

Terms and Condition

The following terms and conditions shall apply to the Users who register for the missed call prepaid mobile recharge facility. These terms and conditions shall be deemed to have read, understood, agreed and accepted by the User the moment the User sends registration request in prescribed format to the designated number specified by RBL Bank.

"User" shall mean a customer of RBL Bank who has an account with the bank and has registered for Short Messaging Service (SMS) Banking service from Bank.

"Beneficiary" means a Mobile number registered by the User with the Bank for which the recharge facility will be available.

"Operator" means a telecom service provider For eg: BSNL, Airtel, Vodafone, Idea etc

- 1. This facility will enable beneficiaries added by each User to recharge their Prepaid Mobile Numbers, by giving a missed call to **18005320610**.
- 2. The User is permitted to add upto three (3) beneficiary mobile numbers for availing the facility, one of which should be the primary number registered with the Bank for SMS Banking.
- Each Beneficiary number will have to be registered separately i.e, one beneficiary at a time and the registration request has to be sent from the registered mobile number only.
- 4. Once a beneficiary mobile number is added /registered by a User another user cannot add the same beneficiary mobile number for the facility.
- 5. User shall be required to and be responsible for entering / providing correct information through SMS such as beneficiary mobile number from which the missed call will be initiated, last five digits of the bank account number from which the amount should be deducted and amount for which prepaid recharge is to be carried out.
- User agrees that RBL Bank shall not be liable and/or responsible in any manner whatsoever for erroneous transaction(s) occurring as a result of User entering/providing incorrect information through SMS.
- 7. User agrees that RBL Bank will provide the recharge facility through missed call to any beneficiary upto four beneficiaries added by the User.
- 8. User understands that the recharge facility will be available to the beneficiary subject to availability of sufficient and clear funds in the bank account specified by the User.
- 9. RBL Bank shall at its sole and absolute discretion, specify the minimum and maximum transaction size and limits for Recharge facility from time to time and the same will be available on the website of the Bank and be binding on the User.

- 10. RBL Bank shall not be responsible and liable, in any manner whatsoever, for any failed recharge /delay in recharge/talk-time deficiency in service and/or any other disputes arising out of any breach of obligations/,negligence and/or fraud on the part of the third party service provider and/or operators.
- 11. User shall be required to confirm the validity and talk time/recharge limit from respective operator. User further acknowledges and agrees that that RBL Bank does not guarantee / warranty the recharge facility being offered by any operator and would not be liable in any manner whatsoever or howsoever including but not limited to any financial loss / damage that may be caused to the beneficiary and/or User on account of using this facility
- 12. RBL Bank shall also not be liable or responsible for any delay or omission in carrying out the recharge upon receipt of a missed call from the beneficiary if such delay/omission is due to any software/hardware errors, network problems and /or any other circumstances beyond its reasonable control.
- 13. This facility is subject to applicable charges by respective operators. The User's bank account will be debited for the total amount for prepaid recharge along with applicable taxes if any.
- 14. This Missed Call Recharge Facility is subject to all applicable laws, rules and regulations including RBI guidelines, as may be issued from time to time. RBL Bank reserves the absolute right to withdraw this Missed call Recharge facility and / or alter and/or modify any of its terms and conditions at any time without giving any prior notice to the User.
- 15. The terms and conditions shall be governed by Indian law. Any dispute relating to the facility or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- 16. All the normal terms and conditions imposed by the respective operators in connection with prepaid recharges which are prevailing at present and the modifications effected from time to time shall also be applicable to the User in addition to the terms and conditions contained herein.
- 17. RBL Bank shall not be liable for any loss caused to the User due to any change in the regulation of Mobile Operators by Telecom Regulatory Authority of India (TRAI)
- 18. In case of loss / theft / surrender / change of mobile number, the user is advised to immediately contact your home branch for deletion / change of mobile number.