

Terms and Conditions

These conditions are in addition to our **General Terms and Conditions**. Where there are inconsistencies between the General Terms and Conditions and these Specific Terms and Conditions stated herein, then these Specific Terms and Conditions will prevail to the extent of the inconsistency, as these contain customised particulars relating to SMS Alert Facilities.

Together these and the **General Terms and Conditions** explain how SMS Alert Facility works. You should also check our website (www.bankofbarodauk.com) for our **Schedule of Charges** which may apply to your dealings with us as these also form part of our contract with you.

Please read these terms and conditions carefully before you decide to apply for SMS Alert Facility.

1. The SMS Alert Facility (the “Service”) will send information about your debit and credit transactions in your sterling Current and Savings Accounts with Bank of Baroda (the “Bank”) through your mobile phone.
2. The Service is currently available only to mobile phones registered with a United Kingdom (UK) network operator.
3. The limit for SMS alerts for Debit transactions will be £10 and above and for Credit transactions it will be £100 and above. We may change the scope of the Service provided to you with prior notice.
4. You can register for the Service by downloading and filling up the form available on our website at <http://www.bankofbarodauk.com/form-download/> and send it to your account holding branch. SMS alerts are only available if you hold an account where authorisation from any one of the authorised signatories on the account is required. However, the Service is not available if you require authorisation by all or more than one of the authorised signatories on the account for it to be operated.
5. For each transaction as stated in 3 above, we will send you an SMS once. If you delete an SMS, the Bank may not be in a position to resend it.
6. The information sent in each SMS alert is accurate only on the date and time in the SMS alert. Funds available in your accounts may change before and after you receive an SMS alert.
7. We will start sending SMS alerts within 48 hours of first registration for the Service.
8. You can ask us to temporarily suspend your SMS alerts at any time by sending an email to account holding branch or by visiting your branch.
9. SMS alerts sent using this Service will not include your account or other personal information.
10. **Charges** - All messages are currently free but we may apply or introduce new charges by giving two months personal notice. However, please note that message & data rates may apply from your mobile provider. Please check with your mobile provider for charges and plans. If you travel abroad, you may continue to receive SMS alerts. Please check with your mobile provider for charges. Please also note that this Service is designed to be used in the UK and it may be unlawful for you or receive the SMS alerts in some countries. You are responsible for complying with local laws and for any losses or damage that result from you breaking them. You are therefore responsible to pause the Service should you be travelling out of the UK to any country where such alerts may be considered unlawful.

11. **Cancellation** - If you wish to stop receiving SMS alerts you'll need to cancel your registration. This can be done through by sending an email to your account holding branch or visiting any branch of the Bank.
12. We reserve the right to withdraw the Service at any time, though where possible we may give you prior notice should we decide to withdraw the Service. There will be no liability to you or to us upon withdrawal of the Service or because you are unable to receive SMS alerts. We may decide to withdraw the Service and may give you, if possible, prior notice of such withdrawal of Service in order to comply with any law, to protect security or to combat fraud.
13. No liability - We will not be liable if SMS alerts are unavailable at any time for any reason including but not limited to repairs, updates and routine maintenance on our systems (and those of our Service Providers) or because of the failure in any machine, data processing system or transmission link or for any reasons that we cannot control. We will not be liable if you don't receive the SMS alerts for reasons within your control – your mobile phone being switched off, there being no network coverage or you change your mobile phone. We assume no liability for any unauthorised access of your SMS alerts from your mobile phone.
14. If your mobile phone is lost or stolen, or if you change your number or network operator, it is your responsibility to inform us to suspend your Service as soon as possible. Otherwise we will continue to provide text notifications and alerts to the mobile number you have registered for the Service. We will not be liable if your account information becomes known to someone because of your failure to notify us or if the registration information you gave us is incorrect. Please note that it may take up to 48 hours to update the system and therefore you would continue to receive SMS alerts even after you have notified us of such loss or change.
15. If we are unable to verify your mobile number, we may suspend the Service with immediate effect. Once your mobile phone information has been validated by you, the Service will be reinstated within 2 working days.
16. We will only allow you to register one mobile number with us at any time. This will apply to all of your accounts.
17. If you are not receiving texts - Please contact your account holding branch or send an email to the branch mail id.