

Terms and Conditions

1. Registration: If you wish to apply for Net/Mobile Banking Services of CSB Bank, kindly read the Terms and Conditions herein. The Net/Mobile Banking Services will be extended only to the customer who is agreeing for the Terms and Conditions mentioned herein.

a. Definitions: In this document the following words and phrases have the meaning set against them unless the context indicates otherwise:

b. Bank refers to CSB Bank Limited, a banking company incorporated in India and having its Registered Office at 'CSB Bhavan', P.B. No. 502, St. Mary's College Road, Thrissur - 680 020, Kerala, India, including any branch/office thereof. The term includes the successors and assigns of CSB Bank Limited.

CSB Bank Internet/Mobile Banking is the Bank's Alternate Channel Services, offering the following facilities to the User: Fund Transfer between accounts Balance enquiry, IMPS, statement of account, and request for issue of cheque book, view personal account information and other facilities as the Bank may decide to provide from time to time.

c. User/Customer refers to any person/entity who has an account with the Bank and who has been authorized by the Bank to avail of CSB Bank Internet/Mobile Banking Services

d. Account refers to the User's Savings and/or Current Account and/or Fixed Deposit and/or Cash Credit Account and/or Depository Account and/or any other type of account so designated by the Bank to be covered under CSB Bank Internet/Mobile Banking facility.

e. Terms refer to terms and conditions for use of CSB Bank Internet/Mobile Banking as detailed in this document.

f. Mobile Phone number shall mean the Mobile number that has been used by the customer to register for the Internet/Mobile Banking facility.

g. Application shall mean the Bank's Internet/Mobile Banking application which will be used by the customer to access Internet/Mobile Banking services

h. Password shall mean the Login password in case of Internet Banking and MPIN in case of Mobile banking for using the respective channel Services

i. NBS shall mean Internet or net banking services and MBS shall mean Mobile banking services for the sake of brevity

2. Applicability of terms: These terms form the contract between the User and the Bank. By applying for CSB Bank NBS/MBS and accessing the service, the User acknowledges and accepts these terms. These terms will be in addition and not in derogation of the terms and conditions relating to any account of the User and/or the respective product or the

service provided by the Bank unless otherwise specifically stated. NBS/MBS of the Bank shall be governed by such terms and conditions as amended by the Bank from time to time.

By availing NBS/MBS, the customer thereby

- i. Confirms and undertakes having read and understood the Terms and Conditions for the usage and Charges applicable (if any) for the Net/Mobile Banking Service
- ii. Agrees on his/her own behalf, or as the mandate holder on behalf of the joint account holders, and will adhere to all the terms /conditions of opening/applying/availing/maintaining/operating (as applicable) for usage of the Net/Mobile Banking service of CSB Bank Limited as may be in force from time to time.
- iii. Further authorizes CSB Bank Limited to debit his/her Account(s) towards any Charges for Net/Mobile Banking Service.
- iv. Accepts that all the particulars and information to be provided in this module (and all documents referred or provided therewith) is true, correct, complete and up-to-date in all respects and neither the user nor the other joint account holders have withheld any information.
- v. Agrees and undertakes to provide any further information that CSB Bank Limited may require from time to time.
- vi. Authorizes CSB Bank Limited to make references and enquiries, which the bank considers necessary in respect of or in relation to information in this application/further applications.
- vii. Agrees and authorizes CSB Bank Limited to exchange, share or part with all the information, data or documents relating to his/her application to other Banks/Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies/such other persons as CSB Bank Limited may deem necessary or appropriate as may be required for use or processing of the said information/data by such persons or furnishing of the processed information/data/products thereof to other Banks/Financial Institutions/credit providers/users registered with such persons and shall not hold CSB Bank Limited liable for use of this information

Usage of Facility: By accepting the terms and conditions the customer:

- i. Agrees to use the NBS/MBS for financial and non-financial transactions offered by the Bank from time to time.
- ii. Irrevocably authorizes the Bank to debit the Bank Accounts which have been enabled for NBS/MBS for all transactions/services undertaken using Net banking passwords/MPIN.

- iii. Authorizes the Bank to map the account number, mobile phone number for the smooth operation of NBS/MBS offered by Bank and to preserve the mapping record in its own server or server of any other third party and to use such data at its discretion for providing/enhancing further banking/technology products that it may offer.
- iv. Agrees that he/she is aware and accepts that NBS/MBS offered by the Bank will enable him/her to transact using Net banking passwords/MPIN within the limit prescribed by the Bank and will be deemed as Bonafide transaction.
- v. Agrees that the transactions originated using the NBS/mobile phones are non retractable as these are instantaneous/real time.
- vi. Understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.
- vii. Agrees to use the facility on NBS platform/mobile phone properly and validly registered in his/her name only with the Mobile Service Provider and undertakes to use the Facility only through mobile number which has been used to register for the Facility.
- viii. Agrees that CSB Bank limited reserves the right to retain the application forms, and the documents provided therewith, including photographs, and will not return the same to the user.
- ix. Agrees that while the Information Technology Act , 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the customer by using Net banking passwords for NBS and Mobile Number, MPIN for MBS or any other method decided at the discretion of the Bank which may not be recognized under the IT Act, 2000 for authentication of electronic records and this is acceptable and binding to the customer and hence the customer is solely responsible for maintenance of the secrecy and confidentiality of the Net banking passwords/MPIN without any liability to the Bank.
- x. Agrees that in the case of usage of MBS/NBS and other online account operations facilities in a joint account, all the joint account holders are bound by all the online transactions including opening and closing of deposit accounts carried out by the mandate holder so authorised by them to operate the account and are jointly and severally liable in respect of such transactions. In case of Online Term Deposit Opening in Joint Account, mandate holder can also do premature closure and that amount would be credited back to the source account.

3. a) Application for CSB Bank Internet/Mobile Banking: The Bank may extend CSB Bank Internet/Mobile Banking facility to select customers at its discretion. The User would need to be a current legal Internet/mobile phone user or have access to the Internet/mobile phone connectivity and knowledge of how the Internet/mobile phone works. Upon successfully completing the registration and upon receipt of request and upon successful verification by CSB Phone banking team and subject to the satisfaction of the eligibility criteria notified by the Bank, from time to time as well as on compliance of all process/procedures as laid down by the Bank from time to time, access shall be provided by the Bank at its discretion through CSB Bank Internet/Mobile Banking. The User shall not attempt or permit others to attempt accessing the account information stored in the Bank's computers through any means other than CSB Bank Internet/Mobile Banking. The User shall not attempt or permit others to attempt accessing the account information stored in the Bank's computers which does not relate to his or its account and/or for illegal and improper purposes which, if done and proved so, will be liable for action under the appropriate law and withdrawal of the facility enjoyed.

b) Instructions: All instructions for operating CSB Bank Internet/Mobile Banking facility shall be given to the User in the manner indicated by the Bank. The User is also responsible for the accuracy and authenticity of the instructions so provided to the Bank and the same shall be considered to be sufficient to operate CSB Bank Internet/Mobile Banking facility. The Bank shall not be required to independently verify the instructions and the instruction once given is effective unless countermanded by further instructions, within a short span of time. The Bank shall have no liability if it does not or is unable to stop or prevent the implementation of the initial instructions.

4. Eligibility: Access to register for Channel services (NBS/MBS) will be provided only to individuals having a KYC compliant, operative account with mobile number and email updated properly in CSB's records.

5. Security: The Bank shall take all reasonable care to ensure the security of and prevent unauthorized access to CSB Bank Internet/Mobile Banking service using technology reasonably available to the Bank.

6. Software: The Bank will advise from time to time the Internet/Mobile software such as browsers, which are required for using CSB Bank Internet/Mobile Banking. There will be no obligation on the Bank to support all the versions of these Internet/Mobile software. The User shall upgrade his/her software, hardware and the operating systems at his cost from time to time and the Bank shall be under no obligation to support the software, hardware, operating

systems of the User and that the same shall be the sole responsibility of the User. The Bank will not be responsible if Bank's mobile banking application is not compatible with/does not work on the mobile handset of the Customer.

7. User credentials – Customer ID or User ID and Passwords and MPIN: The User accepts and unconditionally agrees to the following: Upon approval of the user's application, he/she will be allotted a Login ID instantly. Login ID/user ID is common for NBS and MBS. While in case of NBS, the user himself will be able to set login password & MPIN in case of NBS & MBS respectively .

That the account holder is aware that CSB does not seek any information relating to the password in any form That the user shall immediately communicate to bank regarding any change in mobile number and email ID. In case passwords or any communications sent from the Bank in the registered email ID available in bank records, which the user may not be using right now and the same is not updated in bank records, fails to be received thereby and results in any loss, by misuse of the same, the Bank shall not be liable or responsible for the same.

On accessing CSB Bank channel services, NBS/MBS for the first time, the User shall change the Password assigned by the Bank through the relevant option. The User is at liberty to change the Password as many number of times as possible at his risk and consequences. The User will be solely responsible for maintaining secrecy of the Password, so changed, and the Bank in no way shall be responsible for the misuse of the said Password by any person other than the authorized User.

The Bank does not assume any responsibility in this behalf including against loss incurred by the User as a result of misuse/unauthorized use of User ID/Password.

In case the User forgets the Password, a new Password may be generated by the individual user with active ATM Debit card itself. In case of non-ATM customers, joint/corporate, the same can be obtained from the Bank against a written request or by placing a request for physical copy of passwords. Such replacements shall not be construed/deemed as the commencement of new contract. In such an event the Bank shall provide the new Password within a reasonable period. However, till such time no transactions could be effected.

8. Liabilities of the customer: The User alone shall be liable for any loss from unauthorized transactions in CSB Bank Internet/Mobile Banking accounts if he/she has breached the terms or contributed or caused the loss by negligent actions such as the following:

- i. Keeping a written or electronic record of login credentials – CUSTOMERID or USERID, Password & MPIN

- ii. Disclosing or failing to take all reasonable steps to prevent disclosure of CSB Bank Internet/Mobile Banking Password to anyone including any minor, Bank staff and/or failing to advise the Bank of such disclosure within reasonable time.
- iii. Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in CSB Bank Internet/Mobile Banking accounts.

9. Responsibilities and obligations of the customer:

- i. The customer shall access net banking through secured source/download the mobile banking application through the link provided in the bank's corporate website or net banking or any other secured source informed by the bank from time to time. Bank may not be held liable for download/use of other malware(s) available
- ii. The customer will be responsible for all transactions, including fraudulent/erroneous transactions made through the use of his/her NBS/mobile phone, SIM card and password/MPIN, regardless of whether such transactions (including opening/Closing of eDeposits) are in fact entered into or authorized by him/her. The customer will be responsible for the loss/damage, if any suffered.
- iii. The Customer shall take all steps possible to ensure that his/her mobile phone/password credentials are not shared with anyone and shall take immediate action to de-register for NBS/MBS as per procedure laid down in case of misuse/theft/loss of the mobile phone or SIM card or compromise of confidential information.
- iv. The Customer will use the services offered under Facility using the passwords in accordance with the procedure as laid down by the Bank from time to time.
- v. The Customer shall keep the passwords confidential and will not disclose these to any other person or will not record them in a way that would compromise the security of the services.
- vi. It will be the responsibility of the Customer to notify the Bank immediately if he/she suspect the misuse of the passwords. He will also immediately initiate the necessary steps to change his passwords.
- vii. If the mobile phone or SIM is lost or passwords compromised, the user must immediately take necessary steps to inform the bank about the loss or theft or mishap and any financial loss arising out of such instance will have to be borne by the customer only.
- viii. The Customer accepts that any valid transaction originating from NBS/mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the passwords/OTP/MPIN is duly and legally authorized by the Customer.

- ix. The Customer shall keep himself/herself updated with regard to any information/modification relating to the services offered under the facility which would be publicized on the websites and at the branches and would be responsible for the same. User can also contact CSB's phone banking team on all days between 8 AM to 8 PM to know more about products/services provided by the bank
- x. The customer also authorizes CSB's Phone banking team to contact him/her and make follow up calls for activating the request placed by the customer basis the information furnished by the customer themselves. In case, if the user does not respond to phone calls made by CSB or if there is a information mismatch noticed, CSB and its phone banking team has the full liberty to close the request raised by the customer.
- xi. The Customer shall be liable for all loss on breach of the Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise the Bank within a reasonable time about any unauthorized access in the account.
- xii. The Customer shall be liable and responsible for all legal compliance and adherence of all commercial terms and conditions in respect of the Internet/mobile connection/SIM card/mobile phone through which the facility is availed and the Bank does not accept/acknowledge any responsibility in this regard.

10. Charges: The Bank reserves the right to charge and recover from the User, charges, if any, fixed for providing any service under CSB Bank Internet/Mobile Banking facility. The User hereby authorizes the Bank to recover the service charges by debiting one of the accounts of the User or by sending a bill to the User who will be liable to make the payment within a specified period. Failure to do so shall result in recovery of the service charges by the Bank in a manner deemed fit along with interest, if any, and/or withdrawal of CSB Bank Internet/Mobile Banking facility without any liability to the Bank.

11. Communication from Bank : All correspondence/delivery by the Bank of any instructions or their communication w.r.t request placed by the user, shall only be made at the e-mail address as registered with the Bank. The Bank shall in no way be held responsible for any non-receipt of the same.

12. Fund Transfer: The User shall not use or attempt to use CSB Bank Internet/Mobile Banking for funds transfer without sufficient funds in the relative account or without a pre-existing arrangement with the Bank for the grant of an overdraft. The Bank will endeavor to effect such funds transfer transactions received through CSB Bank Internet/Mobile Banking provided there are sufficient funds available in the User's account. The Bank shall not be

liable for any omission to make all or any of the payments or, for late payments due to circumstances beyond the reasonable control of the Bank.

Individual user who registers him/herself for NBS/MBS services will also be provided with all services available in NBS/MBS platforms like that of any other customer who places a request at the branch.

13. Authority to the Bank: CSB Bank Internet/Mobile Banking transactions in the User's Account(s) are permitted only after authentication of the User ID and Password of the User. The User grants express authority to the Bank for carrying out the banking transactions performed by him through CSB Bank Internet/Mobile Banking. The Bank shall have no obligation to verify the authenticity of any transaction received from the User through CSB Bank Internet/Mobile Banking or purporting to have been sent by the User via CSB Bank Internet/Mobile Banking other than by means of verification of the User-ID and the Password. Illegal or improper use of CSB Bank Internet/Mobile Banking facility shall render the User liable for payment of financial charges as decided by the Bank or will result in the suspension of the operations through CSB Bank Internet/Mobile Banking. The display or printed output that is produced by the User at the time of operation of CSB Bank Internet/Mobile Banking is a record of the operation of the Internet/Mobile phone and shall not be construed as the Bank's record of relative transactions. The Bank's own record of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes unless any discrepancy is pointed out within one week from the date of access of his/her/their/its account by the User or from the date of sending the periodical statement to the User, whichever is earlier.

14. Accuracy of Information: The User is responsible for the correctness of information supplied to the Bank through the use of CSB Bank Internet/Mobile Banking or through any other means such as electronic mail or written communication. The Bank accepts no liability for the consequence arising out of erroneous information supplied by the User. The User shall at periodic intervals check the correctness of the statement and shall notify the Bank about any discrepancies that may occur.

All outputs of statements are duplicate statements of account and will be prepared by electronic means and the information contained therein will be extracted from a computerized Backup system maintained by the Bank. While the Bank will take all reasonable steps to ensure the accuracy of the statement, the Bank is not liable for any error. The User shall hold the Bank harmless against any loss, damages, etc. that may be

incurred/suffered by the User if the information contained in the above said outputs turns out to be inaccurate/incorrect.

15. Liability of the User: The User alone shall be liable for any loss from unauthorized transactions in CSB Bank Internet Banking accounts if he has breached the terms or contributed or caused the loss by negligent actions such as the following:

Keeping a written or electronic record of CSB Bank Internet/Mobile Banking Password.

Disclosing or failing to take all reasonable steps to prevent disclosure of CSB Bank Internet/Mobile Banking Password to anyone including any minor, Bank staff and/or failing to advise the Bank of such disclosure within reasonable time.

Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in CSB

Bank Internet/Mobile Banking accounts. The Bank shall in no circumstances be held liable by the User if CSB Bank Internet/Mobile Banking access is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters of any kind, legal restraints, faults in the telecommunication network or Internet/Mobile or network failure, power breakdown or UPS breakdown, software or hardware failure and or error or any other reason beyond the reasonable control of the Bank. The Bank shall in no way be liable for any loss or damage that may occur due to hacking of the account by any persons other than the User, which fits in the definitions of a 'Cyber Related Crime' as accepted internationally. The Bank shall under no circumstances be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the User or any other person.

16. Indemnity: The User shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing CSB Bank Internet/Mobile Banking facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the User.

17. Disclosure of Personal Information: The User agrees that the Bank or its contractors may hold and process his Personal Information on computer or otherwise in connection with CSB Bank Internet/Mobile Banking services as well as for statistical analysis and credit scoring. The user also agrees that the Bank may disclose, in strict confidence, to other institutions, such personal information as may be reasonably necessary for reasons

inclusive of, but not limited to, the following: For participation in any telecommunication or electronic clearing network. In compliance with a legal directive.

For credit rating by recognized credit rating/scoring agencies. For fraud prevention purposes.

18. Bank's Lien: The 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 held in the User's accounts whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of CSB Bank Internet/Mobile Banking service extended to and/or used by the User.

19. Proprietary Rights: The User acknowledges that the software underlying CSB Bank Internet/Mobile Banking service as well as other Internet related software which are required for accessing CSB Bank Internet/Mobile Banking is the legal property of the respective vendors. The permission given by the Bank to access CSB Bank Internet/Mobile Banking will not convey or confer any proprietary or ownership rights in the above software. The User shall in no way try to alter/tamper or experiment with the said programme. Any breach on the part of the User will be dealt under the appropriate law and User shall be liable for damages that may be incurred by the Bank.

The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying CSB Bank Internet/Mobile Banking or create any derivative product based on the software.

20. Change of Terms and conditions: The Bank has the absolute discretion to amend or supplement any of the terms at any time and will endeavor to give prior notice of fifteen days for such changes wherever feasible except for changes to interest rates and/or other variations that are subject to market changes. The Bank may introduce new services within CSB Bank Internet/Mobile Banking from time to time. The existence and availability of the new functions will be notified to the User as and when they become available. The changed terms and conditions applicable to CSB Bank Internet/Mobile Banking services shall be available on the Bank site. By using these new services, the User agrees to be bound by the terms and conditions applicable.

21. Non-Transferability: The grant of facility of CSB Bank Internet/Mobile Banking to a User is not transferable under any circumstance and shall be used only by the User.

22. Notices: The Bank and the User may give notices under these Terms and Conditions: Electronically to the mailbox of either party. Such notices will be regarded as being in writing. In writing by delivering them by hand or by sending them by post to the last communication address given by the User and in the case of the Bank to the address of the Branch which

extended the Internet/Mobile facility to the user. In addition, the Bank may also publish notices of general nature, which are applicable to all Users of CSB Bank Internet/Mobile Banking on its web site. Such notices will have the same effect as a notice served individually to each User and or that of a notice published in a newspaper of print media.

23. Governing Law: The terms and conditions and/or the operations in the accounts of the User maintained by the Bank and/or the use of the services provided through CSB Bank Internet/Mobile Banking shall be governed by the appropriate laws of the Republic of India and no other nation. The User and the Bank agree to submit to the exclusive jurisdiction of the Courts which have jurisdiction over the Branch location, as regards any claims or matter arising under these terms and conditions.

Any dispute or difference arising between the User and the Bank shall be settled by mutual consultation/discussion failing which; the same shall be referred to Arbitration. The Arbitration proceedings shall be governed and conducted in accordance with the Indian Arbitration and Conciliation Act, 1998 and that the Arbitration proceedings shall take place in the Branch location.

The Bank accepts no liability whatsoever, direct or indirect, for non-compliance or breach of the laws of any country other than the Republic of India. The mere fact that CSB Bank Internet/Mobile Banking service can be accessed through Internet/Mobile by a User in a country other than India shall not be interpreted to imply that the laws of the said country shall govern these terms and conditions and/or the operations in CSB Bank Internet/Mobile Banking accounts of the User and/or the use of CSB Bank Internet/Mobile Banking. The User of CSB Bank Internet/Mobile Banking facility by a person from any place other than India will not alter the situation and the said User shall be deemed to have submitted himself to the laws of the Republic of India

24. Others:

- i. The Customer shall be required to acquaint himself/herself with the process for using the Facility and that he/she shall be responsible for any error made while using the Facility.
- ii. The Bank reserves the right to decide what services may be offered. Additions/deletions to the services offered under the facility are at its sole discretion.
- iii. The instructions of the Customer shall be effected only after authentication under his/her passwords or through any other mode of verification as may be stipulated at the discretion of the Bank.
- iv. While it shall be the endeavor of the Bank to carry out the instructions received from the Customers promptly, it shall not be responsible for the delay/failure in carrying out the

instructions due to any reasons whatsoever including failure of operational system or due to any requirement of law. The Customer expressly authorizes the Bank to access his/her account information required for offering the services under the facility and also to share the information regarding his/her accounts with the service provider/ third party as may be required to provide the services under the Facility.

v. The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.

vi. The Customer hereby authorizes the Bank or its agents to send promotional messages including the products of the Bank, greetings or any other messages the Bank may consider from time to time.

vii. The Customer understands that the Bank may send rejection or cannot process the request messages for the service request(s) sent by the Customer which could not be executed for any reason.

viii. The Bank shall make all reasonable efforts to ensure that the customer information is kept confidential but shall not be responsible for any inadvertent divulgence or leakage of confidential Customer information for reasons beyond its control or by action of any third party.

ix. The Customer expressly authorizes the Bank to carry out all requests/transactions purporting to have been received from his/her mobile phone and authenticated with his/her passwords. In the case of payment facilities like fund transfer, mobile top up, bill payment, etc, the customer shall be deemed to have expressly authorized the Bank to make the payment when a request is received from him/her.

x. It is the responsibility of the Customer to advise the Bank of any change in his mobile number/email ID or loss/theft of mobile phone or compromise of confidential data by adopting the procedure laid down by the Bank for the purpose.

xi. The Telecom Service provider of the customer may levy charges for each SMS/dial/GPRS and the Bank is not liable for any dispute that may arise between such telecom service provider and the customer.

25. Termination of CSB Bank Channel facilities, NBS/MBS:

i. The User may request for termination of CSB Bank Internet/Mobile Banking facility anytime by giving a written notice of at least 15 days to the Bank. The User will remain responsible for any transactions made on his CSB Bank Internet/Mobile Banking account(s) through CSB Bank Internet/Mobile Banking prior to the time of such cancellation of CSB Bank Internet/Mobile Banking facility.

- ii. The Bank may withdraw CSB Bank Internet/Mobile Banking facility anytime provided the User is given reasonable notice under the circumstances
- iii. The closure of all his CSB Bank Internet/Mobile Banking accounts by the User will automatically terminate the facility
- iv. The Bank may suspend or terminate CSB Bank Internet/Mobile Banking facilities without prior notice if the User has committed breach of these terms and conditions or the Bank learns of the death, bankruptcy or legal incapacity of the User.

26. Fee structure for the Facility: The Bank reserves the right to charge the Customer a fee for the use of the services provided under the Facility and change the fee structure at its discretion. Display of such charges on Bank's websites would serve as sufficient notice and the same is binding on the customer.

27. General: The clause headings in this agreement are only for convenience and do not effect the meaning of the relative clause. The User shall not assign this agreement to anybody else. The Bank may subcontract and employ agents to carry out any of its obligations under this contract.

28. Disclaimer: The Bank, when acting in good faith, shall be absolved of any liability in case

- The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
- There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the facility which are beyond the control of the Bank.
- There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc .
- There is any lapse or failure on the part of the service providers or any third party affecting the said facility and that the Bank makes no warranty as to the quality of the service provided by any such provider. The 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 Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from

the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.

Safety Tips for Net Banking

- Navigate to CSB Net Banking site
- The URL on the address bar of your browser should begin with "https".
- Verify the security certificate by clicking on the padlock symbol in the status bar
- Do not access online banking application on shared computers and from public places like cafes, libraries etc.
- Use the Virtual Keypad for enhanced security to enter your net banking passwords.
- After completing any online transaction, always log out from the Net Banking session and close your browser.
- Install necessary firewall and anti-virus software and keep it updated to detect malicious software.
- Keep your Operating System, Anti-virus, browsers, Java & other software up to date.
- We request you to do full virus scan before using online banking service if you suspect your computer is affected
- If you suspect fraudulent activities in your account, contact our Phone banking team immediately.
- Please change your passwords periodically. Make your password very strong. Do not write down your passwords.
- Do not use your DOB, name, mobile number or other easily available information as your password. Choose strong alpha numeric passwords.
- Memorise and Maintain secrecy of your credentials.
- Avoid using the same password on different websites
- CSB Bank will never request for your passwords or any personal information on emails or pop-ups

Hindi >

नेट बैंकिंग संबंधी सुरक्षा टिप्स

- CSB नेट बैंकिंग साइट के माध्यम से ही एक्सेस करें।
- आपके ब्राउज़र के एड्रेस बार में URL "https" से शुरू होना चाहिए।
- स्टेटस बार में पैडलॉक आइकन पर क्लिक करके सुरक्षा प्रमाणपत्र वेरिफ़ाई करें
- शेयर किए गए कंप्यूटर और सार्वजनिक स्थान जैसे कैफे, लाइब्रेरी आदि से ऑनलाइन बैंकिंग ऐप्लिकेशन का इस्तेमाल न करें।
- अतिरिक्त सुरक्षा के लिए अपना नेट बैंकिंग पासवर्ड दर्ज करने के लिए वर्चुअल कीपैड का उपयोग करें।
- किसी भी ऑनलाइन ट्रांजेक्शन को पूरा करने के बाद, हमेशा नेट बैंकिंग सेशन से लॉग आउट करें और अपना ब्राउज़र बंद कर दें।
- मेलिशियस सॉफ़्टवेयर का पता लगाने के लिए आवश्यक फ़ायरवॉल और एंटी-वायरस सॉफ़्टवेयर इंस्टॉल करें और उन्हें अपडेट रखें।
- अपने ऑपरेटिंग सिस्टम, एंटी-वायरस, ब्राउज़र, जावा और अन्य सॉफ़्टवेयर को अपडेट रखें।
- यदि आपको संदेह है कि आपका कंप्यूटर प्रभावित हुआ है, तो हम आपसे ऑनलाइन बैंकिंग सेवा का उपयोग करने से पहले पूर्ण वायरस स्कैन करने का अनुरोध करते हैं।
- यदि आपको अपने अकाउंट में धोखाधड़ी का संदेह है, तो तुरंत हमारी फोन बैंकिंग टीम से संपर्क करें।
- अगर आपके PIN मेलर के साथ कोई छेड़छाड़ की गई है या मेलर में दिया पासवर्ड पढ़ा नहीं जा सकता है, तो कृपया CSB फोन बैंकिंग को तुरंत सूचित करें। लॉगइन करने का प्रयास न करें।
- कृपया अपना पासवर्ड समय-समय पर बदलते रहें। एक मज़बूत पासवर्ड सेट करें। अपने पासवर्ड कहीं लिखकर न रखें।
- अपनी जन्मतिथि, नाम, मोबाइल नंबर या कोई अन्य आसानी से उपलब्ध जानकारी का इस्तेमाल पासवर्ड के रूप में न करें। मज़बूत अल्फ़ा न्यूमेरिक पासवर्ड चुनें।
- अपने क्रेडेंशियल्स याद रखें और उनकी गोपनीयता बनाए रखें।
- लॉगइन पासवर्ड एक जैसे नहीं होने चाहिए।
- अलग-अलग वेबसाइट पर एक ही पासवर्ड का इस्तेमाल करने से बचें
- CSB बैंक कभी भी ईमेल या पॉप-अप के माध्यम से आपके पासवर्ड या व्यक्तिगत जानकारी नहीं मांगेगा

Marathi >

नेट बँकिंगसाठी सुरक्षा संबंधी टिपा

- CSB नेट बँकिंग साइट अॅक्सेस करा.
- आपल्या ब्राउझरच्या अॅड्रेस बारवरील URL ची सुरुवात "https" ने झाली पाहिजे.
- स्टेटस बारमधील पॅडलॉक आयकनवर क्लिक करून सुरक्षा प्रमाणपत्राची पडताळणी करा.
- शेअर केलेल्या कम्प्युटर्सवरून आणि कॅफे, लायब्ररी इत्यादी सार्वजनिक ठिकाणांवरून ऑनलाइन बँकिंग ॲप्लिकेशन अॅक्सेस करू नका.
- आपले नेट बँकिंग पासवर्ड प्रविष्ट करण्यासाठी वाढीव सुरक्षिततेसाठी व्हर्चुअल कीपॅड वापरा.
- कोणतेही ऑनलाइन ट्रान्झॅक्शन पूर्ण केल्यानंतर, नेहमी नेट बँकिंग सेशनमधून लॉग आउट करा आणि आपला ब्राउझर बंद करा.
- आवश्यक फायरवॉल आणि अँटी-व्हायरस सॉफ्टवेअर इन्स्टॉल करा आणि मेलिसियस सॉफ्टवेअर शोधण्यासाठी ते अपडेट ठेवा.
- आपली ऑपरेटिंग सिस्टम, अँटी-व्हायरस, ब्राउझर, जावा आणि इतर सॉफ्टवेअर अपडेट ठेवा.
- आपल्याला आपल्या कम्प्यूटरवर परिणाम झाल्याचा संशय आला असल्यास, ऑनलाइन बँकिंग सेवा वापरण्यापूर्वी संपूर्ण व्हायरस स्कॅन करण्याची आम्ही विनंती करतो.
- आपल्या खात्यामध्ये फसवेगिरी होत असल्याचा आपल्याला संशय आल्यास, आमच्या फोन बँकिंग टीमशी त्वरित संपर्क साधा.
- PIN मेलरसोबत छेडछाड केली गेली असेल किंवा मेलरमधील पासवर्ड वाचता येत नसल्यास, कृपया CSB फोन बँकिंगला ताबडतोब सूचित करा. लॉग इन करण्याचा प्रयत्न करू नका.
- कृपया आपले पासवर्ड वेळोवेळी बदलत रहा. आपला पासवर्ड खूप स्ट्रॉंग बनवा. आपले पासवर्ड कुठेही लिहून ठेवू नका.
- आपली जन्मतारीख, नाव, मोबाइल नंबर किंवा इतर सहज उपलब्ध असलेली कोणतीही माहिती पासवर्ड म्हणून वापरू नका. स्ट्रॉंग अल्फा न्यूमेरिक पासवर्ड निवडा.
- आपले क्रेडेन्शियल्स लक्षात ठेवा आणि गुप्तता राखा.
- लॉग इन आणि ट्रान्झॅक्शन पासवर्ड एकसमान नसावेत.
- वेगवेगळ्या वेबसाइटवर एकसमान पासवर्ड वापरणे टाळा

- CSB बँक कधीही आपले पासवर्ड किंवा कोणतीही वैयक्तिक माहिती ई-मेल अथवा पॉप-अपद्वारे मागणार नाही.

Malayalam >

നെറ്റ് ബാങ്കിംഗിനായുള്ള സുരക്ഷാ ടിപ്പുകൾ

- CSB നെറ്റ് ബാങ്കിംഗ് സൈറ്റ് <https://www.csbbank.in> വഴി നേരിട്ടോ അല്ലെങ്കിൽ CSB വെബ്സൈറ്റ് വഴിയോ മാത്രം ആക്സസ് ചെയ്യുക.
- നിങ്ങളുടെ ബ്രൗസറിന്റെ അഡ്രസ് ബാറിലെ URL "https" എന്നതിൽ ആരംഭിക്കണം.
- സ്റ്റാറ്റസ് ബാറിലെ പാഡ്ലോക്ക് ചിഹ്നത്തിൽ ക്ലിക്ക് ചെയ്ത് സുരക്ഷാ സർട്ടിഫിക്കറ്റ് പരിശോധിക്കുക.
- മറ്റുള്ളവരുമായി ഷെയർ ചെയ്യുന്ന കമ്പ്യൂട്ടറുകളിൽ നിന്നോ കഫേകൾ, ലൈബ്രറികൾ മുതലായ പൊതു സ്ഥലങ്ങളിൽ നിന്നോ ഓൺലൈൻ ബാങ്കിംഗ് ആപ്ലിക്കേഷൻ ആക്സസ് ചെയ്യരുത്.
- മെച്ചപ്പെട്ട സുരക്ഷയ്ക്കായി വെർച്വൽ കീപാഡ് ഉപയോഗിച്ച് നിങ്ങളുടെ നെറ്റ് ബാങ്കിംഗ് പാസ്വേഡുകൾ നൽകുക.
- ഏതൊരു ഓൺലൈൻ ഇടപാട് പൂർത്തിയാക്കിയതിനു ശേഷവും നെറ്റ് ബാങ്കിംഗ് സെഷനിൽ നിന്ന് ലോഗ് ഔട്ട് ചെയ്ത് ബ്രൗസർ ക്ലോസ് ചെയ്യണം.
- ആവശ്യമായ ഫയർവാൾ, ആന്റി-വൈറസ് സോഫ്റ്റ്‌വെയർ എന്നിവ ഇൻസ്റ്റാൾ ചെയ്യുകയും ഹാനികരമായ സോഫ്റ്റ്‌വെയർ കണ്ടെത്തുന്നതിനായി അത് അപ്ഡേറ്റ് ചെയ്യുകയും ചെയ്യുക.
- നിങ്ങളുടെ ഓപ്പറേറ്റിംഗ് സിസ്റ്റം, ആന്റി-വൈറസ്, ബ്രൗസറുകൾ, ജാവാ, മറ്റ് സോഫ്റ്റ്‌വെയറുകൾ എന്നിവ അപ്ഡേറ്റ് ചെയ്ത് ഉപയോഗിക്കുക.
- നിങ്ങളുടെ കമ്പ്യൂട്ടറിനെ വൈറസ് ബാധിച്ചിട്ടുണ്ടെന്ന് സംശയിക്കുന്നുവെങ്കിൽ ഓൺലൈൻ ബാങ്കിംഗ് സേവനം

ഉപയോഗിക്കുന്നതിന് മുമ്പ് പൂർണ്ണമായി വൈറസ് സ്കാൻ ചെയ്യാൻ ഞങ്ങൾ നിങ്ങളോട് അഭ്യർത്ഥിക്കുന്നു.

- നിങ്ങളുടെ അക്കൗണ്ടിൽ വഞ്ചനാപരമായ പ്രവർത്തനങ്ങൾ നടക്കുന്നുണ്ടെന്ന് സംശയിക്കുന്നുവെങ്കിൽ, ഉടൻ തന്നെ ഞങ്ങളുടെ ഫോൺ ബാങ്കിംഗ് ടീമുമായി ബന്ധപ്പെടുക.
- PIN മെയിലറിൽ കൃത്രിമം നടന്നിട്ടുണ്ടെങ്കിലോ മെയിലറിലെ പാസ്‌വേഡുകൾ വ്യക്തമല്ലെങ്കിലോ ദയവായി ഉടൻ തന്നെ CSB ഫോൺ ബാങ്കിംഗിനെ അറിയിക്കുക. ലോഗിൻ ചെയ്യാൻ ശ്രമിക്കരുത്.
- ദയവായി നിങ്ങളുടെ പാസ്‌വേഡുകൾ ഇടയ്ക്കിടെ മാറ്റുക. നിങ്ങളുടെ പാസ്‌വേഡ് വളരെ ശക്തമാക്കുക. നിങ്ങളുടെ പാസ്‌വേഡുകൾ എവിടെയും എഴുതി വയ്ക്കരുത്.
- നിങ്ങളുടെ ജനനത്തീയതി, പേര്, മൊബൈൽ നമ്പർ അല്ലെങ്കിൽ എളുപ്പത്തിൽ ലഭ്യമായ മറ്റ് വിവരങ്ങൾ എന്നിവ പാസ്‌വേഡായി ഉപയോഗിക്കരുത്. ശക്തമായ ആൽഫാ ന്യൂമെറിക് പാസ്‌വേഡുകൾ തിരഞ്ഞെടുക്കുക.
- നിങ്ങളുടെ ക്രെഡൻഷ്യലുകൾ ഓർമ്മയിൽ വെച്ച് രഹസ്യമായി സൂക്ഷിക്കുക.
- ലോഗിൻ, ഇടപാട് പാസ്‌വേഡുകൾ ഒരുപോലെയാകരുത്.
- വ്യത്യസ്ത വെബ്സൈറ്റുകളിൽ ഒരേ പാസ്‌വേഡ് ഉപയോഗിക്കുന്നത് ഒഴിവാക്കുക.
- CSB ബാങ്ക് ഒരിക്കലും ഇമെയിലുകളിലൂടെയോ പോപ്പ്-അപ്പുകളിലൂടെയോ നിങ്ങളുടെ പാസ്‌വേഡുകളോ വ്യക്തിഗത വിവരങ്ങളോ ആവശ്യപ്പെടില്ല.

Tamil >

நெட் பேங்கிங்கிற்கான பாதுகாப்பு உதவிக்குறிப்புகள்

- உங்கள் உலாவியின் அட்ரസ് பாரിൽ உள்ள URL ஆனது "https" உடன் தொடங்க வேண்டும்.
- ஸ்டேட்டஸ் பாரில் உள்ள பேட்லாக் குறியீட்டைக் கிளிக் செய்வதன் மூலம் பாதுகாப்புச் சான்றிதழைச் சரிபார்க்கவும்

- பகிரப்பட்ட கணினிகள் மற்றும் கஃபேக்கள், நூலகங்கள் போன்ற பொது இடங்களிலிருந்து ஆன்லைன் வங்கி ஆப்பை அணுக வேண்டாம்.
- உங்கள் நெட் பேங்கிங் பாஸ்வேர்டுகளை டைப் செய்ய, மேம்பட்ட பாதுகாப்பிற்காக விரச்சுவல் கீபேடைப் பயன்படுத்தவும்.
- எந்தவொரு ஆன்லைன் பரிவர்த்தனையையும் முடித்த பிறகு, எப்போதும் நெட் பேங்கிங் அமர்விலிருந்து வெளியே வந்து உங்கள் பிரவுசரை மூடுங்கள்.
- தீங்கிழைக்கும் மென்பொருளைக் கண்டறிய, தேவையான ஃபயர்வால் மற்றும் ஆன்டி வைரஸ் மென்பொருளை நிறுவி, அதை சமீபத்தியதாக வைத்திருங்கள்.
- உங்கள் ஆப்ரேட்டிங் சிஸ்டம், ஆன்டி வைரஸ், பிரவுசர்கள், ஜாவா மற்றும் பிற மென்பொருள்களை சமீபத்தியதாக வைத்திருங்கள்.
- உங்கள் கணினி பாதிக்கப்பட்டுள்ளதாக நீங்கள் சந்தேகம் அடைந்தால், ஆன்லைன் பேங்கிங் சேவையைப் பயன்படுத்துவதற்கு முன்பு முழு வைரஸ் ஸ்கேன் செய்யுமாறு கோருகிறோம்.
- உங்கள் கணக்கில் மோசடி நடவடிக்கைகள் இருப்பதாக நீங்கள் சந்தேகம் அடைந்தால், உடனடியாக எங்கள் ஃபோன் பேங்கிங் குழுவைத் தொடர்பு கொள்ளுங்கள்.
- PIN மெயிலர் சேதப்படுத்தப்பட்டால் அல்லது மெயிலரில் உள்ள பாஸ்வேர்டுகள் தெளிவாக இல்லாவிட்டால், CSB ஃபோன் பேங்கிங்கிற்கு உடனடியாக தெரிவியுங்கள். உள்நுழைய முயல வேண்டாம்.
- உங்கள் பாஸ்வேர்டுகளை அவ்வப்போது மாற்றிக்கொண்டே இருங்கள். உங்கள் பாஸ்வேர்டை வலுவானதாக அமைத்திடுங்கள். உங்கள் பாஸ்வேர்டுகளை எங்கும் எழுதி வைக்க வேண்டாம்.
- உங்கள் பிறந்த தேதி, பெயர், மொபைல் எண் அல்லது எளிதில் கிடைக்கக்கூடிய பிற தகவல்களை, உங்களின் பாஸ்வேர்டாக பயன்படுத்த வேண்டாம். வலுவான ஆல்பா நியூமரிக் பாஸ்வேர்டுகளைத் தேர்வு செய்யுங்கள்.
- உங்கள் உள்நுழைவுத் தகவலை மனப்பாடம் செய்து, ரகசியமாக வைத்திருங்கள்.
- உள்நுழைவு மற்றும் பரிவர்த்தனை பாஸ்வேர்டுகள் ஒரே மாதிரியாக இருக்கக்கூடாது.

- வெவ்வேறு வலைத்தளங்களில் ஒரே பாஸ்வேರ್ಡை பயன்படுத்துவதைத் தவிர்த்துடுங்கள்
- மின்னஞ்சல்கள் அல்லது பாப்-அப்களில் உங்கள் பாஸ்வேರ್டுகள் அல்லது எந்தவொரு தனிப்பட்ட தகவலையும் CSB வங்கி ஒருபோதும் கோராது.

Kannada >

ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಬಳಸುವಾಗ ಪಾಲಿಸಬೇಕಾದ ಸುರಕ್ಷತಾ ಸಲಹೆಗಳು

- ನಿಮ್ಮ ಬ್ರೌಸರ್‌ನ ಅಡ್ರೆಸ್ ಬಾರ್‌ನಲ್ಲಿರುವ URL "https" ನೊಂದಿಗೆ ಪ್ರಾರಂಭವಾಗಬೇಕು.
- ಸೆಕ್ಯೂಟಿಸ್ ಬಾರ್‌ನಲ್ಲಿರುವ ಪ್ಯಾಡ್‌ಲಾಕ್ ಚಿಹ್ನೆಯ ಮೇಲೆ ಕ್ಲಿಕ್ ಮಾಡುವ ಮೂಲಕ ಭದ್ರತಾ ಪ್ರಮಾಣಪತ್ರವನ್ನು ಪರಿಶೀಲಿಸಿ.
- ಸಾರ್ವಜನಿಕ ಕಂಪ್ಯೂಟರ್, ಕೆಫೆಗಳು, ಗ್ರಂಥಾಲಯಗಳು ಮುಂತಾದ ಸಾರ್ವಜನಿಕ ಸ್ಥಳಗಳಲ್ಲಿ ಆನ್‌ಲೈನ್ ಬ್ಯಾಂಕಿಂಗ್ ಅಪ್ಲಿಕೇಶನ್ ಅನ್ನು ಬಳಸಬೇಡಿ.
- ಹೆಚ್ಚಿನ ಭದ್ರತೆಗಾಗಿ ನಿಮ್ಮ ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಪಾಸ್‌ವರ್ಡ್‌ಗಳನ್ನು ನಮೂದಿಸಲು ವರ್ಚುವಲ್ ಕೀಪಾಡ್ ಬಳಸಿ.
- ಯಾವಾಗಲೂ ಯಾವುದೇ ಆನ್‌ಲೈನ್ ವಹಿವಾಟನ್ನು ಪೂರ್ಣಗೊಳಿಸಿದ ನಂತರ, ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೆಷನ್‌ನಿಂದ ಲಾಗ್ ಔಟ್ ಮಾಡಿ ಮತ್ತು ನಿಮ್ಮ ಬ್ರೌಸರ್ ಅನ್ನು ಕ್ಲೋಸ್ ಮಾಡಿ.
- ಅಗತ್ಯ ಫೈರ್‌ವಾಲ್ ಮತ್ತು ಆಂಟಿ-ವೈರಸ್ ಸಾಫ್ಟ್‌ವೇರ್‌ಗಳನ್ನು ಇನ್‌ಸ್ಟಾಲ್ ಮಾಡಿ ಮತ್ತು ದುರುದ್ದೇಶಪೂರಿತ ಸಾಫ್ಟ್‌ವೇರ್‌ಗಳನ್ನು ಪತ್ತೆಹಚ್ಚಲು ಅವುಗಳನ್ನು ಅಪ್ಡೇಟ್ ಮಾಡಿಕೊಳ್ಳುತ್ತಿರಿ.
- ನಿಮ್ಮ ಆಪರೇಟಿಂಗ್ ಸಿಸ್ಟಮ್, ಆಂಟಿ-ವೈರಸ್, ಬ್ರೌಸರ್‌ಗಳು, ಜಾವಾ ಮತ್ತು ಇತರ ಸಾಫ್ಟ್‌ವೇರ್‌ಗಳನ್ನು ಕಾಲಕಾಲಕ್ಕೆ ಅಪ್ಡೇಟ್ ಮಾಡಿಕೊಳ್ಳಿ.
- ನಿಮ್ಮ ಕಂಪ್ಯೂಟರ್‌ನಲ್ಲಿ ವೈರಸ್ ಇರಬಹುದು ಎಂದು ಭಾವಿಸಿದರೆ, ಆನ್‌ಲೈನ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೆವೆಯನ್ನು ಬಳಸುವ ಮೊದಲು ಕಂಪ್ಯೂಟರ್ ಅನ್ನು ಪೂರ್ಣ ಸ್ಕ್ಯಾನ್ ಮಾಡಿ.
- ನಿಮ್ಮ ಖಾತೆಯಲ್ಲಿ ವಂಚನೆಯ ಚಟುವಟಿಕೆಗಳು ನಡೆದಿರುವ ಬಗ್ಗೆ ನಿಮಗೆ ಅನುಮಾನ ಬಂದರೆ, ತಕ್ಷಣ ನಮ್ಮ ಫೋನ್ ಬ್ಯಾಂಕಿಂಗ್ ತಂಡವನ್ನು ಸಂಪರ್ಕಿಸಿ.

- PIN మేలర్‌నల్లి, బదలవణయోగిద్దరే అధవా మేలర్‌నల్లిరువ పాస్‌వర్డ్‌గళు స్పష్టవాగిల్లదిద్దరే, దయవిట్టు తక్షణవే CSB ఫోన్ బ్యాంకింగ్‌గే తిళిసి. లాగిన్ ఆగలు పుయత్తిసబేడి.
- దయవిట్టు నిమ్మ పాస్‌వర్డ్‌గళన్ను కాలకాలక్కు బదలాయిసి. బలవాద పాస్‌వర్డ్‌ సేట్‌ మాడి. నిమ్మ పాస్‌వర్డ్‌గళన్ను బరదిడబేడి.
- నిమ్మ జన్మ దినాంక, ಹೆಸರು, ಮೊಬೈಲ್ ಸಂಖ್ಯೆ ಮುಂತಾದ ಸುಲಭವಾಗಿ ಲಭ್ಯವಿರುವ ಇತರ ಮಾಹಿತಿಯನ್ನು ನಿಮ್ಮ ಪಾಸ್‌ವರ್ಡ್ ಆಗಿ ಬಳಸಬೇಡಿ. ಬಲವಾದ ಆಲ್ಫಾ ನ್ಯೂಮರಿಕ್ ಪಾಸ್‌ವರ್ಡ್‌ಗಳನ್ನು ಆಯ್ಕೆಮಾಡಿ.
- ನಿಮ್ಮ ಕ್ರೆಡಿಟ್‌ಕಾರ್ಡ್‌ಗಳನ್ನು ನೆನಪಿಟ್ಟುಕೊಳ್ಳಿ ಮತ್ತು ಗೌಪ್ಯತೆಯನ್ನು ಕಾಪಾಡಿಕೊಳ್ಳಿ.
- ಲಾಗಿನ್ ಮತ್ತು ವಹಿವಾಟು ಪಾಸ್‌ವರ್ಡ್‌ಗಳು ಒಂದೇ ಆಗಿರಬಾರದು.
- ವಿವಿಧ ವೆಬ್‌ಸೈಟ್‌ಗಳಲ್ಲಿ ಒಂದೇ ಪಾಸ್‌ವರ್ಡ್ ಬಳಸುವುದನ್ನು ತಪ್ಪಿಸಿ
- CSB ಬ್ಯಾಂಕ್ ನಿಮ್ಮ ಪಾಸ್‌ವರ್ಡ್‌ಗಳನ್ನು ಅಧವಾ ಯಾವುದೇ ವೈಯಕ್ತಿಕ ಮಾಹಿತಿಯನ್ನು ಇಮೇಲ್‌ಗಳು ಅಧವಾ ಪಾಪ್-ಅಪ್‌ಗಳಲ್ಲಿ ಎಂದಿಗೂ ವಿನಂತಿಸುವುದಿಲ್ಲ.

Telegu >

ನೆಟ್ ಬ್ಯಾಂకిಂಗ್ కోసం భద్రతా చిట్కాలు

- మీ బ్రౌజర్ అడ్రస్ బార్‌లో ఉన్న URL "https" తో ప్రారంభం కావాలి.
- స్టేట్‌స్ బార్‌పై గల ప్యాడ్‌లాక్ గుర్తుపై క్లిక్ చేయడం ద్వారా భద్రతా ధృవీకరణ పత్రాన్ని పరిశీలించండి
- ఇతరులు సైతం ఉపయోగించే కంప్యూటర్లపై అలాగే కెఫేలు, గ్రంథాలయాలు మొదలైనటువంటి బహిరంగ ప్రదేశాల్లో ఆన్‌లైన్ బ్యాంకింగ్ అప్లికేషన్ యాక్సెస్ చేయకండి.
- మీ నెట్ బ్యాంకింగ్ పాస్‌వర్డ్‌లను నమోదు చేయడం కోసం మెరుగైన భద్రత గల వర్చువల్ కీప్యాడ్‌ని ఉపయోగించండి.
- ఏదైనా ఆన్‌లైన్ లావాదేవీని పూర్తి చేసిన తర్వాత, ప్రతిసారి నెట్ బ్యాంకింగ్ సెషన్ లాగ్ అవుట్ చేసి, మీ బ్రౌజర్ క్లోజ్ చేయండి.
- అవసరమైన ఫైర్‌వాల్ మరియు యాంటీ-వైరస్ సాఫ్ట్‌వేర్‌లను ఇన్‌స్టాల్ చేసుకోండి అలాగే హానికరమైన సాఫ్ట్‌వేర్‌ను గుర్తించడానికి వాటిని ఎప్పటికప్పుడు అప్‌డేట్ చేసుకోండి.
- మీ ఆపరేటింగ్ సిస్టమ్, యాంటీ-వైరస్, బ్రౌజర్లు, జావా మరియు ఇతర సాఫ్ట్‌వేర్‌లను అప్‌డేట్ చేస్తూ ఉండండి.

- మీ కంప్యూటర్ ప్రభావితమైందని మీరు అనుమానించిన సమయంలో ఆన్‌లైన్ బ్యాంకింగ్ సేవను ఉపయోగించే ముందు పూర్తి వైరస్ స్కాన్ చేయాలని అభ్యర్థిస్తున్నాము
- మీ ఖాతాలో మోసపూరిత కార్యకలాపాలు జరిగినట్లు మీకు అనుమానం వస్తే, వెంటనే మా ఫోన్ బ్యాంకింగ్ బృందాన్ని సంప్రదించండి.
- PIN మెయిలర్ ట్యాంపర్ చేయబడితే లేదా మెయిలర్‌లోని పాస్‌వర్డ్‌లు స్పష్టంగా లేకుంటే, వెంటనే CSB ఫోన్ బ్యాంకింగ్‌కు తెలియజేయండి. లాగిన్ చేసేందుకు ప్రయత్నించకండి.
- ఎప్పటికప్పుడు పాస్‌వర్డ్‌లను మారుస్తూ ఉండాలి. బలమైన పాస్‌వర్డ్‌లు ఉపయోగించాలి. మీ పాస్‌వర్డ్‌ను ఎక్కడా వ్రాసి పెట్టుకోకండి.
- మీ పుట్టిన తేదీ, పేరు, మొబైల్ నంబర్ లేదా సులభంగా లభించే ఇతర సమాచారాన్ని మీ పాస్‌వర్డ్‌గా ఉపయోగించకండి. అక్షరాలు, అంకెలతో కూడిన బలమైన పాస్‌వర్డ్‌లను ఉపయోగించాలి.
- మీ ఆధారాలను (క్రెడిన్షియల్స్) గుర్తుంచుకోండి మరియు గోప్యతను పాటించండి.
- లాగిన్ మరియు లావాదేవీల కోసం ఒకే పాస్‌వర్డ్‌ను ఉపయోగించకండి.
- వేర్వేరు వెబ్‌సైట్‌ల కోసం ఒకే పాస్‌వర్డ్‌ను ఉపయోగించకండి.
- CSB బ్యాంక్, ఇమెయిల్‌లు లేదా పాప్-అప్‌ల ద్వారా ఎప్పుడూ మీ పాస్‌వర్డ్‌లను లేదా ఏదైనా వ్యక్తిగత సమాచారాన్ని అభ్యర్థించదు

Punjabi >

నీట్ బేకింగ్ లਈ సురక్షియా సుజాఅ

- తుగాడే ఖాతాదారు దే ఐడెంటిటీ బార 'తే URL "https" నాల సూరూ రోణా చాగీదా హే।
- సటేటస్ బార వీచ పేడలొక చిన్గు 'తే కలిక కరకే సిక్రియిటీ సరటిఫికేట్ దీ తసదీక కరే
- సాంఘే కంప్యూటర్ 'తే అతే కేఫే, లాఐబ్రరీయాం ఆది వరగీయాం జనతక థావాం తే ఆనలాఐన్ బేకింగ్ ఐఎలీకేషన్ ను ఐకసేస్ నా కరే।
- ఆపణే నీట్ బేకింగ్ పామవరడ దరజ కరదే సమే వృథా సురక్షియా లਈ వరచుఅల కీపేడ దీ వరతే కరే।
- కిసే వీ ఆనలాఐన్ ట్రాన్జేక్షన్ ను పూరా కరన్ తే బాఅద, హమేసా నీట్ బేకింగ్ సేషన్ తే లొగ్గ ఆఊట్ కరే అతే ఆపణే ఖాతాదారు ను బీద కరే।
- జరూరీ డాఐరవాల అతే ఐటీ-వాఐరస్ సాఫ్ట్‌వేఅర ఐన్‌స్టాల కరే అతే హానీకారక సాఫ్ట్‌వేఅర దా పతా లగ్‌అవుట్ లਈ ఐస్ ను ఆఫ్‌డేట్ రేఖే।

- ਆਪਣੇ ਆਪਰੇਟਿੰਗ ਸਿਸਟਮ, ਐਂਟੀ-ਵਾਇਰਸ, ਬ੍ਰਾਊਜ਼ਰਾਂ, ਜਾਵਾ ਅਤੇ ਹੋਰ ਸੌਫਟਵੇਅਰ ਨੂੰ ਅੱਪ ਟੂ ਡੇਟ ਰੱਖੋ।
- ਜੇਕਰ ਤੁਹਾਨੂੰ ਲੱਗਦਾ ਹੈ ਕਿ ਤੁਹਾਡਾ ਕੰਪਿਊਟਰ ਵਾਇਰਸ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਹੋਇਆ ਹੈ, ਤਾਂ ਅਸੀਂ ਤੁਹਾਨੂੰ ਆਨਲਾਈਨ ਬੈਂਕਿੰਗ ਸੇਵਾ ਦੀ ਵਰਤੋਂ ਕਰਨ ਤੋਂ ਪਹਿਲਾਂ ਪੂਰਾ ਵਾਇਰਸ ਸਕੈਨ ਕਰਨ ਦੀ ਬੇਨਤੀ ਕਰਦੇ ਹਾਂ।
- ਜੇਕਰ ਤੁਹਾਨੂੰ ਆਪਣੇ ਖਾਤੇ ਵਿੱਚ ਧੋਖਾਧੜੀ ਵਾਲੀਆਂ ਗਤੀਵਿਧੀਆਂ ਦਾ ਸ਼ੱਕ ਹੁੰਦਾ ਹੈ, ਤਾਂ ਤੁਰੰਤ ਸਾਡੀ ਫੋਨ ਬੈਂਕਿੰਗ ਟੀਮ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।
- ਜੇਕਰ PIN ਮੇਲਰ ਨਾਲ ਛੇੜਛਾੜ ਕੀਤੀ ਗਈ ਹੈ ਜਾਂ ਜੇਕਰ ਮੇਲਰ ਵਿੱਚ ਦਿੱਤੇ ਪਾਸਵਰਡ ਸਪੱਸ਼ਟ ਨਹੀਂ ਹਨ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਤੁਰੰਤ CSB ਫੋਨ ਬੈਂਕਿੰਗ ਨੂੰ ਸੂਚਿਤ ਕਰੋ। ਲੌਗਇਨ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਨਾ ਕਰੋ।
- ਕਿਰਪਾ ਕਰਕੇ ਸਮੇਂ-ਸਮੇਂ 'ਤੇ ਆਪਣੇ ਪਾਸਵਰਡ ਬਦਲਦੇ ਰਹੋ। ਆਪਣਾ ਪਾਸਵਰਡ ਪੁਖਤਾ ਰੱਖੋ। ਆਪਣੇ ਪਾਸਵਰਡ ਕਿਤੇ ਲਿਖ ਕੇ ਨਾ ਰੱਖੋ।
- ਆਪਣੇ ਪਾਸਵਰਡ ਵਿੱਚ ਆਪਣੀ ਜਨਮ ਮਿਤੀ, ਨਾਮ, ਮੋਬਾਈਲ ਨੰਬਰ ਜਾਂ ਕੋਈ ਹੋਰ ਅਸਾਨੀ ਨਾਲ ਉਪਲਬਧ ਜਾਣਕਾਰੀ ਦੀ ਵਰਤੋਂ ਨਾ ਕਰੋ। ਸਟ੍ਰੋਂਗ ਅਲਫ਼ਾ ਨਿਊਮੈਰਿਕ ਪਾਸਵਰਡ ਚੁਣੋ।
- ਆਪਣੇ ਕ੍ਰੈਡੈਂਸ਼ੀਅਲਸ ਯਾਦ ਰੱਖੋ ਅਤੇ ਇਨ੍ਹਾਂ ਦੀ ਗੋਪਨੀਯਤਾ ਬਣਾਈ ਰੱਖੋ।
- ਲੌਗਇਨ ਅਤੇ ਟ੍ਰਾਂਜੈਕਸ਼ਨ ਪਾਸਵਰਡ ਇੱਕੋ ਜਿਹੇ ਨਹੀਂ ਹੋਣੇ ਚਾਹੀਦੇ।
- ਵੱਖੋ-ਵੱਖਰੀਆਂ ਵੈੱਬਸਾਈਟਾਂ 'ਤੇ ਇੱਕੋ ਪਾਸਵਰਡ ਦੀ ਵਰਤੋਂ ਨਾ ਕਰੋ
- CSB ਬੈਂਕ ਕਦੇ ਵੀ ਈਮੇਲ ਜਾਂ ਪੌਪ-ਅੱਪਸ ਰਾਹੀਂ ਤੁਹਾਡੇ ਪਾਸਵਰਡ ਜਾਂ ਕੋਈ ਨਿੱਜੀ ਜਾਣਕਾਰੀ ਨਹੀਂ ਮੰਗੇਗਾ

Bengali >

ਨੇਟ ਬ੍ਰਾਫ਼ਿੰਗੇਰ ਸੁਰੱਖਾ ਸੰਕ੍ਰਾਨਤ ਟਿਪਸ

- ਸਰਾਸਰਿ CSB ਨੇਟ ਬ੍ਰਾਫ਼ਿੰਗ ਸਾਈਟ ।
- ਆਪਨਾਰ ਬ੍ਰਾਊਜ਼ਾਰੇਰ ਅਧ੍ਰੇਸ ਬਾਰੇਰ URL ਟਿ "https" ਦਿਯੇ ਸ਼ੁਰੂ ਹੋਯਾ ਉਚਿਤ।
- ਸਟ੍ਰਾਟਾਸ ਬਾਰੇ ਪ੍ਰਾਡਲਕ ਸਿਸ਼ਲੇ ਕਲਿਕ ਕਰੇ ਨਿਰਾਪਤਾ ਸੰਸਾਪਤਰ ਯਾਚਾਈ ਕਰਨ
- ਕ੍ਰਾਫੇ, ਲਾਈਬ੍ਰੇਰਿ ਇਤ੍ਰਾਦਿਰ ਮਤੋ ਪਾਬਲਿਕ ਪਲੇਸ ਥੇਕੇ ਏਬੰ ਸੇਯਾਰ ਕਰਾ ਕੰਸਪਿਊਟਾਰੇ ਅਨਲਾਈਨ ਬ੍ਰਾਫ਼ਿੰਗ ਅਪਲਿਕੇਸ਼ਨ ਬਯਬਹਾਰ ਕਰਬੇਨ ਨਾ।
- ਨੇਟ ਬ੍ਰਾਫ਼ਿੰਗ ਪਾਸੋਯਾਰਡ ਏਂਟਰ ਕਰਾਰ ਸਮਯ ਆਰਓ ਭਾਲੋ ਨਿਰਾਪਤਾਰ ਯਨ੍ਯ ਭਾਰ੍ਯਾਲ ਕੀਪ੍ਰਾਡ ਬਯਬਹਾਰ ਕਰਨ।
- ਥੇਕੋਨਓ ਅਨਲਾਈਨ ਟ੍ਰਾਨਜ਼ਾਕਸ਼ਨ ਸੰਸਪੂਰ੍ਯ ਕਰਾਰ ਪਰ, ਸਰਬਦਾ ਨੇਟ ਬ੍ਰਾਫ਼ਿੰਗ ਸੇਸ਼ਨ ਥੇਕੇ ਲਗ ਆਊਟ ਕਰਨ ਏਬੰ ਆਪਨਾਰ ਬ੍ਰਾਊਜ਼ਾਰਟਿ ਬੰਦ ਕਰਨ।

- প্রয়োজনীয় ফায়ারওয়াল এবং অ্যান্টি-ভাইরাস সফ্টওয়্যার ইনস্টল করুন এবং ক্ষতিকারক সফ্টওয়্যার চিহ্নিত করার জন্য এটি আপডেট করে রাখুন।
- আপনার অপারেটিং সিস্টেম, অ্যান্টি-ভাইরাস, ব্রাউজার, জাভা এবং অন্যান্য সফ্টওয়্যার আপ টু ডেট করে রাখুন।
- যদি মনে হয় আপনার কম্পিউটারে ভাইরাস আছে, তবে অনলাইন ব্যাঙ্কিং পরিষেবা ব্যবহার করার আগে আমরা আপনাকে সম্পূর্ণ ভাইরাস স্ক্যান করার জন্য অনুরোধ করছি
- যদি মনে হয় আপনার অ্যাকাউন্টে জালিয়াতিমূলক কার্যকলাপ ঘটেছে, তবে অবিলম্বে আমাদের ফোন ব্যাঙ্কিং টিমের সঙ্গে যোগাযোগ করুন।
- অনুগ্রহ করে আপনার পাসওয়ার্ডগুলি নিয়মিত পরিবর্তন করুন। একটি অত্যন্ত স্ট্রং পাসওয়ার্ড সেট করুন। আপনার পাসওয়ার্ড লিখে রাখবেন না।
- আপনার জন্মতারিখ, নাম, মোবাইল নম্বর বা অন্যান্য সহজলভ্য তথ্য পাসওয়ার্ড হিসাবে ব্যবহার করবেন না। স্ট্রং আলফা নিউমেরিক পাসওয়ার্ড বেছে নিন।
- আপনার ক্রেডেনশিয়ালগুলি মনে রাখুন এবং গোপনীয়তা বজায় রাখুন।
- লগইন করার জন্য একই পাসওয়ার্ড ব্যবহার করবেন না।
- বিভিন্ন ওয়েবসাইটে একই পাসওয়ার্ড ব্যবহার করবেন না
- CSB ব্যাঙ্ক কখনই ইমেল বা পপ-আপের মাধ্যমে আপনার পাসওয়ার্ড বা কোনো ব্যক্তিগত তথ্য চাইবে না
