

Terms and Conditions for Debit Card Services Offered on Mobile Banking Platform.

1. Introduction

- **1.1** These terms and conditions ("Agreement") apply to the Debit Card services ("Service") provided by Kerala Gramin Bank through the mobile banking platform KGB INFI.
- **1.2** By using the Debit Card service on the Mobile Banking App, you ("Customer", "You") agree to comply with and be bound by these terms and conditions.

2. Eligibility

- **2.1** To use the Debit Card services, you must be a registered customer of Kerala Gramin Bank, possess an active account, and have an eligible Debit Card issued by the bank.
- **2.2** You must be at least 10 years old to use the service.
- **2.3** You must have a compatible mobile device and internet connection to access and use the service.

3. Debit Card Activation and Usage

- **3.1** Once activated, you may use the Debit Card to make payments, transfers, and other financial transactions via the Mobile Banking App.
- **3.2** You must maintain sufficient funds in your account for all transactions made using the Debit Card. The bank will not be responsible for any declined transactions due to insufficient balance.

4. Card Security

- **4.1** You must take reasonable precautions to keep your Debit Card details, PIN, and other sensitive information confidential.
- **4.2** The Bank will not be liable for any unauthorized transactions made with your card unless it is proven that such transactions were due to the Bank's negligence.
- **4.3** In case of suspected fraud, you should immediately report the incident to the Bank's customer service.

5. Transaction Limits

- **5.1** The Debit Card may have transaction limits set by the Bank. These limits include, but are not limited to, daily transaction limits, ATM withdrawal limits, and transaction limits on online purchases.
- **5.2** The Bank reserves the right to change these limits at its discretion and without prior notice.

6. Fees and Charges

- **6.1** The Bank may charge fees for certain transactions or services related to the Debit Card, including but not limited to ATM withdrawal fees, foreign transaction fees, and card replacement fees.
- **6.2** These fees will be communicated to you and may be updated from time to time. Any changes in fees will be reflected in the Bank's official website.

7. Bill Payments and Fund Transfers

- **7.1** You may use your Debit Card through the Mobile Banking App to make bill payments, fund transfers, and online purchases.
- **7.2** The Bank may provide a list of billers, and it is your responsibility to ensure the correctness of the details before confirming a payment.
- **7.3** The Bank will not be responsible for any delayed or failed payments due to incorrect details, connectivity issues, third-party service failures and due to insufficient funds.

8. Card Suspension and Cancellation

- **8.1** You may request the Bank to suspend or cancel your Debit Card at any time through the Mobile Banking App or customer service.
- **8.2** The Bank reserves the right to suspend or cancel your Debit Card if it suspects any fraudulent activity, violations of these terms, or non-compliance with the Bank's policies.

9. Liability

- **9.1** You are responsible for all transactions made with your Debit Card, whether authorized or unauthorized, if you fail to report a lost or stolen card in a timely manner.
- **9.2** The Bank will not be liable for any direct, indirect, or consequential loss arising from the use or inability to use the Debit Card, except in cases where it is determined that the Bank's negligence caused the loss.

10. Privacy and Data Security

- **10.1** The Bank collects personal and financial information for the provision of services. All data will be handled in accordance with the Privacy Policy and applicable laws, including the Personal Data Protection Bill, 2019 (if enacted).
- **10.2** The Bank employs reasonable security measures to protect your information, but you must also take reasonable steps to ensure your mobile device is secure.

11. Dispute Resolution

- **11.1** In case of disputes regarding any transaction, you should notify the Bank within 30 days of the transaction (subject to bank and regulatory guidelines). The Bank will investigate and resolve the issue as per the Bank's policies.
- **11.2** Any disputes not resolved through the Bank's customer service may be escalated to the Banking Ombudsman or the relevant authorities as per Indian law.

12. Changes to Terms and Conditions

- **12.1** The Bank reserves the right to modify these terms and conditions at any time. All changes will be effective immediately upon posting on the Mobile Banking App.
- **12.2** By continuing to use the Debit Card service, you accept the revised terms.
- **12.3** Grievances related if any related to debit card services must be registered with the bank within the specific time stipulated by RBI, NPCI or any banking regulators.

13. Governing Law

- **13.1** These terms and conditions shall be governed by and construed in accordance with the laws of India.
- **13.2** Any disputes arising from these terms and conditions will be subject to the exclusive jurisdiction of the courts in Malappuram, Kerala, India.

14. Termination of Service

- **14.1** The Bank reserves the right to terminate or suspend the Debit Card service at any time, with or without cause, and will notify the customer accordingly.
- **14.2** Upon termination, the customer must settle any outstanding dues, and the Debit Card will be deactivated.

15. Contact Information

- **15.1** For any queries or concerns regarding these terms and conditions, please contact the Bank's customer service through <https://connect.keralagbank.com/> or call the customer support hotline at 0497 2717800.

Terms and Conditions for Debit Card PIN Generation through Mobile Banking

1. Introduction

These terms and conditions ("Agreement") govern the process of Debit Card PIN generation via Mobile Banking services provided by **Kerala Gramin Bank** (hereinafter referred to as "the Bank"). By using the Bank's mobile banking platform or app, you agree to abide by these terms and conditions.

This agreement applies to the generation of the **Personal Identification Number (PIN)** for your Debit Card through mobile banking platforms such as **Kerala Gramin Bank Mobile Banking App** or **Kerala Gramin Bank Internet Banking**.

2. Eligibility Criteria

- **Account Holder:** To be eligible for Debit Card PIN generation via mobile banking, you must be an active customer with a valid **debit card** issued by **Kerala Gramin Bank**.
- **Registered Mobile Number:** Your mobile number must be registered with the Bank to facilitate communication and secure delivery of One-Time Password (OTP).
- **Active Debit Card:** You must possess an active **Kerala Gramin Bank Debit Card** linked to your account for PIN generation.

3. Mobile Banking Platform

- Debit Card PIN generation can only be performed via **Kerala Gramin Bank's Mobile Banking App- KGB INFI** or **Kerala Gramin Bank Internet Banking**.
- You must download and install the official **Mobile Banking Application KGB INFI** from the App Store (for iOS) or Google Play Store (for Android) to generate or change your debit card PIN.
- Alternatively, you may use **Kerala Gramin Bank Internet Banking** for PIN generation if you do not have access to an internet-enabled mobile device.

4. PIN Generation Process

- **Step 1:** Open the official **Mobile Banking App** and log in with your credentials.
- **Step 2:** Select "Card Services" from the menu options and go to "Generate PIN".
- **Step 3:** Choose a 4-digit PIN (ensure that the PIN is unique and secure).
- **Step 4:** Confirm your PIN and enter the expiry date of the card to complete the process. Your PIN will be activated for debit card usage.

5. Security Measures

- **Confidentiality:** The PIN must be always kept confidential. The Bank advises you not to share your PIN with anyone, including Bank representatives.
- **Secure Access:** You must use only the official **Kerala Gramin Bank Mobile Banking App** or **Internet Banking Service** to generate or change your PIN.
- **Fraud Prevention:** The Bank will not be liable for any fraudulent activity if your PIN is shared, compromised, or misused due to negligence.
- **PIN Guidelines:** Choose a PIN that is not easily guessable (e.g., do not use birthdates, repetitive digits, or sequences like "1234").

6. Limitations and Restrictions

- **Limited Attempts:** You may only attempt to generate or change your PIN a limited number of times within a day. After multiple failed attempts, your card may be blocked for security reasons.
- **Card Blockage:** If you enter the wrong PIN multiple times at ATMs or for online transactions, your card may be temporarily blocked.

7. PIN Reset

- If you forget your PIN, you can reset it via the **Mobile Banking App** by selecting the "Generate PIN" option.
- You may also request a PIN reset by visiting your nearest **Kerala Gramin Bank** ATM.

8. Bank's Liability

- **Unauthorized Transactions:** The Bank is not liable for any unauthorized transactions if your PIN is compromised due to negligence, fraud, or security breaches on unsecured devices.
- **Data Security:** The Bank will take all reasonable steps to ensure the security of your data during the PIN generation process.

- **PIN Security:** The Bank disclaims responsibility for losses arising from sharing, disclosing, or mishandling of your PIN.

9. Validity of PIN

- The generated PIN will remain valid until you change it, or the Bank revokes or deactivates it due to security reasons, such as suspicious activity on your account.
- The Bank may require you to change your PIN periodically for added security.

10. Terms of Use

By generating a PIN through the **Kerala Gramin Bank Mobile Banking App** or **Internet Banking Service**, you agree to the following:

- You will not share your PIN with anyone, including Bank employees or third-party services.
- You will use the PIN exclusively for legitimate transactions at ATMs, POS terminals, and online purchases.
- You will notify the Bank immediately if your Debit Card or PIN is compromised, lost, or stolen.

12. Dispute Resolution

- Any disputes related to Debit Card PIN generation or transactions must be raised with the Bank's customer service.
- The Bank provides a **Customer Care Helpline** for resolving issues with PIN generation, card usage, or fraudulent activity.

13. Data Privacy

- **Kerala Gramin Bank** ensures that all personal and financial information used during the PIN generation process is protected by encryption and other security measures.
- The Bank's Privacy Policy applies to any data collected during the PIN generation process.

14. Modifications to Terms and Conditions

- The Bank reserves the right to modify or update these terms and conditions from time to time. Any changes will be communicated via the **Official website of Kerala Gramin Bank**.

15. Contact Information

For any questions or issues related to Debit Card PIN generation, you can contact the **Kerala Gramin Bank Customer Support:**

- **Phone:** 0497-2717800
- **Email:** customercare.kgb@keralagbank.com
- **Website:** <https://keralagbank.com/>

Acknowledgment:

By proceeding with the Debit Card PIN generation through **Kerala Gramin Bank Mobile Banking App**, you confirm that you have read, understood, and agree to the above Terms and Conditions.