

Terms and Conditions:

1. Transactions initiated through Mobile Banking application are irrevocable; Bank shall not entertain any request for revocation of transaction or stop payment request for transactions initiated through Mobile Banking.
2. Customers shall not use Mobile Banking channel for transfer of funds for illegal activities.
3. Customers shall be responsible for the safe custody and security of the Mobile Banking application downloaded on their mobile phones to avoid unauthorized usage and should immediately inform Bank for disabling of Mobile Banking services in case of loss or theft of mobile phone.
4. Customers should **NOT** share their application passwords and MPIN with anyone including Bank's staff / associate /representative.
5. Customers shall abide by the limits imposed by Bank on maximum number of transactions and maximum amount permitted through Mobile Banking. Bank reserves the right to change the number of transactions and amount at any time.
6. Bank shall not be responsible for any loss to customers arising out of usage of Mobile Banking.
7. Bank shall be at liberty to affect any change in Term and Conditions from time to time.

Eligibility

No	Type of Account	Constitution	Mode of operation	Eligibility
1	SB Account	Single	Single	Account holder is eligible
2	SB Account	Joint	E or S	As per choice of all account holders. Application to be signed jointly
3	SB Account	Joint	Jointly	NOT eligible
4	SB Account	Minor	Single	Minor above the age of 15 is eligible
5	NRE Account			NOT Eligible
6	Nagrik Bachat Khata	Single	Single	NOT Eligible
7	Current Account	In the name of SELF. Single	Single	The Account holder is eligible
8	Current Account	In the name of firm - Single	Single	The Account holder is eligible
9	Current Account	Partnership Firm	Any one partner	The person authorized to operate. All account holders will sign the application.
10	Current Account	Partnership Firm	Jointly operated	NOT Eligible
11	OD A/c Against FD / LIC / NSC			

Linking of accounts (Provided Customer ID of the primary account holder and "to be linked" accounts are same)

No.		A/cs to be linked						
	Primary Account with M-Connect	SB (Single)	SB (Jt / EoS)	SB A/c Jointly	NRE A/c Single	C A/c (Self &Single)	C A/c (Firm & Single)	C A/c Any Partner / Jointly
1	SB or C A/c holder	√	√(with Consent)	X	X	√	X	X

Disclaimer

It is the Customer's responsibility to ensure that the Bank's mobile banking application is compatible with his/her mobile phone/handset. For whatever damage or loss, if any, incurred by the Customer due to downloading of the Bank's Mobile Banking software in his/her mobile phone, he/she shall be solely responsible. Further, the Customer shall be solely responsible/liable in keeping his/her application password and MPIN confidential to prevent unauthorized access/use of his/her mobile banking facility by any third party. For any payment effected by the Bank to a beneficiary based on the information received by the Bank from the Customer's mobile number registered in the Bank's record for mobile banking facility, the Customer shall be solely responsible/liable in any manner whatsoever for any loss, claim, liability as the case may be or incidental thereto.

Declaration

I/We affirm, confirm and undertake that I/we have read and understood the Terms and Conditions for usage of the Bank of Baroda Mobile Banking services (Baroda M-Connect) and agree to them. I/We am/are aware that the usage of Bank of Baroda Mobile-Banking is governed by the terms and conditions which are available on <http://www.bankofbaroda.com/> or any other site specified by Bank of Baroda and I/we have reviewed the contents of the same. I/We accept and agree that I/we are aware of the contents of the terms and conditions and that all my/our rights and liabilities would be governed by the said terms and conditions by my/our act of accessing, I/we agree to adhere and comply regulation /practices set by telecom authority /regulatory/banking authority / Government of India / local / state government.etc., towards mobile operations & associated banking activities. I/we thereby agree to be subject to and comply with all the provisions of the terms and conditions which are incorporated by reference herein and deemed to be part of this application form to the same extent as if such provisions had been set forth in full herein. The Customer agrees that the Bank shall not be held liable and shall be absolved from all liabilities whatsoever, if due to any reason beyond the control of the Bank, the Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during the process of transmission or processing. The Customer further agrees that he/ she shall not hold the Bank responsible/ liable for any loss whatsoever incurred to the Customer due to any failure or delay in transmission of information, if 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, error in transmission of information or message to any 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 or the Bank's system".