

Terms, Conditions and Privacy policy Mobile Banking:

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

| Definitions | Meanings |
|---|---|
| Account | Shall mean account at the bank which has been registered for Mobile banking facility |
| Customer | The holder of a bank account in Kerala Gramin Bank. |
| MPIN | shall mean the Personal Identification Number (Password) for the Mobile banking Facility. |
| Kerala Gramin Bank Mobile Application(KGB INFI) | Application shall mean Mobile banking facility offered by Kerala Gramin Bank |
| MBF | Mobile Banking Facility |
| SMS | Short Messaging Service |
| Bank | Shall mean Kerala Gramin Bank or any successor or assign |
| Mobile Number | Shall mean the Mobile number that has been used by the customer to register for the Facility. |
| Application | shall mean the Bank's Mobile Banking Application which will be downloaded on to the mobile Phone of the Customer. |

Applicability of Terms and Conditions for Kerala Gramin Bank Mobile Banking:

By using Mobile Banking Facility of Kerala Gramin Bank, the user thereby agrees to these Terms and Conditions form the contract between the User and Kerala Gramin Bank. Mobile Banking facility shall be governed by such terms & conditions as amended by Kerala Gramin Bank from time to time. These terms and conditions shall be in addition to and not in derogation of the Terms and Conditions relating to any account of the User and / or the respective product or the service provided by Kerala Gramin Bank unless otherwise specifically stated.

General Business Rules Governing Mobile Banking Facility

The following Business rules will apply for Kerala Gramin Bank Mobile Application:

1. The facility will be available to customers having a satisfactorily running Savings/Current account with the Bank.
2. The Customer desirous of using the Facility should be either a sole Account holder or authorised to act independently.

The facility will be available in case of joint accounts, only if the mode of operation is indicated as 'either or survivor'. For this joint accounts, only one account holder of the

joint account holders will be allowed to avail the facility. The other joint account holder(s) shall expressly agree with this arrangement and give their consent on the application form to authorize the customer to avail the services. In case of any of the joint account holder(s) gives "stop payment" instructions or such other instructions in respect of operations through the use of the facility in writing, with a view to curtail, regulate, restrict, suspend or stop the operations by the other account holders through the use of facility on any of the accounts held jointly by them, the facility would be discontinued and restoration of the facility would be considered at the sole discretion of the Bank, only on the joint request of all account holders. All or any transactions arising from the use of the Facility in the joint account shall be binding on all the joint account holders, jointly and severally.

An Account in the name of the Minor or an account in which one of the joint account holders is a minor or an account where the mode of operation is joint, shall not be eligible for the Facility

A minor customer above the age of 10 years maintaining a savings account with the Bank under single mode of operation, shall be eligible for this Facility.

3. Entering the wrong MPIN thrice will block the Kerala Gramin Bank Mobile Application facility for the day and two such consecutive blockages will de-activate the customer from the facility and the customer should re register for the facility as per the procedure laid down for the same. Any change in the business rules of any of the processes will be notified on Bank's website www.keralagbank.com which will be construed as sufficient notice to the customer.

4. The Bank reserves the right to reject a Customer's application for Kerala Gramin Bank Mobile Application without assigning any reasons.

6. The Customer can request for termination of the Facility by online Request. The Customer shall remain accountable for all the transactions on the designated account made prior to confirmation of any such cancellation request. It shall be the Bank's endeavor to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the customer. The facility may be suspended due to maintenance or repair work or any breakdown in the Hardware/ Software for MBF, any emergency or for security reasons without prior notice and the bank shall not be responsible for any loss/damage to the customer.

7. The services offered under the Facility will be automatically terminated if the primary account linked for the Mobile Banking facility is closed. The Bank may also terminate or suspend the services under the Facility without prior notice if the customer has violated

the terms and conditions lay down by the Bank or on the death of the Customer when brought to the notice of the Bank.

Usage of Facility

By accepting the terms and conditions while registering for the Mobile Banking facility, the customer:

1. Agrees to use “Kerala Gramin Bank Mobile banking application” for financial and non-financial transactions offered by the Kerala Gramin Bank from time to time and irrevocably authorizes the Bank to debit the Bank Accounts which have been enabled for KGB INFI for all transactions/services undertaken using MPIN and Passcode.
2. Authorizes the Bank to map the account number and mobile phone number for the smooth operation of the facility offered by Bank and to preserve the mapping record in its own server or server of any other third party and to use such data at its discretion for providing/enhancing further banking/ technology products that it may offer.
3. Agrees that he/ she is aware and accepts that facility offered by the Bank will enable him/her to transact after login using Passcode and MPIN within the limit prescribed by the Bank and will be deemed as Bonafede transaction.
4. Agrees that the transactions originated using the mobile phones are non-retractable as these are instantaneous/real time.
5. Understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.
6. Agrees to use the facility on a mobile phone properly and validly registered in his/her name only with the Mobile Service Provider and undertakes to use the facility only through mobile number which has been used to register for the Facility.
7. Agrees that while the Information Technology Act, 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the customer by using Mobile Number, MPIN or any other method decided at the discretion of the Bank which may not be recognized under the IT Act, 2000 for authentication of electronic records and this is acceptable and binding to the customer and hence the customer is solely responsible for maintenance of the secrecy and confidentiality of the MPIN without any liability to the Bank.
8. The Customer shall be required to acquaint himself/herself with the process for using the facility and that he/she shall be responsible for any error made while using the facility.
9. The Bank reserves the right to decide what facilities may be offered. Additions/deletions of the facilities offered are at its sole discretion.

10. The instructions of the Customer shall be affected only after successful login using his/her Passcode and MPIN or through any other mode of verification as may be stipulated at the discretion of the Bank.

11. While it shall be the endeavor of the Bank to carry out the instructions received from the Customers promptly, it shall not be responsible for the delay/failure in carrying out the instructions due to any reasons whatsoever including failure of operational system or due to any requirement of law. The Customer expressly authorizes the Bank to access his/her account Information required for offering the services under the facility and to share the information regarding his/her accounts with the service provider/ third party as may be required to provide the services under the Facility.

12. The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.

13. The Customer hereby authorizes the Bank or its agents to send promotional messages including the products of the Bank, greetings or any other messages the Bank may consider from time to time.

14. The Customer understands that the Bank may send rejection or "cannot process the request" messages for the service request(s) sent by the Customer which could not be executed for whatsoever reason.

15. The Bank shall make all reasonable efforts to ensure that the customer information is kept confidential but shall not be responsible for any inadvertent divulgence or leakage of confidential Customer information for reasons beyond its control or by action of any third party.

16. The Customer expressly authorizes the Bank to carry out all requests/ transactions purporting to have been received from his/her mobile phone and authenticated with his/her Passcode and MPIN used for login into the application. In the case of funds transfer facilities, the customer shall be deemed to have expressly authorized the Bank to make the payment when a request is received from his/her mobile phone.

17. It is the responsibility of the Customer to advise the Bank of any loss/ theft of mobile phone by adopting the procedure laid down by the Bank for the purpose.

18. It is the responsibility of the customer to disclose his non residency status to the branch in case there is change in residency status (not in India) of the customer.

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

20. The customer is solely responsible for keeping his/her Passcode and MPIN confidential.

21. The customer is solely responsible for inadvertent divulgence of his/her Passcode and MPIN of Kerala Gramin Bank Mobile application to any third party and resulting in any misuse.

22. Bank does not ask any personal information like debit card no., PIN, nor MPIN from its customers. Customers are to be aware of this and should not part with sensitive information to anybody over phone or mail or through any other channel.

23. The customer who are resident of India collecting and effecting/remitting payments directly / indirectly outside India in any forms towards overseas foreign exchange trading through electronic/internet trading portals would make himself/herself/themselves liable to be proceeded against with for contravention of Foreign exchange Management act (FEMA), 1999 besides being liable for violation of regulations relating to Know Your customers (KYC) norms/Anti-Money Laundering (AML) standards.

Fee structure for the Facility

Bank shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all the Facility, by notifying the Customer of such revision.

Display of such charges on Bank's websites would serve as sufficient notice and the same is binding on the customer.

The Customer shall be liable for payment of charges which may be levied by any cellular service provider in connection with availing of the Facility and Bank is not responsible for the same.

The charges payable by the Customer is exclusive of the amount payable to any cellular service provider and would be debited from the account of the Customer.

Accuracy of Information

1. It is the responsibility of the Customer to provide correct information to the Bank through the use of the Facility or any other method. In case of any discrepancy in this information, the Customer understands that the Bank will not be in any way responsible for action taken based on the information. The Bank will endeavor to correct the error promptly wherever possible on a best effort basis, if the customer reports such error in information.

2. The Customer understands that the Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that may occur due to reasons beyond the control of the Bank.

3. The Customer accepts that the Bank shall not be responsible for any errors which may occur in spite of the steps taken by the Bank to ensure the accuracy of the information and shall not have any claim against the Bank in an event of any loss/ damage suffered as a consequence of an inaccurate information provided by the Bank.

Responsibilities and obligations of the customer

1. The customer will be responsible for all transactions, including fraudulent/erroneous transactions made through the use of his/her mobile phone, SIM card and MPIN, regardless of whether such transactions are in fact entered into or authorized by him/ her. The customer will be responsible for the loss/damage, if any suffered.

2. The Customer shall take all steps possible to ensure that his/her mobile phone is not shared with anyone and shall take immediate action to de-register from Kerala Gramin Bank Mobile Application as per procedure laid down in case of misuse/ theft/loss of the mobile phone or SIM card.

3. The Customer will use offered facility using the MPIN in accordance with the procedure as laid down by the Bank from time to time.

4. The Customer shall keep the Passcode and MPIN 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 facility.

5. It will be the responsibility of the Customer to notify the Bank immediately if he/ she suspects the misuse of the MPIN. He/ She will also immediately initiate the necessary steps to change his MPIN.

6. If the mobile phone or SIM is lost, the user must immediately act to de-register from the facility.

7. 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 MPIN is duly and legally authorized by the Customer.

8. The Customer shall keep himself/herself updated regarding any information/ modification relating to the services offered under the facility which would be publicized on the websites and at the branches and would be responsible for the same.

9. 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 within a reasonable time about any unauthorized access in the account.

10. 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.

Disclaimer

The Bank, when acting in good faith, shall be absolved of any liability in case:

1. The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
2. There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the facility which are beyond the control of the Bank.
3. There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc.
4. There is any lapse or failure on the part of the service providers or any third party affecting the said facility and that the Bank makes no warranty as to the quality of the service provided by any such provider. The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.
5. The Bank will not be responsible if Bank's mobile banking application is not compatible with/does not work on the mobile handset of the Customer.

Indemnity

In consideration of the Bank providing these facilities, the Customer agrees to indemnify and hold the Bank harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of or in connection with any services

provided to the Customer pursuant hereto. The Customer shall indemnify the Bank for unauthorized access by any third party to any information/ instructions/ triggers given by the Customer or breach of confidentiality.

Privacy Policy for Kerala Gramin Bank - Mobile Banking App

Kerala Gramin Bank (The Bank) recognizes the expectations of its customers regarding privacy, confidentiality and security of their personal information that resides with the Bank. Keeping personal information of customers secure and using it solely for activities related to the Bank and preventing any misuse thereof is a top priority of the Bank. The Bank has adopted the privacy policy aimed at protecting the personal information entrusted and disclosed by the customers [“the Policy”]. This policy governs the way in which the Bank collects, uses, discloses, stores, secures and disposes of personal information and sensitive personal data or information.

Definitions

” Personal information” means any information that relates to a natural person, which either directly or indirectly, in combination with other information available or likely to be available with the Bank, can identify such person.

“Sensitive personal data or information” of a person means such personal information which consists of information relating to:

- **Password.**
- **financial information such as Bank account or credit card or debit card or other payment instrument details.**
- **physical, physiological and mental health condition.**
- **sexual orientation.**
- **medical records & history.**
- **biometric information.**
- **location information (only to provide location-based services such as Cab booking, locate a nearby branch, to safeguard customers against unauthorized transaction etc.)**
- **any detail relating to the above clauses as provided to body corporate for providing service.**

- Any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise. Provided that, any information that is freely available or accessible in public domain or furnished under the right to information act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of this policy.

Applicability

This Policy is applicable to personal information and sensitive personal data or information collected by the Bank's application or its affiliates directly from the customer or through the Bank's online portals, mobile apps and electronic communications as also any information collected by the Bank's server from the customer's browser.

Purpose of Collection and Use of Personal Information

The Bank collects and uses the financial information and other personal information from its customers. This information is collected and used for specific business purposes or for other related purposes designated by the Bank or for a lawful purpose to comply with the applicable laws and regulations. The Bank shall not divulge any personal information collected from the customer, for cross selling or any other purposes.

The authenticity of the personal information provided by the customer shall not be the responsibility of the Bank.

Any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as personal information for the purposes of this Policy and the Bank shall not be responsible for the same.

Disclosure of Personal Information

The personal information collected by the Bank shall not be disclosed to any other organization except:

Where the disclosure has been agreed in a written contract or otherwise between the Bank and the customer.

where the Bank is required to disclose the personal information to a third party on a need-to-know basis, provided that in such case the Bank shall inform such third party of the confidential nature of the personal information and shall keep the same standards of information/ data security as that of the Bank.

Reasonable Security Practices and Procedures

The security of personal information is a priority and is protected by maintaining physical, electronic, and procedural safeguards that meet applicable laws. The Bank shall take reasonable steps and measures to protect the security of the customer's personal information from misuse and loss, un-authorized access, modification or disclosure. The Bank maintains its security systems to ensure that the personal information of the customer is appropriately protected and follows the extant standard encryption norms followed for the transmission of information. The Bank ensures that its employees and affiliates respect the confidentiality of any personal information held by the Bank.

Contact Information

In order to address any discrepancies or grievances related to the personal information residing with the Bank, the customer may visit:
<https://keralagbank.com/>

Notice of change

The Bank may, from time to time, change this, Policy. The effective date of this Policy, as stated below, indicates the last time this Policy was revised or materially changed.

Cookie policy

The Bank Application use cookies which are downloaded to your device when you visit a website in order to provide a personalized browsing experience. Cookies are used for lots of tasks like remembering your preferences & settings, provide personalized browsing experience and analyze site operations. These cookies collect information about how users use a website, for instance, how often visited pages. All information collected by third party cookies is aggregated and anonymous. By using our website user/s agree that these types of cookies can be placed on his/her device. User/s is free to disable/delete these cookies by changing his/her device / browser settings. Bank is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.