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DEFINITIONS

In this document, the following words and phrases shall have the meanings as set below, unless the context indicates otherwise:

"User" or "Customer" refers to a retail customer of Bandhan Bank, authorized to use the mBandhan Lite app. This term can be interchangeably used with "Customer". In this document, all references to the User being referred to in the feminine/masculine gender, shall be deemed to include/imply the masculine/feminine gender interchangeably.

Any User who either opens and maintains an Account with Bandhan Bank, becomes eligible for registration in this **mBandhan Lite app**. The Bank can at its sole discretion, amend any of the services / facilities offered on the associated Accounts of the User through this mBandhan Lite app, either wholly or partially, at any time. However, before making any such amendments, the Bank will either send a notice in writing informing the User of such amendments, and / or provide an option to the User to switch to other alternative services /facilities if any.

"Account(s)" hereby shall refer to the User's Current & Savings bank account(s), whether Singly or with Joint operations,, Loan/Credit Facility Account(s), and/or any other type of accounts (each account hereafter referred to as an "Account" and collectively as "Accounts"), so maintained with Bandhan Bank, which are eligible accounts to get reflected under the User's mBandhan Lite app login. In the event of there being more than one bank account linked to the same User/Customer ID, then in every such case, one of these accounts shall be designated as the Primary Account, and all other Accounts, if any, of the User, shall be referred to as the Secondary Account(s).

"Bandhan" or "Bandhan Bank" or "Bank" refers to Bandhan Bank Limited, a company incorporated under the Companies Act, 2013 and a banking company within the meaning of Banking Regulation Act, 1949; having its registered office at DN 32, Sector V, Salt Lake, Kolkata - 700091 and corporate office at Adventz Infinity@5, BN - 5, Sector V, Salt Lake City, Kolkata – 700091.

"mBandhan Lite App" or "mBandhan Lite" or "Lite Mobile Banking Application" or "App" refers to the officially published Lite mobile application on the online application stores for the Android and IOS platforms by Bandhan Bank.

"Mobile Banking" or "Lite Mobile Banking Services" refers to the mobile banking services offered by Bandhan Bank through its officially published mBandhan Lite mobile application on the online application stores for the Android and IOS platforms. The registered User can perform services such as balance enquiry in the Account(s), details about transactions in the Account(s), Statement/Certificate of Accounts, Loan repayment, manage nominees, and any other service as Bandhan Bank may decide to provide from time to time through its Lite Mobile Banking Application. The availability/non-availability of a particular service shall be communicated to the User through on-screen messages, SMS/e-mail, web page of Bandhan Bank, or in writing, as may be deemed fit by Bandhan Bank. Such Mobile Banking may be provided by Bandhan Bank either directly, or through its associates, or its service providers.

"Payer" refers to the person who holds the Account which is authorized for debit.

"Payee" refers to the person to whom Payer will transfer fund(s).

"Personal Information" refers to the information provided by the User to Bandhan Bank, which is either directly or indirectly identifiable, having regard to any characteristic, trait, attribute, or any other feature of the identity of such User, or any combination of such features with any other information available or likely to be available with the Bank, and which is capable of identifying such person.

"Terms" refers to these terms and conditions for the use of the mBandhan Lite App and/or Lite Mobile Banking Services, as specified in this document.

"Website" refers to the website owned, established and maintained by Bandhan Bank or its service providers, for and/or on behalf of Bandhan Bank, located at the URL <https://bandhan.bank.in/>

"Confidential Information" refers to the information obtained from the Customer by the Bank, for availing various online services of Bandhan Bank.



“**Future Account**” refers to the event of future accounts opened by the User under the same Customer Information File (CIF). These Terms & Conditions shall automatically apply to such further use of the mBandhan Lite App/Lite Mobile Banking Services by the User.

“**OTP**” refers to a one-time password that would be sent to the User’s/Customer’s mobile number or e-mail id or both, that is/are registered with the Bank. The Bank shall have the sole discretion of deciding upon the channels of OTP delivery. Customers may receive the OTP via SMS only, via e-mail only, or via SMS & e-mail both, or via any other mode as deemed appropriate by the Bank from time to time.

This numeric password is used for User registration and for transaction authentication purposes in the mbandhan Lite App.

“**Aadhaar OTP**” might be used as an authentication mechanism in lieu of a debit card for sensitive transactions like registration, re-registration, device change or retrieving the User’s Mobile PIN (MPIN). It is devised to be a secure process that verifies the User’s identity by sending a One-Time Password (OTP) to their Aadhaar linked mobile number. To authenticate, the User provides their Aadhaar number along with the OTP that they received, and the [Unique Identification Authority of India](#) (UIDAI) compares it with the OTP it generated to confirm the User’s identity.

“**Instruction**” means any request or instruction that is received from the User/Customer by the Bank through the mBandhan Lite App.

APPLICABILITY OF TERMS

These Terms form the contract between the User and Bandhan Bank for availing the facilities offered by the Bank’s mBandhan Lite App/Lite Mobile Banking Services. The User shall apply to Bandhan Bank in the prescribed form for use of Lite Mobile Banking Services. By applying for Lite Mobile Banking Services and accessing the service, the User acknowledges and accepts these Terms. By accepting these Terms, the User provides consent to access his/her eligible accounts along with all other related services that are provided by the mBandhan Lite App. Bandhan Bank shall be entitled at its sole discretion to accept or reject such applications as may be submitted by the Users without assigning reasons thereof. These Terms will be in addition to and not in derogation of the terms and conditions relating to any account of the User and/or the Cardholder agreement, except that in the event of any conflict between these Terms and the Account terms and conditions/Cardholder agreement, these Terms will continue to prevail. These Terms shall remain valid until it is replaced by another terms and conditions or the Account is closed, whichever is earlier.

BANKING ACCESS THROUGH THE MBANDHAN LITE APP

For the purpose of availing the mBandhan Lite App/Lite Mobile Banking Services access, the User would need to have a legal and valid access to the Internet. The User shall have the option of applying for the facilities and services provided through the Bandhan Bank’s mBandhan Lite Application. Such facilities shall be provided to the User subject to the fulfilment of the User’s eligibility criteria as determined by the Bank and the User’s consent to avail these services. Bandhan Bank may in its sole discretion reject the application for the facility by the User. mBandhan Lite app’s/Lite Mobile Banking Services facilities can be availed either by the CASA account holders of the Bank (whether Singly or with Joint operations) or by the stand alone Loan customers of the Bank (whether borrower or co-borrower(s)) and are subject to the Bank’s / RBI’s extant guidelines.

If the User is registering himself/herself in mBandhan Lite App, then during the registration process, the User is asked to set up a confidential numeric mobile PIN (mPIN) for the mBandhan Lite App. The User can also set up alternate login methods using a biometric lock or Face ID instead of MPIN for accessing his mBandhan Lite App.

As a safety measure, the User is forced to change his mPIN at regular intervals as per the Bank’s internal PIN Policy for the Online Banking platforms, including mBandhan Lite app. A User shall get locked out of the mBandhan Lite App for a stipulated period of time, if the wrong mPIN is entered repeatedly for a number of times as decided by the Bank. The access to the mBandhan Lite App shall get reinstated post this lock out period. In addition to the mPIN, Bandhan Bank may, at its discretion, also advise the User to adopt other means of authentication. The User shall not attempt or permit others to attempt accessing the Account information stored in the computers of Bandhan Bank through any



means other than the mBandhan Lite App. The User shall observe all necessary security precautions to ensure that there is no unauthorized access to the mBandhan Lite App.

LITE MOBILE BANKING SERVICES

The Bank shall endeavour to provide such services to the User through its mBandhan Lite App from time to time such as balance enquiry in his/her Account(s), details about transactions, statement/certificate of Accounts, manage nominee, Loan repayment by transferring funds between the CASA & Loan accounts of the same User.

Any additional facilities that Bandhan Bank decides to provide to its Users through its mBandhan Lite App, shall be offered in a phased manner at the discretion of the Bank. The Bank at its sole discretion may also make additions/deletions to its mBandhan Lite App's services that are being offered to its Users. Whenever new operating features or functions, particularly those relating to security, integrity and authentication are introduced to the mBandhan Lite App, clear and effective communication followed by sufficient instructions to properly utilise such new features shall be provided to the Customers. The availability/non-availability of a particular service shall be advised through the onscreen messages or the official web page of the Bank or written communication or any other mode as the Bank deems fit.

As a tool to correct misunderstandings, the User understands, agrees and authorises Bandhan Bank, at its discretion, and without further prior notice to the User, to monitor and record any or all telephonic conversations or electronic communications between the User and Bandhan Bank and any of its employees or agents.

These Terms contain Bandhan Bank's entire agreement (except as otherwise expressly provided herein) and supersede and replace any previously made proposals, representations, understandings and agreements, express or implied, either oral or in writing between the User and Bandhan Bank for its mBandhan Lite App.

The User acknowledges that he/she has not relied on any representation made by Bandhan Bank or any of its employees or agents and has made his own independent assessment of availing Bandhan Bank's mBandhan Lite App. No third party will have any rights or claims under these Terms.

The Bank may advise the User from time to time on the software such as the compatible Operating System versions, the Mobile Application versions to be used for Android and IOS, which are required for using the mBandhan Lite App. There will be no obligation on the part of the Bank to support all the versions of these software.

MPIN FOR MBANDHAN LITE APP

- The User acknowledges, represents and warrants, that the mPIN (Mobile PIN) which is set by him/her to access Bandhan Bank's mBandhan Lite App, the User is the sole and exclusive owner and is the only authorized User of that mPIN.
- During the process of registration/re-registration into Bandhan Bank's mBandhan Lite App, the User will be asked to set a numeric mPIN, and the User is at liberty to change this mPIN as many number of times as he wishes, at his own risk and consequences.
- The User will be solely responsible for maintaining the secrecy of his mPIN, so changed, and the Bank in no way shall be responsible for the misuse of the said mPIN by any person other than the authorised User.
- The User accepts sole responsibility for use, confidentiality and protection of this mPIN, as well as for all orders and information changes (i.e. modification of nominees etc.) entered into his Accounts using such an mPIN.
- The User grants express consent to Bandhan Bank for carrying out transactions and instructions authenticated by such mPIN.
- The User unconditionally undertakes to have a mBandhan Lite mPIN of such number of digits as may be notified by Bandhan Bank from time to time and ensure that the same is kept confidential; and to not let any unauthorized person have access to the mobile handset while the User is accessing the mBandhan Lite App.
- In case the User forgets the mPIN, the mBandhan Lite App has a feature of "Retrieve mPIN" on the login page of the mBandhan Lite App which can be used to retrieve the mPIN of the mBandhan Lite App that was set by the User, with the help of the User's Debit card or Aadhaar OTP, or some other mode of verification as may



be stipulated at the discretion of Bandhan Bank from time to time. This shall not be construed as the commencement of a new contract.

- If the mBandhan Lite account of a User gets locked after a number of incorrect mPIN inputs, up to such number as may be intimated by Bandhan Bank from time to time, it shall only get unlocked post this lock-out period. The User can also use a feature present in the App to unlock his mBandhan Lite account.
- The User agrees and acknowledges that Bandhan Bank shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by Bandhan Bank regarding his/her Account(s), or carrying the instruction of the User pursuant to his access of the mBandhan Lite App, and the User shall fully indemnify and hold Bandhan Bank harmless in respect of the same.
- The User shall maintain the secrecy of all information of confidential nature and shall ensure that the same is not disclosed to any person intentionally, voluntarily, accidentally or by mistake.
- The User shall comply with such guidelines, instructions or terms as Bandhan Bank may prescribe from time to time with respect to the mBandhan Lite App's mPIN.

Re-registration of User

The Bank has the discretion to re-authenticate a User by asking him/her to re-register on the mBandhan Lite App once again, if the same has not been using the mBandhan Lite App for a period as defined by the Bank. Also, the Bank has the right to deactivate the mBandhan Lite login of any User due to unsatisfactory behaviour in the Account.

UNAUTHORISED ACCESS

The User shall take all necessary precautions to prevent unauthorized, illegal and /or improper use of the mBandhan Lite App and unauthorized access to his mBandhan Lite accounts. Bandhan Bank shall take all commercially reasonable care to ensure the security of and to prevent unauthorized access to the mBandhan Lite App provided by the Bank using commercially reasonable technology available in India to Bandhan Bank. The User shall not attempt or permit others to attempt accessing the Account information stored in the computers and computer networks of the Bank through any means other than the Lite Mobile Banking Services.

CYBER CRIME

The internet per se is susceptible to various cyber-crimes like phishing, vishing (Voice phishing), Pharming incidents, SMSing (phishing through SMS), compromise of User's system security etc. that could affect payment instructions / other Instructions to the Bank. Whilst the Bank shall endeavour to protect the interest of the Customers, there cannot be any guarantee from such cyber-crimes and other actions that could affect payment Instructions / other Instructions to the Bank including but not limited to delay or failure in processing the instructions. The User shall separately evaluate all such risks and the Bank shall not be held responsible for the losses arising out of such cyber-crimes. The User understands that doing a Mobile Banking transaction using an open network is risky and shall avoid using the services of an unsecured Wi-Fi connection to do any transaction on the mBandhan Lite App.

INFORMATION UPDATION ON WEBSITE

The information provided to the User through the mBandhan Lite App is not updated continuously but at regular intervals. Consequently, any information supplied to the User through the mBandhan Lite App will pertain to the date and time when it was last updated and not as the date and time when it is supplied to the User. Bandhan Bank shall not be liable for any loss that the User may suffer by relying on or acting on such information.

CLAUSE HEADINGS

The clause headings herein are only for convenience and do not affect the meaning of the relative clause. Bandhan Bank may sub-contract and employ agents to carry out any of its obligations under these Terms.

The mBandhan Lite App's services would be available to the users 24X7X365 days. However, due to unforeseen circumstances or due to periodic maintenance, the mBandhan Lite App services may undergo downtimes for which the Bank shall send intimation to its customers. Financial transactions would be carried out on the same day or on the



next working day depending upon the time of logging of the transaction. However, there may be other non-financial transactions with other specified TAT as per the extant process set up by Bandhan Bank.

The User would have to ensure that the equipment used for availing of the mBandhan Lite App meets the criteria as may be specified by Bandhan Bank from time to time. All costs incurred by the User including telecommunication costs to use the mBandhan Lite App would be borne by the User himself.

RECORDS OF THE BANK

Bandhan Bank may keep its records of the transactions in any form it deems fit. In the event of any dispute, Bandhan Bank's records shall be binding as the conclusive evidence of the transactions carried out through the mBandhan Lite App, in the absence of clear proof that Bandhan Bank's records are erroneous or incomplete.

DOCUMENTS REQUIRED FROM USER

Any request for any service, which is offered as a part of Bandhan Bank's mBandhan Lite App, shall be binding on the Users as and when Bandhan Bank receives such a request. If any request for a service is such that it cannot be given effect to, unless it is followed up by requisite documentation on the part of the User, Bandhan Bank shall not be required to act on the request until it receives such documentation from the User.

AUTHORITY TO BANK TO COMBINE

The User authorises Bandhan Bank unconditionally: (a) to combine or consolidate at any time, all or any of the accounts and liabilities of the User with or to any branch of Bandhan Bank; (b) to sell any of the User/s' securities or properties held by Bandhan Bank by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to Bandhan Bank from the User/s, including costs and expenses in connection with such sale; and (c) in case of cross currency set-off, to convert an obligation in one currency to another currency at a rate determined at the sole discretion of Bandhan Bank.

DEBIT AUTHORITY

In the event the User gives an instruction to Bandhan Bank to debit his/her Account for payment of an amount from the Account, the Instruction shall be executed on a real time basis in the mBandhan Lite App. Hence the User shall not be able to give any Instruction to Bandhan Bank to stop the payment from the Account and the amount debited from the Account shall not be reversed back to the Account.

MINIMUM BALANCE

The Bank may, at its discretion, stipulate at any time for maintaining certain minimum balance or levy any charges for availing the mBandhan Lite App services. The User shall ensure that there are sufficient funds (or pre-arranged credit facilities) in any Account for transactions to be carried out successfully through the mBandhan Lite App, and Bandhan Bank shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds and/or credit facilities provided. Bandhan Bank shall at its sole discretion, be entitled to carry out the instructions notwithstanding such inadequacy without seeking the prior approval from or notice to the User and the User shall be responsible to repay along with interest; at rates applicable on loans; the resulting overdraft, advance or credit thereby created and for all related costs and charges.

Bandhan Bank may, at its discretion, levy penal charges for non-maintenance of the minimum balance.

CHARGES

In addition to the minimum balance stipulation, Bandhan Bank may choose to levy service charges for the use of its mBandhan Lite App in the future (including but not limited to the right of charging the user for the use of fund transfer for loan repayment), which will be notified by Bandhan Bank to the User through a prior intimation sent in advance to the customers informing them about these charges. These service charges will be a part of the Bank's Service Charge and any change in such service charges will also be notified to the User at least 30 (thirty) days prior to the implementation. The User hereby authorises Bandhan Bank to recover all such charges related to the usage of the mBandhan Lite App, as determined by Bandhan Bank from time to time, by debiting one or more of the User's Accounts. Failure to do so shall result in the recovery of the service charge by Bandhan Bank in a suitable manner along

with interest, if any, and/or suspension of the facility of the mBandhan Lite App without any liability to Bandhan Bank and without any intimation to the User in that respect.

PRE-APPROVED OFFERS ON MBANDHAN LITE APP

The User can be given a pre-approved offer by Bandhan Bank, such as on Loans/Credit facilities, or Insurance etc. through the mBandhan Lite App in the future. The eligibility of a User for availing such a facility provided by Bandhan Bank, shall be decided by Bandhan Bank. Any pre-approved offer by Bandhan Bank to the User, does not constitute of an automatic grant of the facility to the User, and shall be subject to the User complying with Bandhan Bank's credit parameters/ submitting all documents required by Bandhan Bank/any other applicable terms & conditions of Bandhan Bank. The User expressly agrees and acknowledges to have read and understood the terms and conditions that govern such facilities, and be bound by such terms and conditions at all times during the tenure of the facility, and as may be amended by Bandhan Bank from time to time. Further, the User agrees and undertakes to sign such other documents as may be required by Bandhan Bank from time to time.

JOINT ACCOUNTS

The User desirous of using the mBandhan Lite App can either be a sole signatory or Joint account holder of a CASA account, or be the sole signatory or co-borrower of a standalone Loan account of Bandhan Bank.

Please find below a table which describes the Registration, Login, View and Transaction rights granted to the Joint holders of any account based on their Account Relationship/Mode of Operations.

Account Relationship	Mode of Operations	Registration/Login/View/Transaction Rights
<ul style="list-style-type: none"> JOF (Joint or First); Primary holder of the account) JOO (Joint or Others); other holders apart from the Primary holder 	Either or Survivor/Anyone or Singly	All holders operate individually & are granted all the rights
	Former or Survivor	Only Former holder is granted all the rights
	Latter or Survivor	Only Latter holder is granted all the rights
<ul style="list-style-type: none"> JAF (Joint and First); Primary holder of the account JAO (Joint and Others); other holders apart from the Primary holder 	Jointly	Both holders have the Registration, Login & View rights individually; but no transaction rights are granted to either
<ul style="list-style-type: none"> COB (co-borrowers of a standalone Loan account); other holders apart from the Primary holder 	Joint	Co-borrowers have all the rights of the Primary holder - Registration, Login, View & Transaction

However, there are certain restrictions which are present in the online banking/mobile banking channels for Joint account customers, such as:-

- Adding a **new** nominee will not be allowed for Joint accounts (CASA/Loan) through the mBandhan Lite app.
- Even the Joint account holders of a CASA / standalone Loan account who only possess this type of account(s), are granted the Registration, Login, View and Transaction rights as enumerated in the table above in the mBandhan Lite app.

This User will set his unique mPIN for logging into his mBandhan Lite App. The other joint account holders shall expressly agree with the arrangement and give undertaking on the application form for his use of the mBandhan Lite App. All correspondence will be addressed to the first named person only. All transactions arising from the use of the mBandhan Lite App in case of joint accounts, shall be binding on all the joint account holders, jointly and severally.

MINOR'S ACCOUNT

In case of accounts opened for and on behalf of minors, the mBandhan Lite App shall not be made available to the minor self-operated accounts. Only the natural/legal guardian of the minor shall be permitted to use the mBandhan Lite App's facility. The natural/legal guardian shall undertake to give all instructions relating to the operation of the account and further undertake not to reveal the mBandhan Lite App's mPIN to the minor, which if done so, will be at the risk and consequences of the guardian and the Bank shall not be liable for any loss on that account in case the account starts getting operated by the minor himself. In such an event the transaction will be deemed to have been undertaken by the guardian himself.

APPLICABILITY TO FUTURE ACCOUNTS

Bandhan Bank and the User agree that if the User opens further Accounts with/subscribes to any of the products/services of Bandhan Bank, and Bandhan Bank extends the mBandhan Lite App's facilities to such Accounts or products or services and the User opts for their use thereof, then these Terms shall automatically apply to such further use of the mBandhan Lite App by the User.

LOAN REPAYMENT THROUGH THE MBANDHAN LITE APP

Loan repayment can either be done by transfer of funds from the User's CASA accounts maintained at Bandhan Bank to his/her Bandhan Bank Loan accounts, or by using his/her other Bank accounts which fall under the network of the Reserve Bank of India or under the National Payments Corporation of India, using a Payment Gateway. The former is governed by the Terms of Service (Terms & Conditions) laid down by Bandhan Bank for facilitating an Internal Fund Transfer, & the latter shall be governed by the Terms of Service (Terms & Conditions) applicable to the Payment Gateway, governed by the rules of the Reserve Bank of India or the National Payments Corporation of India and the applicable terms and conditions of the Bank.

The User accepts that he will be responsible for selecting/keying in the correct account number/all particulars of the beneficiary for the loan repayment request. In no case, Bandhan Bank will be held liable for any erroneous transactions incurred arising out of or relating to the User selecting/entering wrong/incomplete account/card numbers/particulars of the beneficiary.

The User shall not use or attempt to use the mBandhan Lite App for the purpose of loan repayment without sufficient funds in the relative Account or without a pre-existing arrangement with Bandhan Bank or other banks for the grant of an overdraft. Bandhan Bank will endeavour to effect such loan repayment transactions received through the mBandhan Lite App, subject to the availability of sufficient funds in the Account. If a User has availed the Sweep facility in Bandhan Bank, then the User's Sweep balance shall get considered in case of any insufficient funds scenario occurring during such transactions.

The User can make a loan repayment upto his dues/overdues using the mBandhan Lite App. This limit will be governed by the Bank's internal policy and extant Regulatory guidelines. This amount can be subject to change at any point in time as decided by the Bank. The said facility will be provided as per the terms and conditions specified by Bandhan Bank from time to time.

Any dispute on the other bank's accounts need to be taken up by the User directly with the respective Bank and Bandhan Bank's responsibility in these cases is limited only to re-directing to the Payment Gateway & the receipt of the payment confirmation from the Payment Gateway.

The User is advised to make loan repayments by the due date. The User further agrees that it shall solely be the User's responsibility to carry out payments by the due date. In the event of late payment, the User shall be liable for late payment charges and other consequences as may be enforced by Bandhan Bank. The User has no objection whatsoever to Bandhan Bank providing his/her details to the Payment Gateway to facilitate such loan repayment transactions.

The User unconditionally agrees that he/she shall not hold the Bank liable for:

- Such transactions that are carried out on his/her instructions by the Bank in good faith.



- Accepting instructions given by any one of the Users in case of joint accounts.
- For any loss or damage incurred or suffered by him/her due to any error, defect, failure or interruption in the provision of services arising from or caused by any reason whatsoever.
- Withdrawing/suspending the facility wholly/partially. However, the Bank will endeavour to notify the User through its website or through any legally recognized medium of communication or otherwise as found suitable by the Bank.
- The User agrees that the record of instructions given and transactions with the Bank shall be conclusive proof and binding for all purposes and can be used as evidence in any proceedings.
- The Bank shall not be held responsible for failure of any other bank transactions done through the Payment Gateway.
- In no event shall the Bank be held responsible/liable for any informational content provided on the Payment Gateway / any Other Bank's site, or for any deficiency in the services/products offered by the Payment Gateway / other banks.

Bandhan Bank shall not be liable for any omission to make all or any of the payments or for late payments due to circumstances beyond its reasonable control including failure at the Card Network level/Payment Gateway level. Bandhan Bank reserves the right to charge the User for the use of its fund transfer facility for the purpose of loan repayments through the mBandhan Lite App, by giving due notice on the website about such charges.

LIABILITY OF THE USER AND BANDHAN BANK

Bandhan Bank shall not be liable for any unauthorized transactions occurring through the mBandhan Lite App and the User hereby fully indemnifies and holds Bandhan Bank harmless against any action, suit, proceeding initiated against Bandhan Bank or any loss, cost or damage incurred by or suffered by Bandhan Bank as a result thereof. Bandhan Bank shall under no circumstance be held liable to the User if the mBandhan Lite App is not available in the desired manner for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of Bandhan Bank. Under no circumstances shall Bandhan Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, interruption of business or any loss of any character or nature whatsoever and whether sustained by the User or by any other person. Illegal or improper use of the mBandhan Lite App shall render the User liable for payment of financial charges as decided by Bandhan Bank or will result in suspension of the operations through this App.

Notwithstanding anything contained in these Terms, due to the nature of the mBandhan Lite App, Bandhan Bank shall not be responsible for any loss or damage to the User's data, software, computer, telecommunication or other equipment caused by using the mBandhan Lite App.

LIABILITY OF THE MBANDHAN LITE APP USER

The User shall not be liable for the losses arising out of the unauthorized transactions occurring in the User's Accounts, if they have complied with the Terms as informed by the Bank in writing under acknowledgement immediately after they have suspected that their mobile phone number is / has been allotted to another person and/or noticed an unauthorized transaction in their Account, at the earliest after the occurrence of such transaction, from the receipt of such information from the Bank.

The User agrees that the access to the mBandhan Lite App is through his mobile phone and any transaction which originates from the same, whether initiated by the User himself or not, shall be deemed to have originated from the User. The User in this case shall be liable for all losses from any unauthorized transaction in his Accounts if they have breached the Terms or contributed or caused the loss by negligent actions, including but not limited to the following

:

- Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in the User's mBandhan Lite accounts.
- In case of change in or termination of the mobile phone number/SIM card, not informing the Bank about the change/ termination.
- In the event of loss of the User's mobile phone or it falling into the wrong hands, it can be misused, thus the User indemnifies the Bank for any such misuse arising out of the same. The User shall not hold the Bank responsible for any losses that he may suffer in these circumstances.
- The User agrees that he shall only use his mobile phone to access the mBandhan Lite App of the Bank. The access is restricted to the User on the specific mobile phone number that is registered with the Bank for using the mBandhan Lite App.
- The User understands that the security of the mBandhan Lite App's PIN (mPIN) is very important and personal to him and that it must be kept confidential and not revealed to any third party. The User shall not write/record it at any place whereby some other person can come to know of his mPIN.
- The User understands that in case he fails to follow/adhere to these, he shall solely be responsible for consequences arising therefrom.
- The User must not let any other person have access to his mobile phone or leave his mobile phone unattended.
- The User shall not attempt or permit others to attempt accessing the account information stored in the computers of Bandhan Bank through any unauthorised means.
- In case the User forgets his mBandhan Lite App's mPIN, the app has a feature of "Retrieve mPIN" on the login page of the app which can be used to retrieve the mPIN with the help of the User's Debit card or Aadhaar OTP, or some other mode of verification as may be stipulated at the discretion of Bandhan Bank from time to time.
- The unauthorized access and/or use of aforementioned modes of authentication can raise a risk to the security of the Account/s of the Customer. Hence, to avoid any legal risks related with the use of such modes of verification other than the digital signatures, the Customer(s) shall ensure maintenance of complete confidentiality, secrecy and protection of the authentication parameters such as their mobile phone number, mPIN, Debit card PIN, Aadhaar OTP, or personal information of the Customer(s) or any other mode of verification as may be stipulated at the discretion of Bandhan Bank from time to time.

LIABILITY OF THE BANK

- The Bank shall, in no circumstance, be held liable to the User, if access to the mBandhan Lite App is not available in the desired manner for reasons including natural calamity, floods, fire and other natural disasters, legal restraints, faults in the telecommunication network or network failure, non-delivery of SMS, software or hardware error, virus attack, any technical breakdown or failure or any other reason beyond the control of the Bank.
- Under no circumstances shall the Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the User or any other person due to the use of the mBandhan Lite App.
- The Bank does not assume any responsibility in this behalf including against loss incurred by the User as a result of misuse / unauthorised use of the mBandhan Lite App.



ONLINE PRIVACY POLICY

Users are kindly requested to read the contents of this Terms carefully before making use of the website/mBandhan Lite App and submitting any information whatsoever.

Please note that the use of the website/mBandhan Lite App is subject to other conditions, such as terms & conditions for use, and disclaimer available on the Website/the mBandhan Lite App.

The Bank respects the privacy of the User and is committed to take reasonable precautions/safeguard to protect information consisting of Personal Information including the sensitive personal data of the Users as per the Regulatory directions.

USAGE AND DISCLOSURE OF INFORMATION

The Bank will not sell or trade the information to any third party. The Bank shall not use or disclose information for purposes other than as mentioned in this Terms, except with the consent of the User for providing such information or as required by the law. However, the Bank may be legally required to disclose the information in cases: (a) where the disclosure is necessary for compliance of a legal obligation or a judicial order; (b) where mandated under the law by government agencies to disclose such information.

Where necessary, the Bank may disclose or transmit information to its business partners, affiliates, associates, third party service providers, and/or group companies (which includes its subsidiaries) during the normal course of business for the purpose of promotional communication, storage or for any other purposes mentioned in this Terms and also because of the location of our servers and the User hereby gives his/her consent and waives his/her right to bring any claim against the Bank arising from sharing information about the User. In such cases, Bank will only share information related data when it is assured that :

- The information is processed legitimately and appropriately by the business partner, associate, third party service providers in line with the established consent of the User or in line with the law.
- The purposes of enabling publication and administering of Bank's Website/Mobile Application.
- Bank may combine information it gets from the User with the information the Bank gets about the User from third parties.
- Bank may use information to protect itself, it's customers, its Websites/App.
- Bank might also use the information to send the User promotional offers and to tell the User about new features and products.
- The information may be used for the purposes of analysing the use of the Website/Mobile Application, enabling/monitoring of User's use of Website/Mobile Application, operating the Website/Mobile Application, ensuring the security of Website/Mobile Application, and for maintaining backups of Bank's databases.
- Bank will use information as otherwise permitted by law.
- The User agrees or understands that any of the Bank's business partners, associates, third party service providers, and/or group companies (which includes our subsidiaries) may use the information to contact the User and/or communicate and offer relevant products and services on Bank's Website/ mBandhan Lite App or on affiliate platforms.
- The Bank might collect this as part of a survey also.
- When a User uses the Website/ mBandhan Lite App, Bank may collect information through "cookies".
- Please note that any information which is freely available or accessible in public domain shall not be regarded as Personal Information.
- Users are free to delete/disable these "cookies" by changing their device's browser settings.
- Bandhan Bank is not responsible for cookies placed in devices of Users by any other website and information collected thereto.

The User agrees that the Bank or its contractors may hold and process the User's Personal Information on computer or otherwise in connection with the mBandhan Lite App as well, for statistical analysis, credit scoring and marketing.



By using the Bank's mBandhan Lite App, the User consents to and authorises Bandhan Bank to collect and use technical information about the equipment and related software, hardware and peripherals and any data and information stored in the equipment, whether internet-based or wireless, to improve the Bank's products and to provide better services to the Users. By using the Bank's mBandhan Lite App, the User consents to share these information to the Bank and any of the Bank's agents, service providers, affiliates or any other third party as the Bank may deem fit. The User also authorises the Bank's affiliates, agents, service providers to transmit, collect, retain, maintain, process and use all aforementioned data to determine the User's credit scoring, services offered to the Users, or to improve the Bank's services, and/or the customer experience while using the mBandhan Lite App or for submission to Statutory and Regulatory authorities, or for fraud prevention purposes.

By using the Bank's mBandhan Lite App, the User consents to the Bank collecting, receiving, possessing, storing, using, transferring, and otherwise processing certain information/permissions required to offer the access to the mobile application & render necessary services.

Bandhan Bank shall not be held liable for any losses suffered by the User due to disclosure of the Personal Information to a third party by the Bank, for reasons inclusive but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for statistical analysis or for credit rating.

The User understands that Bandhan Bank shall ensure security and confidentiality of personal identity data provided for the purpose of Aadhaar based authentication and defrayal if any.

The Bank may also disclose your information to our Insurers and/or professional advisors as reasonably necessary for the purposes of obtaining or maintaining insurance coverage, managing risks, obtaining professional advice, or the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure.

The Bank may also collect the information that the User posts in a public space on the Website/Mobile Application or on a third party social media site belonging to the Bank, the demographic information about the User, or any other information.

The Bank might use the information the User provides to contact the User for confirmation of User's registration on Bank's Website/Online banking platforms, mBandhan Lite App or managing relationships with the User, communicating with the User, keeping records of those communications and for other promotional purposes as offering other relevant products to the User. Bandhan Bank intends to share User's information such as User's Name, registered e-mail address, registered phone numbers with the third parties as identified and listed. The Personal Information as aforesaid shared with such third parties will be used to customise the User's experience with the Bank, which may include displaying content based upon the User's preferences whenever the User accesses his/her accounts with the information including the sensitive personal data and information of the User on the Website/mBandhan Lite App, and comply with all legal/regulatory and/or contractual obligations relating to privacy.

ACCURACY OF INFORMATION

The User is responsible for the correctness of information supplied to Bandhan Bank for the use of the mBandhan Lite app through any means such as electronic mail or written communication. Bandhan Bank accepts no liability for the consequences arising out of erroneous information supplied by the User. If the User notices an error in the information supplied to Bandhan Bank either in the application form or any other communication, he shall immediately advise Bandhan Bank. Bandhan Bank will endeavour to correct the error wherever possible on a "reasonable efforts" basis. Bandhan Bank shall not be responsible/ liable for the consequences arising out of erroneous information before its correction as indicated before.

INDEMNITY

In consideration of Bandhan Bank providing the User the mBandhan Lite App's facilities, the User agrees that the User shall, at his/her own expense, indemnify and hold Bandhan Bank, its directors and employees, representatives, agents and/or the affiliates, as the case may be, indemnified against all losses and expenses on full indemnity basis which Bandhan Bank may incur, sustain, suffer or is likely to suffer in connection with Bandhan Bank's execution of the User's instructions and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses as a consequence or by reason of providing a service through the mBandhan Lite App for any action taken or omitted or to be taken by Bandhan Bank, its officers, employees or agents, on the instructions of the User. The User will pay Bandhan Bank such amount as may be determined by Bandhan Bank to be sufficient to indemnify it against any such losses or expenses even though they may not have arisen or are contingent in nature.

Further, the User agrees, at his/her own expense, to indemnify, defend and hold harmless Bandhan Bank, its directors and employees, representatives, agents, and its affiliates against any claim, suit, action or other proceedings brought against Bandhan Bank, its directors and employees, representatives, agents, and affiliates by a third party, to the extent that such claim, suit, action or other proceeding brought against Bandhan Bank, its directors and employees, representatives, agents, and affiliates is based on or arises in connection with the User of the mBandhan Lite App with reference to :

- a violation of the Terms contained herein by the User;
- any deletions, additions, insertions or alterations to, or any unauthorized use of the mBandhan Lite App by the User;
- any misrepresentation or breach of representation or warranty made by the User contained herein;
- Any breach of any covenant or obligation to be performed by the User hereunder. The User agrees to pay any and all costs, damages and expenses, including, but not limited to, reasonable attorneys' fees and costs awarded against it or otherwise incurred by or in connection with or arising from any such claim, suit, and action or proceeding attributable to any such claim.

In case the mBandhan Lite App's mPIN is forgotten or gets locked after a number of incorrect attempts or gets accidentally divulged or any other reason and a new mPIN is reset by the User; the User further agrees to indemnify the Bank and its successors or assigns against all actions proceeding claim, demand, cost, losses, expenses and liability whatsoever which may be brought or made against the Bank and its successors, or assigns its directors, employees, representatives, agents and/or affiliates in consequences of resetting a new mPIN by him and shall keep the Bank harmless in case of any financial losses suffered by the Bank due to the misuse of the previous/new mPIN by the User or any third person and operate the Bank's account or whatsoever by way of availing the mBandhan Lite App of the Bank, which may result into loss to the Bank for resetting such a "mPIN" through the User's action.

The User hereby agrees that under no circumstance, Bandhan Bank's aggregate liability for claims relating to the mBandhan Lite App, whether for breach of in tort (including but not limited to negligence) shall be limited to the transaction or consideration paid by the User to the Bank within the previous twelve (12) months for the usage of the mBandhan Lite App, excluding any amount paid towards transactions.

BANK'S LIEN

To the extent of all outstanding dues, whatsoever, arising as a result of using the mBandhan Lite App service extended to and/or used by the User, Bandhan Bank shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits of any kind and nature (including fixed deposits) held/ balances lying in any accounts of the User(s), whether in single name or joint name(s) and on any monies, securities, bonds and all other assets, documents and properties held by/ under the control of Bandhan Bank (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the User(s) in any capacity) to the extent of all outstanding dues, whatsoever, arising as a result of any of Bandhan Bank's services extended to and/or used by the User(s) and/or as a result of any other facilities that may be granted by Bandhan Bank to the User(s). Bandhan Bank is entitled without any notice to the User(s) to settle any indebtedness whatsoever owed by the User(s) to Bandhan Bank



(whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying to the balance of any account(s) held by the User(s) with Bandhan Bank notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. Bandhan Bank's rights hereunder shall not be affected by the User(s)' bankruptcy, death or winding-up. It shall be the User(s)' sole responsibility and liability to settle all disputes/ objections with any such joint account holders.

PROPRIETARY AND INTELLECTUAL PROPERTY RIGHTS

The User acknowledges that the software underlying the mBandhan Lite App as well as other internet related software which are required for accessing the mBandhan Lite App are the legal property of the respective vendors and/or the Bank, as the case may be. The permission given by Bandhan Bank to access the mBandhan Lite App will not convey any proprietary or ownership rights on any trade mark, logos, and service rights or in any such software or reports / logs generated from such software/mobile application. The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying the mBandhan Lite App or create any derivative product based on the software/App.

The copyright, trademarks, logos, slogans and service marks displayed on the website/mBandhan Lite App are registered and unregistered intellectual property rights of the Bank or of respective intellectual property right owners. Nothing contained on the Website/mBandhan Lite App should be construed as granting, by implication, estoppels, or otherwise, any license or right to use any intellectual property displayed on the website/mBandhan Lite App without the written permission of the Bank or such third party that may own the intellectual property displayed on the Website/mBandhan Lite App.

Bandhan Bank grants limited rights to access the website/mBandhan Lite App to the User and use the mBandhan Lite App in accordance with the Terms mentioned herein. The User acknowledges that the mBandhan Lite App's services including, but not limited to, text, content, photographs, video, audio and/or graphics, are either the property of, or used with permission by, Bank and/or by the content providers and may be protected by applicable copyrights, trademarks, service marks, international treaties and/or other proprietary rights and laws of India and other countries, and the applicable terms and conditions.

The User should assume that everything he/she views or reads on the Website/mBandhan Lite app (collectively referred to as "content") is copyrighted/ protected by intellectual property laws unless otherwise provided and may not be used, except as provided in these Terms, without the prior written permission of Bandhan Bank or the relevant copyright owner.

Any breach of the restrictions on use provided in these Terms, by the User, is expressly prohibited by law, and may result in severe civil and criminal penalties. Bandhan Bank shall be entitled to obtain equitable relief (including all damage, direct, indirect, consequential and exemplary) against the User over and above all other remedies available to it, to protect its interests therein.

DISCLAIMER OF WARRANTIES

The Client expressly agrees that the use of the Website/mBandhan Lite App is at his/her sole risk. The Website/mBandhan Lite App is provided on an "as is" and "as available" basis.

Except as warranted in the Terms, Bandhan Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement in the mBandhan Lite App. Bandhan Bank does not warrant that access to the Website and the mBandhan Lite App shall be uninterrupted, timely, secure, or error free nor does it make any warranty as to the results that may be obtained from the Website/mBandhan Lite App or use, accuracy or reliability of the Website/mBandhan Lite App.

Bandhan Bank will not be liable for any virus, malicious code / contaminant that may enter the User's system as a result of the User using the mBandhan Lite App. Bandhan Bank does not guarantee to the User or any other third party that the mBandhan Lite App would be virus, malicious code free.

GRIEVANCE

In case of any complaint or grievance, the User may contact any touchpoint to register his grievance like the Customer Care of the Bank, the Bank's Website, Bank branch, etc.. The complaint redressal mechanism will be in line with the Grievance Redressal Policy of the Bank as amended from time to time. The Bank shall expeditiously redress the grievances, but within reasonable time as may be provided in applicable laws.

CHANGE OF TERMS AND CONDITIONS

Bandhan Bank shall have the absolute discretion to amend or supplement any of the Terms at any time and will endeavour to give prior notice for such changes wherever feasible except for changes to interest rates and/ or other variations that are subject to market changes. The Bank may introduce new services from time to time. The availability of the new services will be notified to the User as and when they become available. Any changes to the Terms due to introduction of new services/modification to existing services will be communicated to the User. By using any new services as may be introduced by Bandhan Bank, the User shall be deemed to have accepted the changed terms and conditions as applicable.

The Bank reserves the rights to update/amend this Terms and list of third parties with whom the Bank intends to share the personal information of the User from time to time by publishing about the User, or any other information provided by the User during the use of our Website/mBandhan Lite App.

TERMINATION OF MBANDHAN LITE APP SERVICE

The User may request for termination of the mBandhan Lite App at any time by giving a written notice to Bandhan Bank. The termination shall take effect within the completion of the fifteenth day from the date of receipt of notice. The user will remain responsible for any transactions made through the mBandhan Lite App until the time of such termination.

Bandhan Bank may withdraw or terminate the mBandhan Lite App at anytime either entirely or with reference to a specific service or User; or in case of breach of the Terms by the User without a prior notice; or if it learns of the death, bankruptcy or lack of legal capacity of the User.

The closure of all Accounts of the User will automatically terminate the mBandhan Lite App's service. Similarly, the Bank may suspend or terminate the User's mBandhan Lite App access without prior notice, if the User is found to have breached these Terms, or if the Bank notices some errors/ omissions / fraudulent transactions related to the User's account or Customer ID.

COMMUNICATION THROUGH ELECTRONIC MEANS

Documents sent by electronic delivery will contain all the information as it appears in the printed hard copy version as prepared and distributed by the originator, with the possible exception of graphic insertions such as photographs or logotypes. Electronic delivery may be in the form of an electronic mail, an attachment to the electronic mail, or in the form of an available download from the Website/mBandhan Lite App. Bandhan Bank would be deemed to have fulfilled its legal obligation to deliver to the User any document if such document is sent via electronic means. Failure to advise Bandhan Bank of any difficulty in opening a document so delivered within twenty-four (24) hours after delivery, shall serve as an affirmation regarding the acceptance of the document.

NOTICES

Notices under these Terms to the Customer/User may be given through any medium of communication as may be deemed appropriate by the Bank i.e. the Bank's website (<https://bandhan.bank.in/>) or email, SMS, in writing by delivering them by hand, or by sending them by post to the last address given by the User, public notification at branches, or through newspapers, radio, TV etc. Such notices will have the same effect as a notice served individually to each Customer and in the case of Bandhan Bank to its head office address as set out hereinabove. Bandhan Bank shall in no way be held responsible for non-receipt of the notice by the User. Such notices will have the same effect as a notice served individually to each User.



ASSIGNMENT

Bandhan Bank shall be entitled to sell, assign securities or transfer Bandhan Bank's rights and obligations under the Terms and any security being in favour of Bandhan Bank (including all guarantee/s) to any person of Bandhan Bank's choice in whole or in part and in such manner and on such terms and conditions as Bandhan Bank may decide. Any such sale, assignment, securitization or transfer shall conclusively bind the User and all other persons. The User, his/her heirs, legal representatives, executors, administrators and successors are bound by the Terms. Bandhan Bank may sub-contract and employ agents to carry out any of its obligations herein. The mBandhan Lite App and Lite Mobile Banking Services of the Bank shall be used only by the User and is not transferable under any circumstance. The User shall not be entitled to transfer or assign any of his/her rights and obligations hereunder.

THIRD PARTY LINKS

The website/Payment Gateway may provide hyperlinks to other sites of third-party Mutual Funds or Insurance, Card Network providers, partner merchants and other third-party products, which are not controlled by Bandhan Bank and such hyperlinks do not imply any endorsement, agreement on, or support of the content, products and/or services of such sites. Bandhan Bank doesn't editorially control the content, products and/or services on such sites and shall not be liable, in any nature whatsoever, for the access to, or the inability to access to, or the use, inability to use or content available on or through such sites.

The website/Payment Gateway may contain links to other sites. Bandhan Bank does not control the information collection of sites that can be reached through these links or from any site not controlled by Bandhan Bank. If you have questions about the data collection procedures or privacy policy of any such linked sites, please contact those sites directly.

FORCE MAJEURE

The Bank shall not be liable for delay in performing or failure to perform any of its obligations under these Terms which is caused by circumstances beyond its reasonable control, including, but not limited to, the failure, malfunction or unavailability of telecommunications, data communications and computer systems and services, natural calamities, pandemic, epidemic, war, civil unrest, government action, terrorist attacks, strikes, lock-outs or other industrial action or trade disputes (whether involving the Bank's employees or those of a third party). Any delay or failure of this kind will not be deemed to be a breach of the Terms and the time for performance of the affected obligation will be extended by a period which is reasonable in the circumstances.

DISCLAIMER ON MODE OF AUTHENTICATION

The Bank has adopted the mode of authentication of the User through verification of the mPIN, or through any other mode of verification as may be stipulated at the discretion of the Bank from time to time. The User hereby agrees/consents for the mode of verification adopted by the Bank. The User agrees that the transactions carried out or put through by the aforesaid mode shall be valid, binding and enforceable against the User and shall not be entitled to raise any dispute questioning the transactions.

DISCLAIMER ON ANTI-VIRUS UPDATE

The User needs to get his Mobile Phones/Tabs etc. scanned on a regular basis using anti-virus software and be updated with the latest anti-virus software available. The Bank shall not be responsible in case of any data loss or theft due to the virus transmitted in the system through the usage of the mBandhan Lite App.

GOVERNING LAW

These Terms and/or the operations in the Accounts of the User shall be governed by the laws of India. The Parties hereby agree that any legal action or proceedings arising out of the Terms for the mBandhan Lite App, shall be brought exclusively in the courts or tribunals at Kolkata in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. Bandhan Bank may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms for the mBandhan Lite App in any other court, tribunal or other appropriate forum, and the User hereby consents to that jurisdiction. Any provision of the Terms for the mBandhan Lite App which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition



or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

The User confirms to adhere to all applicable regulations and guidelines prevalent currently or issued in the future by the Reserve Bank of India.

I/We hereby confirm that I/We have read and understood the Secure & Safe Usage Guidelines <https://bandhan.bank.in/safe-digital-banking-practices> of using Bandhan Bank's Lite Mobile Banking app on this link - <https://bandhan.bank.in/security-tips-login-registration>

I/We hereby declare that I/We have read the above Terms & Conditions and understood and accept them & agree to abide by it and shall be binding on me/us.

Last Updated: 07 November, 2025