

STATE BANK OF INDIA

INTERNET BANKING

“OnlineSBI”

TERMS OF SERVICE: DOCUMENT

General Information:

1. The OnlineSBI registration form(s) should be addressed and sent directly to the branch(es) where the customer maintains its account(s).
2. Separate registration is required in case the accounts are maintained at different branches.
3. Normally, the account holders can access his accounts through the OnlineSBI only after he / she acknowledges to the respective branch (es) the receipt of the USER ID and Password sent to him / her.
4. For the present, rights on the OnlineSBI Service are restricted for Enquiry purposes ONLY.
5. All other accounts not listed in the registration form will be available on the OnlineSBI for the purpose of enquiry only.
6. The OnlineSBI service cannot be claimed as a right. The Bank may also convert the Service into a discretionary service anytime, if so warranted, after it has been made available to the USER.

Bank's Terms:

7. All requests received from the USERS are logged and transmitted to the User's branch for their fulfillment. The requests become effective from the time these are recorded / registered at the respective branch. While registering the request, the USER is informed about the time normally taken by the Bank for fulfillment of such requests.
8. The rules and regulations applicable to the banking transactions done in the traditional way in India will be applicable *mutatis mutandi* for the transactions done through the OnlineSBI service.
9. Disputes between the registered USER of this service and the Bank with regard to the transactions done through OnlineSBI will be subject to the jurisdiction of the

competent Courts where the branch maintaining the relative account of the customer is located and will be governed by Indian Laws in force from time to time.

10. The Bank will take reasonable care to make use of the available technology for ensuring security and preventing unauthorized access to any of the services offered through the OnlineSBI.
11. The OnlineSBI service is a **VeriSign**-certified secure site. It assures that during the session user is dealing with web-site of SBI. The two-way communication is secured with 256-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.
12. The Bank reserves the right to modify, change, add or cancel any of the services offered through OnlineSBI or the Terms of Service listed in this Document without prior notice to the Users. The changes will be notified to the USERS / customers through a notification on the Site.

USER's Obligations:

13. The User-id and the Password given by the Bank must be replaced by Username and Password of the USER's choice at the time of **FIRST** log-in. **This is Mandatory.**
14. The registered USER is free to choose a Username and Password of his choice as per the guidelines on the site. However, he / she is advised to avoid choosing a password that is generic in nature, guessable / inferable from the personal data such as name, date of birth, address, telephone number, driving licence / car number etc.
15. The USER is welcome to access OnlineSBI from anywhere anytime. However, as a matter of precaution and safety, he should avoid using PCs with public access.
16. There is no way to retrieve the Password from the system. In case the USER forgets his / her Password, he / she will have to approach the branch for re-issue of password.
17. The USER must keep the Username and Password strictly confidential and known only to himself / herself. **It is a good practice to commit the password to memory rather than write it down somewhere.** Bank will not be responsible for any loss sustained by the USER due to breach of this condition.

18. The Bank presupposes that log-in using appropriate Username and Password is a valid session initiated by none other than the USER to whom the said Username and Password belongs.
19. All transactions executed through a valid session as defined above will be construed to have been emanated from the registered USER and will be legally binding on him / her. The USER is cautioned against leaving the computer unattended during a valid session.
20. Should the USER notice that any information relating to the customer's account(s) is incorrect or discrepant the same should be immediately brought to the notice of the branch(es) by e-mail or letter.
21. The USER will not attempt or permit others to attempt accessing OnlineSBI through any unlawful means.
22. The authorization granted to a user is valid till he is de-registered from the OnlineSBI service. The request for de-registration of an authorized user must be made to the branch by the customer and will be effective when branch acknowledges the same in writing.