

## CSB Cardless Cash Withdrawal

### Terms & Conditions

"Account" shall mean CSB Bank savings bank account or current account held by a User.

"User" shall mean a customer of CSB Bank holding an Account and who is availing the Facility.

"Facility" shall mean the Cardless Cash Withdrawal facility provided by CSB Bank to the Users, by the use of which the Users can withdraw funds from their Account through the modes specified by CSB Bank.

"CSB Bank" shall mean CSB Bank Limited, a company incorporated under the Companies Act 1956 and a bank within the meaning of Banking Regulation Act, 1949 having its registered Head Office, CSB Bhavan, P.O Box No.502, St. Mary's College Road, Thrissur-680020, Kerala, India.

"CSB Bank Customer Care Centre" shall mean and refer to CSB Bank - Phone Banking Service provided by CSB Bank to the Customer. CSB Bank Customer Care number is 1800 266 9090.

"CSBMobile+" means CSB Mobile Banking Application

### **FACILITY TERMS**

By availing the Facility, the User can withdraw amounts in the multiples of INR 100, subject to a minimum of Rs. 500/- and up to Rs. 10,000/- per transaction and up to a maximum limit of Rs. 10,000/- per day. The amount for cardless cash withdrawal has a maximum cap of Rs. 25,000/- per month.

### **PROCEDURE TO AVAIL THE FACILITY:**

User for the purpose of availing the Facility for Cardless withdrawal of the funds, shall submit a request on CSBMobile+ by entering the following information:

- Account to be Debited
- Withdrawal Amount
- Temporary Cash PIN

Once the request is successfully submitted for withdrawal of funds, the same shall be processed and an SMS containing Transaction No. shall be sent to the Registered Mobile Phone Number of the User. The transmission of such SMS shall signify the receipt of the request for the Facility by CSB Bank. Subsequently the User is expected to visit any CSB Bank ATM/CDM and enter below details in the Terminal to withdraw cash using this Facility:

- Withdrawal Amount
- Transaction No.
- 6 Digit Cash PIN

The User shall be required to submit the above-mentioned details together with such other information and by following of such steps/ processes as may be prescribed by CSB Bank from time to time, to such of the ATMs of CSB Bank as may be specified by CSB Bank in this respect. CSB Bank shall be entitled to deny the usage of the Facility by the User in the event any incorrect details are submitted by the User and in such event CSB Bank shall not be liable in any manner to the User.

The User shall approach any CSB Bank ATM/CDM to withdraw the funds within stipulated 3 hours from initiation of the transaction on CSB Mobile+ by the User or such other time as may be prescribed by CSB Bank from time to time, failing which the transaction will be deemed to be cancelled.

The entire amount to be withdrawn by the User at once and no part withdrawals shall be permitted.

The User shall be entitled to use of the Facility up to such limit and within such period as stated, however the same may be modified by CSB Bank at its sole discretion, from time to time. By doing the Cardless Cash Withdrawal transaction, the user agrees to the related terms and conditions.

#### **CANCELLATION OF REQUEST FOR FACILITY**

The User may submit instruction to cancel any request for funds withdrawal through the use of the facility placed with CSB Bank. However, any instruction for cancelling a request received by CSB Bank after the funds / money has been withdrawn by the User shall be ineffective and CSB Bank shall not be held liable for execution of such instruction.

#### **AUTHORITY TO CSB BANK**

The User irrevocably and unconditionally authorizes CSB Bank to access his Account for effecting instructions for availing the Facility and to share the Account information with any third parties as may be required for the purpose of accepting/ executing such requests of the User.

#### **RECORDS**

All the records of the transactions that are received by the User at the time of operation of Facility are only a record of the operations so carried out by the User and shall not be construed as CSB Bank's own record of the transaction maintained through computer system or otherwise. CSB Bank's own records of the transactions maintained through computer system(s) or otherwise shall be accepted as conclusive and binding for all intents and purpose. All records of CSB Bank generated by the transactions arising out of use of the Facility, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions.

#### **ACCURACY OF INFORMATION**

The User undertakes to provide accurate and complete information wherever required and shall be solely responsible for the correctness and completeness of information provided by him to CSB Bank at all times, including, but not limited to, for the purposes of availing of the Facility. CSB Bank shall not be liable for consequences arising out of erroneous information supplied by the User. If the User suspects that there is an error in the information supplied by CSB Bank to him, he shall intimate CSB Bank as soon as possible. CSB Bank will endeavour to correct the error wherever possible on a best effort basis. While CSB Bank will take all reasonable steps to ensure the accuracy of the information supplied to the User, CSB Bank shall not be liable for any inadvertent error, which results in the providing of inaccurate information.

#### **DISCLAIMER OF LIABILITY**

The User agrees that CSB Bank shall not be liable if:

- a) the User has breached any of the terms, contained herein; or
- b) the User has contributed to, or the loss is a result of failure on part of the User to advise CSB Bank within a reasonable time about unauthorized access of or erroneous transactions in the Account by use of the Facility; or

c) CSB Bank shall endeavour to provide the Facility on a best effort basis and the User shall not hold CSB Bank liable for non-availability of the Facility or non-performance by service providers, if any, engaged by CSB Bank or any loss or damage caused to the User because of use of the Facility for causes which are not attributable to CSB Bank.

d) CSB Bank shall not be liable in any manner to the User or Recipient in connection with the use of the Facility. Without limitation to the other provisions of these Terms, CSB Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the User or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of CSB Bank in receiving and processing the request or any failure, delay, interruption, suspension, restriction, or error in CSB Bank's system and/or any third party who provides such services as is necessary to provide the Facility.

#### **CSB Bank will not be liable for -**

Any losses, damages, expenses and/or claims whatsoever, suffered by the User/Recipient or any other person arising out or related to: -

(a) acts in good faith on any instructions received by CSB Bank from or on behalf of the User in relation to the Facility.

(b) error, default, delay, or inability of CSB Bank to act on all or any of the instructions given by the User

(d) loss of any information/instructions in transmission.

(e) unauthorized access by any other person to any information /instructions given by the User or breach of confidentiality.

(f) Failure of the transaction owing to technical/connectivity issues.

#### **INDEMNITY**

In consideration of CSB Bank providing the Facility, the User, at his own expense, agrees to indemnify, defend and hold harmless, CSB Bank, its directors and employees, representatives, agents, as the case may be, against all losses, damages, expenses, actions, claims, demands and proceedings whatsoever, that CSB Bank may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by the User or otherwise for use of the Facility.

#### **FEES**

CSB Bank shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the Facility, by notifying the User of such as may be specified by CSB Bank from time to time. The User shall be required to refer to the schedule of fees put up on Bank's information platform.

#### **MODIFICATION**

CSB Bank shall have the absolute discretion to amend or supplement any of these terms, features, and benefits in relation to the Facility. CSB Bank may communicate the amended terms and conditions by hosting the same on bank's official platforms or in any other manner as decided by CSB Bank.

The User shall be responsible for regularly reviewing these terms, including amendments, and shall be deemed to have accepted the amended terms and conditions by continuing to use the Facility. Any change in these terms and conditions shall be communicated to the customer, in the manner as aforesaid, one month prior to the date of their implementation.

## **TERMINATION**

CSB Bank may, at its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time without giving prior notice to the User. CSB Bank may, without prior notice, suspend the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Facility. CSB Bank shall endeavour to give a reasonable notice for withdrawal or termination of the Facility.

The closure of the Account of the User will automatically terminate the Facility. CSB Bank may suspend or terminate Facility without prior notice if the User has breached these terms or CSB Bank learns of the death, bankruptcy, or lack of legal capacity of the User.

## **NOTICES**

CSB Bank and the User may give notice under these terms electronically to the mailbox of the User (which will be regarded as being in writing) or in writing by delivering them by hand or by sending them by post to the registered address of the Customer, last recorded with CSB Bank and in case to CSB Bank at its Head Office, CSB Bhavan, P.O Box No.502, St. Mary's College Road, Thrissur-680020, Kerala, India.

## **GOVERNING LAW**

The laws of India shall govern these Terms and Conditions. Any dispute or differences arising out of or in connection with the Facility shall be subject to the exclusive jurisdiction of the Courts of Kerala.

## **SET-OFF**

CSB Bank shall have the 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 other account/s of the User maintained with CSB Bank, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising because of the provision of Facility to the User.

## **PRECEDENCE**

These Terms shall be in addition to and not in derogation of the Primary Terms and Conditions. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail. For the purpose of this clause, Primary Terms and Conditions shall mean the terms and conditions applicable to CSB Bank's savings account or current account and/or terms of condition governing internet banking service of CSB Bank and terms and conditions governing mobile banking facility, as applicable.

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