

INSTANT ALERT

1. **Definitions:**

In these Terms and Conditions, the following terms shall have the following meanings:

"Alerts" or **"Facility"** or **"Alerts Facility"** mean the customized messages based on Triggers, in- Application notifications, pop-ups, sent as Short Messaging Service ("SMS") over mobile phone or as message via Email to the Customer;

"Account" means any saving / Wallet account of the Customer with the Bank;

"Triggers" means the customized instructions to be set or placed by the Customer with the Bank and its systems, with respect to specific events/transactions relating to his account to enable the Bank to send the corresponding Alerts to the Customer.

"CSP" means the cellular service provider through which the Customer or the Bank receives the mobile services.

2. Alerts shall be sent to the Customer's mobile number registered in the Banks records for transactions and services in the Customer/Wallet account.
3. Only one mobile number can be registered against one Customer id for receiving the Alerts.
4. The Customer acknowledges that to receive Alerts, his mobile phone number must be active and accessible. The Customer acknowledges that if the Customer's mobile phone number remains inaccessible for a continuous period (such period dependent upon service providers) from the time an Alert message is sent by the Bank, that particular message may not be received by the Customer.
5. The Customer acknowledges that there shall be an intervening period between receipt of Triggers by the Bank, process of the Triggers and the time that the Alerts are sent. The Customer acknowledges that the facility provided is dependent on the infrastructure, connectivity and services provided by service providers engaged by the Bank. The Customer accepts that timelines, accuracy and readability of Alert sent by the Bank shall depend on factors affecting the CSPs and other service providers. The Bank shall not be liable for non-delivery or delayed delivery of Alert , error, loss or distortion in transmission of the Alert to the Customer. In the event the Customer observes any error in the information provided in an Alert, Bank shall be immediately informed about the same by the customer and the Bank shall make best possible efforts to rectify the error as early as possible.
6. The Customer accepts that each Alert may contain certain account information relating to the Customer. The Customer authorizes the Bank to send account related information, though not specifically requested, if the Bank deems that the same is relevant.

7. Disclaimer:

- The Bank shall make all reasonable efforts to ensure that the Customer's personal/account information is kept confidential. The Bank does not warrant the confidentiality or security of the messages whether personal information or account information or otherwise, transmitted through this facility. The transmission of the messages cannot be guaranteed to be completely secure and the Bank shall not be liable for loss of any information/instructions/Alerts in transmission or be responsible for security of the transmission.
- The Bank shall not be concerned with any dispute that may arise between the Customer and the CSP and makes no representation or gives no warranty with respect to the quality of the service provided by the CSP or guarantee for timely delivery or accuracy of the contents of each Alert.
- In case of delayed delivery of communication, the Alerts represent particular transaction and it is not an indicator of available credit balance in the account.

8. Disclosure

The Customer accepts that all information shall be transmitted to and/or stored at various locations and be accessed by personnel of the Bank (and its affiliates). The Bank is authorized to provide any information or details in relation to the Customer's account to the CSPs or any service providers so as to enable them to provide services to the Customer.