

Internet Banking Terms and Conditions

The following must be covered in Internet Banking T&Cs:^{[6][2]}

1. **Access & Login Security** — Customers must use secure, private devices. Internet Banking is accessible only via the bank's official website ([https://\[bankname\].bank.in](https://[bankname].bank.in)).
2. **Multi-Factor Authentication** — MFA is mandatory for all fund transfers and high-risk transactions. The bank implements OTP, security questions, and/or hardware token-based authentication.^[2]
3. **Session Management** — Sessions auto-expire after a defined period of inactivity. Customers must log out after every session.
4. **Password Policy** — Passwords must be changed on first login and at regular intervals. Passwords must not be shared or written down.
5. **Permitted Transactions** — List of activities permitted via Internet Banking (balance enquiry, fund transfer via NEFT/RTGS/IMPS, bill payment, FD creation, cheque book request, etc.).
6. **Customer Liability** — Zero liability for third-party breach where the fault lies with the bank; shared/limited liability where contributory negligence by the customer is established.^[7]
7. **Phishing & Fraud Disclaimer** — The bank will never send emails/SMS asking for login credentials or OTPs. Customers must report such communications immediately.
8. **Data Privacy** — Customer data collected during Internet Banking is governed by the bank's Privacy Policy, DPDP Act 2023, and IT (Reasonable Security Practices) Rules 2011.
9. **Third-Party Links Disclaimer** — The bank is not responsible for content on third-party websites linked from the Internet Banking portal.
10. **Intellectual Property** — All software, content, and design on the Internet Banking portal are the intellectual property of the bank.
11. **Modification of Terms** — The bank reserves the right to modify T&Cs with prior notice via the website/registered email/SMS.
12. **Dispute Resolution** — Disputes are subject to RBI's Integrated Ombudsman Scheme (RBI-IOS) before civil remedies.