

Terms and conditions: Saraswat Bank's services on WhatsApp

- The user is subscribing to the Saraswat Co-operative Bank Ltd.'s (henceforth called as 'Bank') services on WhatsApp application by giving a missed call on given mobile number & by initiating conversation on the WhatsApp application.
- By subscribing to Bank's services on WhatsApp, user agrees to get notifications via WhatsApp including account information, transaction details, OTP services, etc. User also agrees to receive notifications including offers, new product features, any other important notification sent by Bank time to time etc. on user mobile number via WhatsApp.
- Bank has the discretion to stop sending these alerts on SMS or any other channel.
- User agrees that WhatsApp channel cannot be used for grievance redressal or reporting fraud as of now, Bank will have no liability on reporting of such incidents at WhatsApp channel.
- User is responsible for keeping security safeguard of his WhatsApp account linked to the mobile number.
- User understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or may involve delay in transmission. Bank shall not be responsible or liable to user or any third party for the consequences arising out of or in connection with using of this service.
- User understand that Mobile phones are vulnerable to the threats such as but not limited to unauthorized -
 - Access by intruders to the data /information
 - Identity theft
 - Privacy violations
 - Planting of stealth software and viruses
 - Disablement or distortion of operations
 - Interception of the transmission of encrypted data/message etc. User shall immediately notify Bank in writing if user discovers/ suspects unauthorized access.
- User is aware that using Mobile app involves many uncertain factors and complex software, hardware, systems, etc. which are susceptible to interruptions and dislocations. Bank do not make any representation or warranty that the service will be available at all times without any interruption and further that Bank shall not be responsible for any variation, reduction or imposition of the terms or the user's inability to use the Mobile app.

- User is aware that authenticated technologies and strict security measures are required for using Mobile applications. User undertakes to ensure that the password is not revealed to any third party including Bank officials or any unauthorised person. User shall be solely responsible for all the communication exchanged between user and Bank while logging into this service.
- Under no circumstances shall Bank, or its officials, employees, be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by Bank program running at the back-end.
- User agrees that user shall not have any claim against Bank on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at Bank's end for any reason thereof.
- User can unsubscribe to the channel at any time by sending 'stop' keyword, post which any notification or message will not be sent on WhatsApp channel.
- User shall not reproduce, copy, or redistribute for commercial purposes any materials or design elements of this service.
- User shall ensure appropriate data network connection. Receipt of messages by user shall be subject to the data network connection and Bank shall not be held responsible for any delay or non-receipt of the responses at WhatsApp Channel.
- User shall not submit or transmit any content through this service that is:
 - Obscene, Vulgar, or Pornographic
 - Encourages the commission of a crime or violation of any law
 - Violates any state or federal law in India and/or the jurisdiction in which user resides
 - Infringes the intellectual or copyrights of a third party
- The customer would be entitled to request only for the same mode available and the request would be made in the form as may be informed by the Bank from time to time.
- Bank reserves the right to remove or otherwise delete any content or submissions made by user that violates the rules or which are inappropriate, as per Bank's sole discretion, without any liability or giving warning to user.
- The responses received by user from Bank are based on program running at back-end. This program has been developed and regularly enhanced to handle the queries in best possible manner. However, for any inappropriate answers, Bank shall not be held responsible. User can call 1800229999 or email customersupport@saraswatbank.com or visit <https://www.saraswatbank.com> for any clarifications.

- To know more about Saraswat Bank's privacy policy, visit <https://www.saraswatbank.com/content.aspx?id=Privacy-Policy>
- To know more about WhatsApp privacy policy, visit <https://www.whatsapp.com/legal/#privacy-policy>
- Feature addition and removal on WhatsApp is sole discretion of the Bank.
- The Bank has the right to retract the service anytime it deems fit.
- These terms and conditions may be withdrawn/ superseded/ modified at any time as required, by Bank without any prior notice.