

TERMS AND CONDITIONS:

1. Transactions initiated through IMPS application are irrevocable; Bank shall not entertain any request for revocation of transaction or stop payment request for transaction initiated through IMPS as the transactions are completely instantaneous and are incapable of being reversed.
2. The Customer solely shall be responsible for the safe custody and security of IMPS application downloaded on their mobile phones. The Customer shall immediately inform the bank about the loss or theft of mobile phone for disabling of the IMPS service to prevent unauthorized usage.
3. The Customer shall operate within the maximum limit permitted by the Bank for IMPS. The Bank reserves the right to change the transaction limit at any time.
4. The Bank shall not be responsible for any loss caused to the customer while using the IMPS service.
5. The Bank shall be at liberty to modify / add / remove any of the extant terms and conditions governing the IMPS service.
6. Any change in the business rules of any of the processes will be notified on Bank's website www.citizencreditbank.com, which will be construed as sufficient notice to the Customer.
7. In the case of a joint account where mode of operation is "Either or Survivor" any of the joint account holders can use the Facility. The transactions in such accounts shall be binding on all the joint account holders, jointly and severally. The Customers are bound to advise the Bank separately, of any change in the mode of operation in an Account and get it affected for necessary modifications to the Application.
8. The Bank reserves the right to reject a Customer's request for IMPS without assigning any reasons.
9. The Bank may suspend the Facility, if the same has not been accessed by the Customer for three months or more. If the Facility has not been accessed for six months or more, the same will be cancelled.
10. The Customer shall remain accountable for all the transactions on the designated account made prior to confirmation of any such cancellation request by the Bank. It shall be the Bank's endeavour 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 Customer. The facility may be suspended for any maintenance or repair work for any breakdown in the Hardware/ Software of IMPS, 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.
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 Customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice of the Bank.

DISCLAIMER:

The Bank, when acting in good faith, shall be absolved of any liability in case:

The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.

There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the Facility which are beyond the control of the Bank.

There is any 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 technology failure, mechanical breakdown, power disruption, etc

There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that the Bank makes no warranty as to the quality of the service provided by any such provider.

The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and 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, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.

The Bank will not be responsible if the Application is not compatible with/ does not work on the mobile handset of the Customer.