

Terms & Conditions For e-STATEMENT



(Scheduled Bank)

- The e-STATEMENT is an optional facility provided to the account holders and not a compulsion by the Janakalyan Sahakari Bank Ltd (Bank) for availing such a facility.
- On agreeing to subscribe through the e-STATEMENT, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time.
- On agreeing to avail the facility of e-STATEMENT, Account Holder(s) agree, and understand that the Bank may discontinue the physical statements being sent to the Account Holder(s).
- Bank shall not be liable or responsible for any breach of secrecy caused as a result of the e-STATEMENTS being sent to the registered email with the Bank.
- The Account Holder/s shall be responsible to restrict the access to him / themselves to the e-mail address provided by him/them. However, Bank is not liable to verify the authenticity of the email address.
- The facility being optional one, the Account Holder(s) shall not hold the Bank liable if any problem arises with the Account holder's(s') computer network or at other end as result of receiving Statements from the Bank.
- In case of Joint Account Holders, the Joint Account Holders shall not hold liable the Bank for receiving the e-STATEMENT to the designated email address of one of the Account Holders.
- The Account Holder(s) shall at all times be responsible for updating the details with the Bank from time to time to receive this service uninterrupted from the Bank.
- Account Holder shall not hold Bank responsible if they do not receive e-STATEMENT due to incorrect e-mail address and technical reasons beyond the control of the Bank.
- The Bank at its own discretion at any time may discontinue / alter / modify the facility at the terms and conditions as specified therein at the sole discretion of the Bank.
- I/We will be obliged to download and print the e-STATEMENT of my /our Account after receiving e-mail from Janakalyan Sahakari Bank Ltd.
- Should I/We experience any difficulty in accessing the electronically delivered Statement, I/we shall promptly advise Bank to enable Bank to make the delivery through alternate means. Failure to advise Bank of such difficulty within 24 hours after my /our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me/us of my/our Statement.
- I/We understand that Internet transmission lines are not encrypted and that email is not a secure means of transmission. I/We acknowledge and accept that such unsecure transmission methods involve the risk of possible unauthorized alteration of data and/or unauthorized usage thereof for whatever purposes.
- I/We agree to exempt the Bank from, any and all responsibility / liability arising from such misuse and agree not to hold the Bank responsible for any such misuse and further agree to hold the Bank free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorized/illegal interception, alteration, manipulation of electronic data or otherwise caused by using email as a means of transmission.
- I am/We are aware of all security risks including the risk of the content of my / our e-STATEMENT becoming known to third parties. I/We agree that I/We shall not hold Bank in any way responsible for the same and agree that the same shall not be considered as a breach by Bank of banker-customer confidentiality.
- I/We undertake to verify the correctness of each statement or report in relation to any transaction and to notify the bank within 7 days of the receipt of the e-STATEMENT or report or before giving any further instructions thereon, whichever is earlier, of any discrepancies, omissions or debits wrongly made or inaccuracies in the e-STATEMENT or reports so generated. If no objection is made within 7 days or before further instructions are given by the Customer, the same shall be conclusive evidence as against the Customer without any further proof that the e-STATEMENT or report is correct and the Bank shall be free from all claims in respect thereto.
- I/We understand that I/We remain fully liable for any of my/our (customer's) contractual liabilities to Bank irrespective of receipt or non-receipt of, intimation of availability of my/our e-STATEMENT
- Under no circumstances, including negligence, shall Bank or anyone involved in creating, producing, delivering or managing my/our Statement of Account, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use or inability to use the service or out of the breach of any warranty.
- The use and storage of any information including without limitation, the password, account information, transaction activity, account balances and any other information available on my / our (the Customer's) personal computer is at my / our own risk and my / our sole responsibility and liability.
- I/We understand that the Bank may withdraw/add to/modify the e-STATEMENT facility from time to time by notice to me/us.
- While advance notice of maintenance work likely to affect the availability of e-STATEMENT facilities shall be given, the Bank reserves the right to suspend, upon notice, access or the provision of all or any of the services at any time if the bank deems it necessary to do so in the event of an emergency (the opinion of the Bank being conclusive in this respect) or for security reasons.