



THE KAPOL CO-OPERATIVE BANK LTD.

(MULTI-STATE SCHEDULED BANK)

1402/03, Dalamal Tower, 211 Nariman Point, Mumbai - 400 021.

Application for Phone Banking and Mobile (SMS) Banking
(All fields with* are mandatory to be filled.)

Name of the applicant : Mr. / Ms. / Mrs.* _____
Surname First Name Middle Name

Mailing address:* _____

_____ City* _____ Pin Code* _____

Mother's Maiden Name* : _____ Date of birth* : ____/____/____

Email Address : _____ @ _____

Phone No. : _____ Mobile No.* : _____

INSTRUCTIONS :

- In case of joint account(s), the applicant is required to obtain the attached Letter of Authorization from the joint account holder(s).
- The Kapol Bank account holders can access their bank accounts through Kapol Bank's Phone & Mobile (SMS) Banking only where the mode of operation of Kapol Bank account is Single / Either or Survivor / Anyone or Survivor.

PLEASE TICK THE FOLLOWINGS :

- I want to apply for Kapol Bank's Phone Banking Service and link my account(s) as per the details given below.
- I want to apply for Kapol Bank's Mobile (SMS) Banking Service in respect of my account(s), as mentioned below. *[Please fill account details below]*
- My Customer number for Phone / SMS Banking is _____ and I want to link my account(s), as mentioned below, to it.

ACCOUNT DETAILS :

I hereby confirm that I am the sole account holder or I have the authorization letter from the joint account holder(s) to operate the accounts.

Bank A/c No.	Branch Name	Mode of Operation (tick one)	Service to be Subscribed (strike off the Option not to be applied)	Customer ID (For official use only)
		* Single / *Joint	Mobile / Phone Banking	
		* Single / *Joint	Mobile / Phone Banking	
		* Single / *Joint	Mobile / Phone Banking	
		* Single / *Joint	Mobile / Phone Banking	
		* Single / *Joint	Mobile / Phone Banking	
		* Single / *Joint	Mobile / Phone Banking	
		* Single / *Joint	Mobile / Phone Banking	

Date : ____/____/____

Signature _____
(Sole / First holder)

Place : _____



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Terms and Conditions

1. Definitions:

"Bank" refers to The Kapol Co-operative Bank Limited, registered under the Bombay Co-operative Societies Act, 1925 and deemed to be registered under the Maharashtra Co-operative Societies Act, 1960 and Multi State Co-operative Societies Act, 2002 and [licensed] as a bank under the Banking Regulation Act, 1949 and having its registered office at Kapol Bank Bldg., 19/21, Picket Road, Kalbadevi, Mumbai 400002 and Administrative office at 1402/1403, 14th floor, Dalamal Tower, Nariman Point, Mumbai - 400021

"Authorized User" means the Account Holder/s availing the facility of Phone & Mobile Banking on demand from a branch of the Bank where the account holder/s is maintaining an account. Such an account for which the facility is sought is called the "Designated Account".

"Facility" shall mean Phone & mobile banking facility (which provides the Authorized Users, services such as information relating to Account(s), details about transactions and such other services as may be provided on the Phone & Mobile Phone Number by Kapol Bank from time to time.

"Mobile Phone" means the mobile phone or such other communication device which is used to access the Facility

"Mobile Phone Number" shall mean the number specified by the User on the Form provided by Kapol Bank or otherwise for the purpose of availing the Facility.

"Customer ID" & "PIN" are deemed to include a Unique Customer ID and Personal Identification Number of the user under these Terms;

"Transaction Password" means the account holder/s unique number for executing the request under this Facility. The Customer's account/s will require this the password when he/they opts for general enquiry.

"Base Branch" is the first Branch issuing the TPIN.

"Unclear Balance" means the amount of cheque/s deposited in the account but not realised.

"Balance" means the balance in the account at the time of enquiry/executing the request.

"CR" means Credit Balance.

"DR" means the debit balance.

2. Phone Banking - Each Account holder by default will be given a system generated customer number and four digit Transaction Password in respect of all the accounts maintained with the Bank on registration as a Authorized User. The TPIN / Transaction Password will be issued to the account holder/s in person. The Authorized User will have the TPIN/Transaction Password personally collected from the Branch. It is mandatory on the part of the Authorized User to change the Transaction Password to any other four digit number of his choice on his first log in.

3. The Mobile Banking facility is available only for one Mobile/cell number per account. The Authorized User may register one Mobile for all the accounts maintained by the Authorized User. The Bank may however at its discretion make the said facility available only for one account.

4. TPIN/Transaction Password will be for the Authorized User's personal use, strictly confidential and not transferable. TPIN/Transaction Password should not be disclosed to a third party under any circumstances by the Authorized User. All

transactions conducted with the use of the TPIN/Transaction Password will be at the responsibility of the Authorized User/Account holder/s and he /they will abide by the record of the request as generated. The Bank shall not under any circumstances be held responsible for any misuse of the TPIN/Transaction Password.

5. It should be noted that any unauthorised person could access the Telebanking services on one's account if he gains access to the account number, TPIN and the Transaction Password. Therefore, the Authorized User should keep such information a closely guarded secret as the facility is extended under the condition that the Bank bears no liability or responsibility for any misuse of the facility by an unauthorised person. In case a Authorized User forgets his TPIN/Transaction Password number(s), the Bank will regenerate new number(s) on a written request only at the base Branch.

6. In the event of the Mobile/Cell being misplaced or lost, the Authorized User undertakes to inform the Bank immediately about the same in writing, to enable the Bank to withhold / discontinue the said facility. The Bank shall not be held responsible /liable for any loss, cost, expensed etc. suffered or incurred by the Authorized User by reason of availing the said facility and/or by reason of misuse of the said facility and/or by reason of the mobile phone being misplaced/lost.

7. Facility cannot be claimed as a matter of right. The Bank reserves the right to refuse/withdraw the facility without ascribing any reason. The Bank is in its absolute discretion may prescribe or levy service charges/fee in future under intimation to the Authorized User. The Authorized User will have the option to continue the service with the fee/charges levied or discontinue the Facility.

8. The Facility is available only for individual/joint account with the mode of operation as "either or survivor", "anyone or survivor" and to proprietary concerns. The Bank at its discretion may add provide the said facility to other categories of deposit account holders.

9. All request for balance details or otherwise received from the Authorized User relating to Facility will be lodged at the base Branch where the Authorized User is maintaining the designated account(s). The Authorized User will be responsible for all the request executed through the Facility and such transactions will be construed by the Bank to have emanated from the registered Authorized User and will be binding on him.

10. The Bank may at its discretion provide one or more TPIN number/Transaction password to the account holder/s in respect of the deposit account/s maintained by him.

11. The Facility is available only in respect of Savings Bank, Over Draft and Current accounts.

12. The mandate issued at the time of opening the account or at any time thereafter shall continue and shall not stand altered by reason of the said service being provided to the Authorized User.

13. The Authorized User shall be solely liable and responsible for wrong/incorrect information provided. The Bank at its discretion may withdraw the said facility for any incorrect/wrong information provided besides being entitled for any other action as deemed fit.

14. Any dispute between the Authorized User & the Bank is subject to the jurisdiction of the Court in Mumbai.

15. The Authorized User desiring to discontinue the said facility shall be required to give three days written notice to the Bank of his/their intention to discontinue the facility.



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16. It shall be the endeavour of the Bank to make the facility available round the clock. However the Bank shall not be responsible and/or liable for any failure of whatsoever nature to the Authorized User and/or third parties for any failure to provide the said facility. The Bank shall not be responsible and/or liable for any direct, consequential or indirect loss or damage suffered or incurred, arising from or related to use of Facility to the Authorized User and/or any third parties.
17. The Bank reserves the right to terminate the Facility if the designated account is conducted not satisfactorily. The Bank reserves the right to discontinue the Facility at any time without giving any notice.
18. In the interest of the Authorized User, the Authorized User is advised to change the PIN at regular intervals.
19. If the Authorized User does not use the Facility continuously for a period of ninety days, the Facility shall be withdrawn at the discretion of the Bank. The Bank on written request of the Account Holder/s shall make the same available to the Authorized User.
20. It should be noted that if the Authorized User keys in the wrong TPIN/Transaction Password thrice in succession, the facility will get temporarily blocked. On a written request from Applicant/s/Account Holder/s, a new TPIN/Password will be provided by the Bank only on personal appearance at the Branch and on a written request.
21. The Authorized User shall be deemed to have notice of any change in the terms and conditions if displayed on the notice board of any of the branch where the Authorized User has an account.

DECLARATION :

1. I affirm, confirm and undertake that I have read and understood the Terms and Conditions for usage of the Phone Banking and/or Mobile Banking service of The Kapol Co-operative Bank Limited and I am aware of Charges Applicable (*if any*) for the Mobile Banking Service, and that I agree on my own behalf, or as the authorized person on behalf of the joint account holders, and will adhere to all the terms and conditions of opening / applying / availing / maintaining / operating (*as applicable*) for Phone Banking and/or Mobile Banking service of The Kapol Co-operative Bank Limited as may be in force from time to time. I further authorize The Kapol Co-operative Bank Limited to debit my Account(s) towards any Charges for Mobile Banking Service (*if any*).
2. I declare that all the particulars and information given in this application form (*and all documents referred or provided therewith*) are true, correct, complete and up-to-date in all respects and I, and other joint accountholders have not withheld any information. I understand that certain particulars given by me are required by the operational guidelines governing banking companies. I agree and undertake to provide any further information that The Kapol Co-operative Bank Ltd. may require.
3. I agree and understand that I have to complete further applications for specific liability products / services from The Kapol Co-operative Bank Ltd., as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application (*and vice versa*), and that unless otherwise disclosed in such further forms as prescribed, the particulars and information set forth herein as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. I agree and understand that such further applications will require incorporation of the application form number, and/or such details as The Kapol Co-operative Bank may prescribe, to facilitate data management

Date : _____ / _____ / _____

Signature _____
(Sole / First holder)

Place : _____

The form duly filled in can be forwarded to any of the Branch of The Kapol Co-operative Bank Ltd.

Mobile (SMS) Banking:

Kindly send all SMS to 09969388274

- 1) Balance Enquiry
B will give balance of Primary account linked.
B ACCTYPE ACCOUNTNO For specific required account.
For example - B SB 12345
- 2) Query of Last 3 Transactions:
T Will give details last three transaction of Primary A/c.
T ACCTYPE ACCOUNTNO For specific required account-
For example - T SB 12345
Output - Transaction date + particulars + transaction amount
e.g. 05/06/2002 By Clg Debit Rs. 538.00 | 04/06/2002 TRF
Credit Rs. 500.00 | 04/06/2002 TRF Debit Rs. 500.00



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LETTER OF AUTHORISATION FOR PHONE AND MOBILE BANKING FACILITIES (Application for linking Joint Bank A/c. and ODCC etc.)

To,
The Kapol Co-operative Bank Limited,
Branch _____

Dear Sir,

I/We, _____

(All Account holders other than the first holder)

the undersigned am / are the joint account holder(s) of Bank A/c. No. _____
(the "said account(s)") opened / operating with The Kapol Co-operative Bank Limited ("Kapol Bank") along
with _____ (name of the first holder). I/We hereby authorize _____
_____ to view / access the said account(s) for and on my / our behalf.
(name of the first holder)

I/We affirm, confirm and undertake that I/we have read and understood the Terms and Conditions for usage
of the Phone Banking service and/or Mobile Banking service of The Kapol Co-operative Bank Limited and that
I/We agree to abide by them.

I/We hereby state that should I/We wish to revoke the above authorization, I/We shall duly issue a letter of
revocation ("the revocation letter") to The Kapol Co-operative Bank in this regard. The revocation letter will
be valid after 8 days from the date of receipt.

Yours faithfully,

Name : _____	Name : _____
Signature _____ (second holder)	Signature _____ (third holder)
Name : _____	Name : _____
Signature _____ (fourth holder)	Signature _____ (fifth holder)

Tele Banking:

Phone Nos. for tele-banking are 28637703 / 04 / 05 / 06

For tele-banking you must have your customer number and your PIN number (will be in a sealed cover). If you have not received you must
collect from your branch.

- BALANCE ENQUIRY
- ACCOUNT TRANSACTIONS
 - LAST 5 TRANSACTIONS
 - Statement of A/c [FROM DATE]
- INWARD CLEARING CHEQUE DETAILS
 - Details of Pending cheques Cheque No., Amount & Date of cheque.
 - Details of Passed cheques Cheque No., Amount & Date of cheque.
 - Details of Returned cheques Cheque No., Amount & Date of cheque.
 - Clg cheques summary - No. of cheques recd in I/w Clg & clear Balance, Amount to be deposited to honour the cheques.
 - Details of All Cheques Recd in I/w Status wise info of cheques to be read out (Passed, Unprocessed, Returned) Cheque No., Amount & Date of cheque
 - Inward Clg details on FAX (Pass, Pending, Return)
- Details of another account (switch) If you have multiple account you can switch another.
- Change of PIN (Personal Identification Number)
- Fax To get statements on fax you must dial from the fax line only
 - Balance
 - Recent Transactions
 - Last 5 Transactions
 - Transactions from Specific Date. (you can avail last six months statement)