

Branch Manager,

**Noble Co-operative Bank Ltd.**

Date : .....

Sector-.....Branch, NOIDA-201301

Dear Sir,

**Reg. : SMS Banking**

I am willing to avail the facility of SMS Banking. Details of account number & mobile number, for availing the services are as under :-

- 1- The account No. for which the SMS facility is requested is.....&.....
- 2- Mobile Phone No. in which the messages are to be received.....
- 3- I agree to the terms & conditions of the Scheme as appended below and I shall maintain the minimum balance in my account.

**Yours Faithfully.**

For,

(Authorized Signatory)

---

## **SMS Banking : Terms and Conditions**

1. It is available to Current/Cash-credit/Overdraft and Saving accounts.
2. For every debit and credit the customer shall get instant message in their mobile after authorization of the transaction. Customers can enquire thru SMS, about status of any particular cheque, balance of account and mini statement (Last four entries). The system shall automatically send the message in customers mobile.
3. The bank will charge a minimum of Rs. 25/- p.m. on savings accounts and Rs. 35/- p.m. in other accounts for transaction up to a limit.
4. Minimum charges shall be levied irrespective of number of transactions or even no transaction.
5. If the account holder is not interested in continuing this service, he should submit the request in writing.
6. If the account holder does not maintains the required minimum balance in this account this facility may be withdrawn by the Bank without any notice or reference.
7. For change of Mobile no. for this facility the service charges shall be Rs. 50/-
8. The Bank shall not be responsible if the mobile is switched off/lost/or the mobile number is changed.
9. The Bank will be free to discontinue this facility without notice due to any reason whatsoever. The Bank will also not be responsible for any failure of network or discontinuity of the services on account of any order of Government / RBI or any other statutory authority. The Bank is no way will be responsible for any loss borne by the subscriber to this scheme. because of failure / discontinuity ban/ intentional/unintentional failure on account of staff , any message. This SMS facility is simple facility which does not entitle any right/ obligation on the customer and the Bank which is providing all basic banking services from the Branches. It will be the duty of the customer to ensure his transactions by other mode also. Unless and until something contrary is reported all the transactions so reported through SMS will be deemed to be received and authorized by the customer.