



Since 1928

THE GANDHI CO-OPERATIVE URBAN BANK LTD.

Museum Road, Governorpet, Vijayawada-520002



Date: _____

Mobile Banking Application

To,
The Manager,

_____ Branch,
The Gandhi Co-operative Urban Bank Ltd.,

I/We wish to register as User under Mobile Banking facility provided by The Gandhi Co-operative Urban Bank Ltd., I'm an account holder of your Bank and the following are the details of my Account.

Customer Account Number																			
Customer Account Type	Savings Account <input type="checkbox"/> Current Account <input type="checkbox"/>																		
Name of the Customer																			
Registered Mobile Number																			
Address																			
Email ID																			
PAN Number (Security Code) In Capital Letters																			

1. I/We agree to download the Mobile Banking Software through any mode as per Bank Policy. As of now the App can be downloaded from Google Play Store (Android) or Apple Store (iPhone).
2. I/We shall not share the Security Code, MPIN and MMID with anyone and it is my/our responsibility to keep the same as secret.
3. I/We shall not store the Security Code, MPIN and MMID in any form on the Mobile handset. The Complete security of the Security Code and MPIN is my/our responsibility.
4. I/We are aware of the charges per transaction offered in the Mobile Application and shall pay as per the Bank policy.

For Either or Survivor (or) Joint Account Holders

Signature of the Applicant

We the ERS or Joint Account holders agree and give our consent to the Bank to provide Mobile Banking Services to the Applicant/Customer listed above on the terms and conditions governing the facility.

S.No	Name of the ERS or Joint Account Holder	Signature
1		
2		
3		

----- For Office Use Only -----

1. Signature(s) of Applicant Customer & Joint holders is verified.
2. KYC Norms Compiled for all aforesaid accounts.

Clerk : _____

Manager: _____

Terms and Conditions

1. I/We Agree to all particulars and information given in the application and are true. Complete and up-to-date to the best of my knowledge.
2. Transaction initiated through Mobile Banking are real time transactions and such are irrecoverable. Bank shall not entertain any request for revocation of transaction or stop payment request for transactions initiated through Mobile Banking.
3. Customer shall be responsible for the safe custody and security of the Mobile Banking application downloaded on their mobile phones to avoid unauthorised usages and should immediately inform the Bank for disabling of Mobile Banking facility in case of loss or theft of Mobile phone.
4. The Bank will never ask for your Account details such as Password/Card details/CVV/OTP/MPIN/MMID/UPI PIN etc or ask you to download any third-party App. Sharing of these details can lead to Potential Fraud. Please call on 9440936688 or email to gandhiheadoffice@gandhicub.com for query.
5. For security reason customers are advised not to create MPIN like 1234 or 2222 etc which can be easily tried by third persons.
6. Transaction request of the Account Holder shall be solely based on the information provided by the Account Holder i.e., Account Number, MMID, Mobile Number, IFSC Code. Account Holder shall be solely responsible for wrong credit due to wrong information provided by the Account holder.
7. The Bank shall not be responsible for non-execution or delay in execution of Account holders request for transaction caused due to system or communication failure or due to any other reason beyond the control of the Bank.
8. The Bank may levy charges for Mobile Banking facility and Account Holder shall bear the charges as when levied/modified shall be displayed on the Bank's website or in Bank premises and it shall be the responsibility of Account holder to visit Bank or website from time to time
9. Customer shall not use Mobile Banking channel for transfer of funds for illegal activities.
10. Bank shall be at liberty to effect any changes in terms and conditions from time to time without prior notice. In addition to above Account Holders shall be guided by Terms and Conditions of Mobile Banking Facility as mentioned at the Bank's Website.
11. The Registered SIM number linked to the Account has to be in Slot 1 of the user Mobile.
12. Customers are to be aware of Digital Arrests and Cyber Threats and are request to inform them to the Branch Manager, lodge a Complaint to Cyber Police or to National Cybercrime Helpline number 1930.
13. Customer shall abide by the limits imposed by the Bank regarding maximum number of transaction and amount. **(Maximum amount limit per transaction under IMPS is 25,000/- per day and NEFT/RTGS limit being 5,00,000/- per day.)**
14. **IMPS Timings: 24/7 - 365 Days**
15. **NEFT RTGS Timings: 10.00 A.M to 6.00 P.M on Bank Working Days (Service unavailable on Second Saturday, Fourth Saturday, Sundays and Bank Calendar Holidays)**
16. **The user will be activated within 24 hrs and once MMID message is received to the registered Mobile, the Customer can register with the details and use the Mobile App,**

S.No	Transaction Type	Transfer Amount	Charges
1	IMPS	Rs. 1 to 10,000	Rs 2 + GST
2	IMPS	Rs. 10,001 to 25,000	Rs 4 + GST
3	NEFT/RTGS	Rs. 1 to 10,000	Rs 2 + GST
4	NEFT/RTGS	Rs. 10,001 to 1,00,000	Rs 4+ GST
5	NEFT/RTGS	Rs. 1,00,001 to 2,00,000	Rs 12 + GST
6	NEFT/RTGS	Rs. 2,00,001 to 5,00,000	Rs 20 + GST

Types of Account	Constitution	Mode of Operation	Who is eligible
Savings Account	Single	Single	The Account Holder
	Joint	Either or Survivor	Primary Account Holder with Registered Mobile. How ever Application has to be signed by all Account holders.
		Joint	Primary Account Holder with Registered Mobile. How ever Application has to be signed by all Account holders.
Current Account	In the Name of Individual	Single	The Account Holder
	In the Name of Firm	Single	The Account Holder
		Joint / Partnership	Not Eligible

Branch Seal

Signature of the Applicant: _____