

Most Important Terms & Conditions of Mbharat MobileBanking

1. The Bank shall be at liberty to reject my application without assigning any reason.
2. The Bank may make additions/deletions to the services offered through MobileBanking at its sole discretion.
3. There will be no obligation on the Bank to support all the versions of this Mobile Phone software.
4. I shall not let any other person have access to my Mobile Phone or leave the Mobile Phone unattended.
5. I shall keep my MPIN secret and shall not share it with anyone for any reason.
6. I grant express authority to the Bank for carrying out the transactions performed by me through MobileBanking.
7. The Bank shall have no obligation to verify the authenticity of any transaction received from me through MobileBanking or purporting to have been sent by me via MobileBanking other than by means of verification of the Registered Mobile Phone Number.
8. All transactions arising from the use of MobileBanking, in a joint account, shall be binding on all the joint account holders, jointly and severally.
9. I agree that the access to MobileBanking is through my Mobile Phone and any transaction, which originates from the same, whether initiated by me or not shall be deemed to have originated from me. I shall be liable for all loss from unauthorized transactions in my accounts if I have breached the Terms or contributed or caused the loss by negligent actions such as :
 - a) Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in the MobileBanking accounts.
 - b) In case of change in or termination of the Mobile Phone number/SIM Card, not informing the CSP and the Bank about the change/ termination.
10. I understand that in the event of loss of my Mobile Phone or it falling in the wrong hands, it can be misused. I indemnify the Bank for any such misuse arising out of the same. I shall not hold Bank responsible for any loss that I may suffer in these circumstances.
11. The Bank may withdraw the MobileBanking Services anytime and shall endeavour to give a 30 days notice to me. Similarly the Bank may suspend or terminate MobileBanking Services without prior notice if I have breached its Terms and Conditions or if the Bank notices some errors / omissions / fraudulent transactions related to my account or Customer id.

Important Note

- Please update your Mobile Number and Email ID with the Bank before applying for Mobile Banking.
- Please contact Bank if you wish to change the device after installing the app.
- Please keep your MPIN secret. Change your MPIN at frequent intervals.
- Please read complete Mobile Banking Terms and conditions at <https://www.bharatbank.com/image/m&b.pdf>

Contact Us

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