

Terms & Conditions:

1. Introduction:

We endeavor to provide Internet Banking for our valuable customers as a convenience of carrying out banking activities 24*7. However, being the initial phase, we are providing view only features in the Internet Banking Portal and shall endeavor to provide the full-fledged banking activities in the time to come. Customers availing this facility agrees to accept and adhere to all the guidelines set by the Bank for usage of this service which can be amended from time to time.

2. Internet Banking Services:

The Services provided by the bank includes View only features like Balance Enquiry, Account Statement, and Cheque Status. We will strive hard to bring all the features of Internet Banking to you as early as possible.

3. User ID & Password:

The User shall:

- a) Keep the User Id and Password confidential and not reveal to anyone.
- b) Follow the criteria of password creation set by the Bank.
- c) Not record down the details in written or any kind of electronic form.
- d) Not disclose any personal or confidential information over phone/Sms etc even if it is claimed to be from MCAB Ltd.
- e) Ensure that he/she doesn't leave the system open with Internet Banking live session.

4. Cyber Crime:

The Bank shall endeavor to protect our valuable customers from every kind of crimes prevailing within Internet like Phishing, Phishing through SMS etc, but the User shall evaluate all such risks separately and the Bank will not be held responsible for the loss arises out of such cybercrimes.

5. Proprietary Rights:

The Customer understands that the software related to Internet Banking Portal is the legal property of the Bank and shall not attempt to alter or create any derivative software.

6. Charges:

There will be no charges for using View only features of Internet Banking of the Bank. However, the Bank may specify the charges whenever applicable at its discretion from time to time.

7. Mailing Address:

The Bank shall made all the correspondence related to Internet Banking only on the address as registered with the Bank. The Bank will shall not be held responsible for any kind of delay or loss thereof arising there from.

8. **Accuracy of Information:**

The Customer shall ensure to supply the Bank with the correct information failing which the Bank shall accept no liability for the consequences arises out of such information. If the Customer suspects such error, he/she should notify the bank immediately. The Bank shall endeavor to correct the error with best efforts.

9. **Liability of the User:**

The User shall be liable for Non-Compliance of Terms & Conditions mentioned herein.

10. **Notices:**

Notices under these Terms & Conditions to the Customers shall be given through any medium of communication as found appropriate by the bank i.e Bank's website, SMS, Emails or public notification at branches.

11. **Indemnity:**

The Customer shall not hold the Bank responsible against any loss suffered by the Bank, its customers or a third party which is the result of the improper use of Internet Banking by the customer.

12. **Governing Laws:**

These Terms of Service (Terms & Conditions) and/or operations in the accounts of the User maintained by the Bank and/or the use of services provided through Internet Banking Services are construed to be governed in accordance with the laws in Meghalaya. Bank accepts no liability whatsoever, direct or indirect for non-compliance with the laws of any state other than that of Meghalaya.

All disputes shall be subject to the jurisdiction of the Courts in Meghalaya (India).