
INSTRUCTIONS

1. Presently, Bank offers information-based services to its customers by way of Internet banking.
 2. Separate application forms are required to be submitted for availing the service from different branches. Facility exists for linking multiple accounts across branches through a single customer login.
 3. If you are already a registered user of Bank's internet banking services and want to add any other account, please write your allotted ID (not password) on the registration form and send the completed form to your branch
 4. Completed application form to be delivered / sent in a sealed cover to Branch Manager of the Dena Bank branch where you are maintaining account(s). The branch addresses are available on our web site www.denabank.com.
 5. Following Terms & Conditions form the contract between customer and Bank. By applying for the Internet banking services and accessing the same the customer acknowledges and accepts these terms. The terms will be in addition and not in derogation of the terms & conditions relating to any account of the customer.
 6. In order to unsubscribe from these services or delete any existing account, the customer needs to inform his branch in writing.
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Terms & Conditions of Service & Disclaimer

1. Bank reserves the right to accept or decline the registration request without assigning any reasons.
 2. Customer would need to be a current legal Internet user and have access and knowledge of using Internet services.
 3. Customer shall not misuse or permit others to access accounts using his log in privileges. Customer shall also not access any other information stored in Bank's computers through any other means.
 4. Bank will advise from time to time any additional software requirement to the customer. However, there will be no obligation on the Bank to supply / support any / all prevalent market software. Installing / upgrading such requirements would be exclusively the responsibility of the customer.
 5. The Internet facilities are available for browsing / accessing all the customer accounts.
 6. While every care will be taken to maintain secrecy of the ID, password and account data, the bank will not be liable for any loss or any inconvenience caused to the customers by password leakage, hacking etc. Log on session with the right user ID and password will be accepted as a valid log in by the corresponding user.
 7. Bank shall take reasonable care to ensure the security and prevent un-authorized access to the Bank'
 8. Customers should keep the user ID and password strictly confidential and should not reveal the password to any third party. Bank will not be liable for any loss to the customer due to his non-compliance. Customer is advised to change the password periodically and choose a password with minimum 8 characters length. In case customer forgets the password and on-receipt of request for password disclosure, new password will be provided after adequate verification.
 9. Bank reserves the right to add / delete / modify the services offered to the customer without notice.
 10. Customer query or service delivery is based on off-line day-end data of specific date.
 11. Balance in the account, if found to be discrepant, the same should be brought to the notice of the Branch Manager immediately. In case of discrepancy not brought to the Branch Manager, the balance available in the account of the branch would be acceptable as final.
 12. Bank in no circumstances, can be held liable to the customer if the facility is not available in the desired manner from reasons including but not limited to natural calamity, floods, browser incompatibility failure in the communication network / internet network or any other reason.
 13. Under no circumstances shall the Bank be liable for any damage, consequences or any action, civil or criminal, whatsoever whether such damages, consequences or actions are direct, indirect, incidental and irrespective of whether any claim is based on loss of revenue, investment, production or other loss of any character or nature whatsoever and whether sustained by the customer or any other person.
 14. Customer shall indemnify and hold the Bank harmless against any loss suffered by the Bank, its customers or third party or any claim or action brought by a third party which is in any way the result of the improper use of Bank internet banking by the customer or breach of terms & conditions of services.
 15. Services would be available as long as customer maintains account with the branch and it will cease as soon as the same is discontinued.
 16. Bank has the absolute discretion to amend or supplement any of the terms and conditions at any time.
 17. This facility is available to the account holder with operating instructions as either singly or with either or survivor.
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