

Terms of Internet Banking Service: 'SBBJONLINE'

General Information:

1. You should register for '**sbbjonline**' with the branch where you maintain the account.
2. If you maintain accounts at more than one branch, you need to register at each branch separately.
3. Normally '**sbbjonline**' services will be open to the customer only after he acknowledges receipt of password.
4. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch.
5. In a joint account, all account holders are entitled to register, as users of '**sbbjonline**', but transactions would be permitted based on the account operation rights recorded at the branch. (To begin with the services will be extended only to single or Joint "E or S" accounts only).
6. All accounts at the branch whether or not listed in the registration form, will be available on the '**sbbjonline**'. However, the applicant has the option to selectively view the accounts on the '**sbbjonline**'.

Security:

1. The Branch where the customer maintains his account will assign:
 - a) User-ID &
 - b) Password
2. The User-ID and Password given by the branch must be replaced by User Name and Password of customer's choice at the time of first log-on. This is mandatory.
3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. The '**sbbjonline**' service is VERISIGN certified which guarantees, that it is a secure site. It means that
 - You are dealing with SBBJ at that moment.
 - The two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.

These together with access control methods designed on the site would afford a high level of security to the transactions you conduct.

SBBJ will soon be implementing PKI/Digital Signature.

5. You are welcome to access '**sbbjonline**' from anywhere anytime. However, as a matter of precaution, customers should avoid using PCs with public access.
6. There is no way to retrieve a password from the system. Therefore, if a customer forgets his password, he must approach the branch for re-registration.

Bank's terms:

7. All requests received from customers are logged for backend fulfilment and are effective from the time they are recorded at the branch.
8. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
9. The **'sbbjonline'** service cannot be claimed as a right. The Bank may also convert this into a discretionary service anytime.
10. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
11. The Bank reserves the right to modify the services offered or the Terms of service of **'sbbjonline'**. The changes will be notified to the customers through notification on the Site.

Customer's obligations:

1. The customer has an obligation to maintain secrecy with regard to his/her Username & Password registered with the Bank. The Bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transactions executed through a valid session will be construed by SBBJ to have emanated from the registered customer and will be binding on him / her.
3. The customer will not attempt or permit others to attempt accessing the **'sbbjonline'** through any unlawful means.

Dos' & Don'ts':

1. The customer should keep his/her ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for **'sbbjonline'** services. As a precaution a password that is generic in nature, guessable or inferable personal data such as name, address, telephone number, driving license, date of birth etc. should be best avoided. Similarly, it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give others an access to your account information.