to instructions and Triggers on a best effort basis and as soon as practically possible for the bank. The bank shall not be responsible for any deficiency or delay in effecting the service or in effecting modification of the triggers.

The services will be available to the users only if the user is within the cellular service range of the particular cellular service provider or within such area, which forms part of the roaming network of such cellular service provider providing services to the customer.

The customers agree not to hold the bank, its directors, its officers, its employees and agents liable for any loss, liability or expenses arising out of or in any way connected with the usage of the our SMS banking services.

The customer is bound by all other terms and conditions of the Bank pertaining to our SMS banking.

In case of 'Stop Payment' sent through SMS, Bank will not hold itself responsible for Payment of the Cheque on account of oversight or due to pressure of Business.

The Bank may suspend or terminate our SMS banking services without prior notice if the customer has breached these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the customer.

For SMS Alerts, messages will be delivered through all the mobile service providers in all the circles. Both the lists are subject to change at any time without any notice to customers. SMS alert facility will not be real time and the customer will receive the same within a reasonable time from the time of transaction in the account.

The bank may, at its discretion, amend and modify, at any time, the terms and conditions governing the SMS services. Non receipt of any notification or failure to receive the notification, if any, by the user in this regard will not exempt from such amendments and modifications.

The Bank has got every right to decide on the services to be provided through SMS Banking facility. For sending SMS messages for receiving PULL alerts, the customer will be charged by the Mobile Operator with applicable SMS Charges.

By Registering SMS Banking facility, the Customer agrees to have understood, accept and abide by all the Terms & Conditions governing the SMS Banking of the Bank.

Signature of Applicant(s)

SMS Application Form

From

Date:

To
The Branch Manager,
Tamilnad Mercantile Bank Ltd,

Dear Sir,

I/We wish to avail the mobile alert service for my/our below mentioned account from time to time.

Customer Registration		
Customer Id		
Already registered	Yes / No (If 'Yes' you fill only the Account Registration part)	
Name of Service Provider (Tick appropriate option)	BSNL / Aircel / Airtel / Vodafone / Reliance / Tata <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
	Others <input type="checkbox"/> If others Please Specify _____	
Mobile Number to be registered		
Alert for Term Deposit maturity	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Alert for Loan installment due date	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Account Registration		
Push Alert Service	Amount (Rs)	Required (Yes/No)
Alert when debit transaction is Rs.10000 and above or the amount stipulated by the customer, whichever is higher		Yes <input type="checkbox"/> No <input type="checkbox"/>
Alert when credit transaction is Rs.10000 and above or the amount stipulated by the customer, whichever is higher		Yes <input type="checkbox"/> No <input type="checkbox"/>
Alert when balance goes above stipulated balance		Yes <input type="checkbox"/> No <input type="checkbox"/>
Alert when cheque presented is bounced (outward Return)	NA	Yes <input type="checkbox"/> No <input type="checkbox"/>
Alert when cheque issued is bounced (inward return)	NA	Yes <input type="checkbox"/> No <input type="checkbox"/>
Alert when outstation cheque deposited realized	NA	Yes <input type="checkbox"/> No <input type="checkbox"/>
Alert for the End of day balance (CA/OD/CC)	NA	Yes <input type="checkbox"/> No <input type="checkbox"/>

Yours Faithfully,