

Terms and Conditions

MOBILE BANKING

1. ALL Transactions initiated through Mobile Banking application are Real-time and ARE AT THE SOLE RESPONSIBILITY OF THE ACCOUNT HOLDERS. AS SUCH TRANSACTIONS CANNOT BE REVOKED OR REVERSED BY THE BANK UNDER ANY CIRCUMSTANCES. Bank shall not entertain any request for revocation of transactions or stop payment. ACCOUNT HOLDERS ARE ADVISED TO ENSURE THEY ENTER BENEFICIARY DETAILS CORRECTLY. The accountholder/s shall not share the Login password and/or Mpin with anyone.
2. The accountholder/s solely shall be responsible for the safe custody and security of the CCB-Mobile Banking application downloaded on their mobile phones. The accountholder/s shall immediately inform the Bank in writing about the loss or theft of mobile phone for disabling of the Mobile Banking service to prevent unauthorized usage.
3. The accountholder/s shall operate within the TERMS AND CONDITIONS OF the Bank for Mobile Banking. The Bank reserves the right to change the T&C INCLUDING PER-transaction limit at any time.
4. The Bank shall not be responsible for any loss caused to the customer while using the Mobile Banking service.
5. THE BANK SHALL BE AT LIBERTY TO change the business rules AND T&C of any of the processes. SUCH CHANGE will be notified on Bank's OFFICIAL website www.citizencreditbank.com, which will serve as sufficient notice to the accountholder/s.
6. In the case of a joint account HAVING OPERATING MANDATE AS "Either or Survivor" any of the joint account holders can use the Facility ON THEIR RESPECTIVE MOBILES. The ACCOUNT HOLDERS AGREE THAT transactions in such accounts shall be binding on all the joint account holders, jointly and severally. IN CASE OF CHANGE IN MODE OF OPERATIONS IN THE ACCOUNT, the accountholder/s are bound to inform the Bank individually, of any change in the mode of operation in an Account and get it affected for necessary modifications to the Application.
7. The Bank reserves the right to reject a Customer's request for Mobile Banking FACILITY without assigning any reasons.
8. The accountholder/s will be accountable for all the Mobile Banking transactions on the designated account made prior to confirmation of any such cancellation request by the Bank. 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 accountholder/s
9. The facility may be suspended for any maintenance or repair work for any breakdown in the Hardware/Software of Mobile Banking, any emergency or security reasons without prior notice and the Bank shall not be responsible if such an action has to be taken for reasons of security or emergency.
10. The Bank may suspend the Mobile Banking Facility, if the same has not been accessed by the accountholder/s for three months or more. If the Facility has not been accessed for six months or more, the Mobile Banking FACILITY IS LIABLE TO BE WITHDRAWN.
11. The services offered under the Facility will be automatically terminated if the primary account linked for the Mobile Banking Services is closed. The Bank may also terminate or suspend the services under the Facility without prior notice if the accountholder/s has violated the terms and conditions laid down by the Bank or on the death of the accountholder/s when brought to the notice of the Bank.
12. The accountholder/s shall subscribe to SMS Alerts for availing Mobile Banking facility.

EMAIL STATEMENT/ ALERTS

1. The accountholder/s are aware that the statement/communications sought by Email are for the accountholder/s convenience and the same are being sent to the accountholder/s Email Id address registered with the Bank. THE ACCOUNT HOLDERS SHALL NOT HOLD the Bank liable or responsible for any breach of privacy, secrecy etc., because the statements/communication etc., are being sent BY THE BANK at the accountholder/s request to the Email Id registered with the Bank.
2. The accountholder/s should beware of phishing emails
3. The accountholder/s shall not hold the Bank responsible if any data/communication etc. is received/intercepted by fraudsters / imposters or third parties.
4. The accountholder/s shall not hold the Bank liable for delay and or non receipt of information due to malfunction / non function of computer network etc.
5. The accountholder/s confirm that they are authorized by the other Joint Account holders of the account to receive STATEMENTS/data / communications on the registered Email address.
6. The accountholder/s shall immediately inform the Bank in writing, if there is any change in the ACCOUNT information given TO THE BANK.
7. The Bank shall not be responsible, if the accountholder/s do not receive Statements /data/ communications due to incorrect Email address and or other technical reasons/beyond the control of the Bank
8. The accountholder/s confirm to have read, understood and accepted ALL THE the Terms & Conditions pertaining to the account in general and this facility in particular as displayed on the banks OFFICIAL website www.citizencreditbank.com

SMS ALERTS

1. The accountholder/s accept that only one (1) MOBILE number can be registered for SMS alerts.
2. The alerts provided include for TRANSACTIONS IN THE ACCOUNT INCLUDING, BUT NOT LIMITED TO, credit /debits in the primary account, remittances received through NEFT / RTGS / IMPS / NACH / Transfers etc., ATM withdrawals, Deposit Maturity alerts, Cheque bounce / return information, Greetings, promotional alerts etc.
3. The accountholder/s understand that the Bank shall not be held responsible if there is a disruption or 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 technical failure, mechanical breakdown, power disruption, etc.
4. The accountholder/s accept and agree to be bound by the terms and conditions applicable to USE OF the service. THE TERMS AND CONDITIONS AND ANY CHANGES IN FUTURE, will be displayed on the Banks OFFICIAL website

INTERNET BANKING (VIEW ONLY)

1. The accountholder/s accept and agree to be bound by the terms and conditions applicable to use of the service. THE TERMS AND CONDITIONS AND ANY CHANGES IN FUTURE, which will be displayed on the Banks OFFICIAL website.
2. The accountholder/s understand that the Bank shall not be held responsible if there is a disruption or failure or delay in transmitting 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.
3. The accountholder/s shall not hold the Bank liable for delay and or non receipt of information due to malfunction / non function of computer network, internet connectivity etc.