

Corporate Internet Banking

Terms and Conditions

1. General

1.1. This document states the Terms and Conditions subject to which IDBI Bank Limited (the Bank) may offer at its sole discretion, Internet banking facility, as an Add on Facility to its Customer. By requesting for the Internet Banking facility in pursuance hereof, the Customer so requesting accepts and agrees to abide by these Terms and Conditions.

1.2. These Terms and Conditions shall

- a) prevail over any previously made proposals, representations, understandings and agreements, express or implied, either oral or in writing and
- b) apply in addition to the Bank's General Terms and Conditions for Deposit Accounts and any other of the Bank's Terms and Conditions otherwise applicable. However, in case of conflict, these Terms and Conditions for Internet Banking Facility shall prevail as regards transactions under Internet Banking facility.

1.3. The Bank shall have an absolute right to amend or supplement these Terms and Conditions at any time (at the sole discretion and without there being a need to assign any reason therefore) and the Customer and the User shall abide by such amended or supplemented Terms and Conditions all the time. The Bank's offer of Internet Banking facility is on the assumption that the applicant requesting for such facility understands that the internet is per se susceptible to frauds, misuse, hacking, virus and other actions which could affect the Internet Banking facility, services and transactions thereunder leading to situations of possible loss, which the Bank does not warrant any safety for and for which the applicant has made his own independent assessment.

1.4. In relation to these Terms and Conditions:

- a) all references to singular shall include plural and masculine gender shall include feminine gender;
- b) the clause headings are only for convenience and do not affect the meaning of the relative

clause; and

- c) any provision hereof is held to be illegal, void or unenforceable by any court of competent jurisdiction, such provision shall be deemed to be deleted here from and the remaining Terms and Conditions shall continue in force and effect.

2. Services under Internet Banking facility

- 2.1. The Bank shall endeavour to provide through Internet Banking facility, services such as balance enquiry, details of transactions, statement of account, account transactions (in the deposit as well as credit facility accounts) of any nature including but without limited to funds transfer, payment of bills, discounting/retirement of bills, opening of letters of credit/ guarantees, accepting request for issue of cheque-books, and other services as the Bank may decide from time to time.
- 2.2. The Bank shall have sole discretion to provide or discontinue to provide any or all of the services under Internet Banking facility without any prior notice. However, the Bank shall endeavour to advise to the Customer such non-availability or discontinuance of a service under Internet Banking through email, its web page, by written communication or through customer notice displayed in the Bank.
- 2.3. The Bank, while shall make best effort, does not assure that the information provided through Internet Banking facility to database availability and connectivity link required to keep the same online.
- 2.4. As a part of Internet Banking facility, the Bank may provide reports or data prepared by other agencies, without accepting any responsibility as to their contents and correctness nor the Bank shall be responsible for any consequences or losses arising out of the use of such reports or data. The Customer should restrict the use of such reports or data to himself and not pass on the same or any part thereof to any third party without the Bank's prior written consent.

3. Availing of Internet Banking facility

- 3.1. A Customer may request the Bank for the grant of Internet Banking facility by submitting an application for Internet Banking facility prescribed hereunder. The Bank shall have the sole

discretion to grant or not the Internet Banking facility without any assigning any reason for the Bank's decision in this regard.

3.2. The Customer while requesting for Internet Banking facility, should designate individual(s) as User(s) for operating the Internet banking facility by way of submitting to the Bank, Internet Banking Facility Mandate.

3.3. Internet Banking Facility Mandate shall include

- a) the scope and level of authority of each User(s) and
- b) the manner of exercise of such authority for each of the service under Internet Banking facility

3.4. Upon the Bank's agreeing to the Customer's request for Internet Banking facility, the Bank shall:

- a) inform the Customer the User ID (i.e. Identification Code) allotted to each of the Users
- b) inform each of the User(s) individually, the Password (i.e. a code word allotted by the Bank to enable the User operate Internet Banking facility on a User ID).

3.5. The Customer should forthwith inform the Bank in case of his desire to make amendments to the authority(ies) granted to the User(s) in terms of the Internet Banking Facility Mandate, which shall include adding/ removing a User or changing the level of authority or manner of exercising the authority for operating the Account using Internet Banking facility. The change in this regard shall take effect only upon the Bank's communicating the Customer in writing of having noted the change and the Customer shall continue to be responsible for the transactions made in terms of the earlier Internet Banking Facility Mandate until such change is given effect to in the Bank's records and computer systems.

4. Access to Internet Banking facility

4.1. The Bank shall assign to a User, a User ID and the Password at the beginning in the first instance. The User is required to (and must, in his and Customer's safety) change the Password assigned by the Bank on accessing the Internet Banking facility for the first time. As a further safety measure, the User shall change the password as frequently thereafter as possible. As an additional safety measure, the User may be forced to change the Password(s) whenever the Bank considers

appropriate.

- 4.2. In addition to User ID and Password the Bank may, at its discretion, advise the User to adopt such other means of authentication including but not limited to digital certification and/or smart cards, as it may consider appropriate.
- 4.3. The Customer and the User shall not themselves (or permit others to) attempt to access information or do an activity or employ means other than the those specifically authorized by the Bank under Internet Banking facility.
- 4.4. The change of the User, User ID or Password or change in the Internet Banking Facility Mandate shall not be construed as the commencement of a new contract.

5. Care as regards the Password

- 5.1. The Customer and the User must exercise utmost care to ensure that only the User has the access to the Password. For this purpose, the Customer and the User shall ensure that the User:
 - a) keeps the User-ID and Password confidential to the User and not inform them to any other person
 - b) chooses a Password which shall be at least 6 characters long or any number of characters as Bank may stipulate from
 - c) time to time and may consist of a mix of alphabets, numbers which must not relate to any readily accessible personal data such as the Customer's name, address, telephone number, driver license etc. or easily guessable combination of letters and numbers
 - d) commits the User-ID and Password to memory and not records them in a written or electronic form
 - e) does not let any unauthorized person to have access to his computer or leave the computer unattended whilst accessing Internet Banking facility.
- 5.2. If the User forgets the Internet Banking User-ID or Password the Customer should request the Bank in writing for change of the Password, where after the Bank shall communicate new password to the User. However, the Customer shall continue to be responsible for the transactions made using the

old Password until a new Password is given effect to in the Bank's records and computer systems.

6. Authority, Rights and No Obligation of the Bank

6.1. In the event of

- a) The Customer's Internet Banking Facility Mandate observed to be uncertain or ambiguous and/or
- b) any instruction or request received through Internet Banking facility being uncertain or ambiguous or on which the Bank requires additional documents / written authorization, the Bank shall not be bound to act on such Internet Banking Facility Mandate/instructions/requests, unless the uncertainty or ambiguity is removed by way of Customer's confirmation or unless such additional documents/written authorization is received, as the case may be.

However, in case the Bank acts in such cases the Customer shall agree to abide by and ratify all such actions of the Bank.

6.2. By applying for and availing the Internet Banking facility, the Customer grants express authority to the Bank for carrying out the transactions performed by the User(s) through Internet Banking in terms of Internet Banking Facility Mandate.

6.3. The Bank shall have no obligation to verify the authenticity of a transaction made using the User ID allotted by the Bank as aforesaid other than by means of verification of the User ID and the Password.

6.4. The Bank shall have a right to sub-contract and employ agents to carry out any of its obligations and to transfer or assign its rights and obligations in relation to Internet Banking facility hereby offered, to any other person.

6.5. The Bank shall not be liable for any unauthorized transactions occurring through Internet Banking, which can be attributed to the fraudulent or negligent conduct of the Customer or the User(s) or by any of their employees, agents or associates.

6.6. The Bank shall under no circumstances be liable for any claims for losses or damages whatsoever

whether direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Customer, the User or any other person.

6.7. The Bank shall in not be liable to provide Internet Banking facility and consequently not liable for the losses or consequences if Internet Banking is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters, legal restraints, faults in the telecommunication network or internet or network failure, software or hardware error, virus attack on Bank's systems, maintenance of systems or any other reason beyond the control of the bank

7. Records

7.1. The Bank's own records maintained through computer systems or otherwise in relation to Internet Banking (and not the display or printed output produced by the User or the Customer shall be the final conclusive and binding as regards transactions done via Internet Banking transactions.

8. Undertakings, Liability and Obligations of the Customer & the User

8.1. The Customer and the User shall not use or permit to use Internet Banking facility for any illegal activity or purpose or for any purpose or activity other than that allowed under these Terms and Conditions.

8.2. The Customer shall be liable for all transactions effected using the User ID allotted to it under Internet Banking facility and losses and consequences arising out of them, including but not limited to those due to

- a) the Customer or User's breach of these Terms and Conditions or contributed,
- b) loss by negligent actions by the Customer such as keeping a written or electronic record of Internet Banking User ID and/or Password or disclosing or failing to take all reasonable steps to prevent disclosure of the Internet Banking User ID or Password to anyone including to the Bank staff and/or failing to advise the Bank of such disclosure within reasonable time or letting the User ID and password information to fall into unauthorized hands, thereby facilitating

unauthorized use of Internet Banking facility or not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in the Internet Banking accounts.

9. The obligations herein of the Customer shall devolve as follows:

- 9.1. In case of a company as a Customer, on its successors and permitted assigns.
- 9.2. In case of a partnership a Customer, on its partners jointly and severally and on each of their respective heirs, executors, administrators, legal representative's successors and permitted assigns.
- 9.3. In case of a proprietary firm, on its sole proprietor his heirs, executors, administrators, legal representative's successors and permitted assigns.
- 9.4. In case of individual(s) being the Customer, on each one severally and on each one's heirs, executors, administrators and legal representatives and permitted **assigns**.

10. Communications with the Customer's and User

- 10.1. Any communication sent to any of the Customer or the User will be deemed to have been addressed to and received by both the Customer.
- 10.2. Similarly any transaction by a User or a communication will be deemed to be executed and accepted by and will be legally binding on the Customer and the User.

11. Customer and User's Indemnity

- 11.1. The Customer and the User shall indemnify and hold the Bank harmless against any loss suffered by the Bank, its customers or a third party or any claim or action brought by a third party which in relation to the use of the Internet Banking facility by the Customer or User any of their agents, employees and associates.
- 11.2. The Customer shall be responsible for informing the Bank in case of his desire to discontinue the authority by way of User ID granted by it to the User and shall continue to be liable for the transactions made using such User ID, until the Bank takes on record the discontinuance of such

authority and informs the Customer of having done so.

11.3. The indemnities contained herein shall survive termination of Internet Banking facility.

12. Customer's & User's Obligation as regards Software

12.1. The Customer and the User acknowledges that the software employed by the Bank for the Internet Banking facility is subject to the ownership rights of the owner and the permission given by the Bank to access Internet Banking shall not convey any proprietary or ownership rights in favor of the Customer or the User or any third party in relation to the software.

12.2. The Customer or the User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Internet Banking or create any derivative product based on the software.

13. Non-transferability

13.1. The Internet Banking facility or any obligations arising out of its use shall not be transferable by the Customer or the User to any others.

14. Termination of Internet Banking facility or any service there under

14.1. The Bank shall be at liberty to discontinue the Internet Banking facility without giving any notice to the Customer or the User and without incurring any liability or responsibility whatsoever by reason of such discontinuance, the Internet Banking facility in the event any of:

- a) the balance in the Internet Banking Account falling short of the minimum balance as stipulated by the Bank;
- b) the charges remaining unpaid;
- c) non-satisfactory conduct of the Account or Internet Banking facility in the sole discretion of the Bank;
- d) breach of the Customer or the User of any of these Terms and Conditions;
- e) insolvency of or dispute among the Customer's its Partners/Directors/Users
- f) lack of legal capacity of the Customer or the User

14.2. The Customer may request for the termination of the Internet Banking facility or any service thereunder any time by giving a written notice of at least 30 days to the Bank and such termination shall have effect only from the date the Bank effects such termination in its records.

14.3. The Bank may discontinue the Internet Banking facility anytime by giving to the Customer a prior notice. The closure of Account shall automatically terminate the Internet Banking facility granted in the Account.

15. Governing Law and Jurisdiction

15.1. These Terms and Conditions and the Internet Banking transactions pursuant hereto shall be governed by the laws of India and subject to the exclusive jurisdiction of the Courts in the city where the Bank's branch where the Account is maintained.

15.2. The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than India. The mere fact that the Internet Banking facility can be accessed through Internet by a User in a country other than India shall not be interpreted to imply that the laws of the said country govern these Terms and Conditions and the Internet Banking transactions.

16. Terms and conditions for payment of DGFT license fee & Taxes

16.1. **Transaction Limit:** Payment limit for making payment to DGFT and taxes will be a part of the transaction limit. In case user desires higher limit, the same has to be specifically applied for in the application form and need specific approval of the bank (at its sole discretion). The same has to be supported by suitable board resolutions, if applicable.

16.2. **Mode of Operation:** Singly by any one of the authorized signatories (facility of joint operation not available for DGFT fee payment)

16.3. Under no circumstances the bank will be responsible for excess/short remittances. In case of excess remittances, user will have to take up the matter with the concerned authorities for refund if any, directly. The terms and conditions mentioned above for Internet banking facility and amendments thereto from time to time will be applicable to this facility.

17. Online Tax Payment Limits

17.1. User with restricted tax payment access rights: The enhanced daily limits shall apply only to online tax payment.

17.2. User with full access rights (including NEFT, Bill Payments, DGFT, CBEC, CBDT taxes and statutory payments): The enhanced daily limits shall, in addition to online payment of taxes, apply to NEFT transactions, bill payment transactions and other statutory payments.

18. Additional Terms & Conditions for availing Bulk National Electronic Fund Transfer (NEFT) / Real Time Gross Settlement (RTGS) facility

18.1. The customer shall abide by the following mandatory additional terms and conditions for Bulk NEFT/RTGS facility:

- a) The customer may, subject to the terms and conditions prescribed by Bank from time to time and at Bank's sole discretion place request/order/instruction for the transactions in real time.
- b) Each request, order or instruction for any Transaction shall be on a Business Day and during the Business Hours. The customer shall give prior intimation other emitting branch for remittance of 1(One) crore and above.
- c) All transactions shall be denominated in such currencies as permitted by Bank for dealing through the Service.
- d) The customer shall ensure availability of sufficient funds in the account before initiating the payment order. In the event of the Bank executing the payment order without adequate funds the customer shall be bound to pay forthwith to the Bank the amount debited to his account for which fund transfer through RTGS and NEFT, was executed by the Bank pursuant to his payment order, together with the charges including interest and with monies payable to the Bank.
- e) The transaction should be initiated within the cut-off time as stipulated by the Bank/RBI and if the same is not completed well within the said cut off time, transfer of funds shall be effected on the next working day.
- f) The customer shall initiate the payment order, complete in all respects, through the Bank's Internet Banking facility.
- g) The customer shall be solely responsible for the completeness or the accuracy of the particulars

given in the payment order issued by him and liable to compensate the Bank for any expenses or losses arising on account of any error in his payment order. The customer indemnifies the Bank for any such loss.

- h) It is the sole responsibility of the customer to ensure the correctness and the genuineness of all the transactions in the message transmitted, especially the amount, the IFSC code of the recipient / destination bank branch & account number of the beneficiary and to ensure that no illegal transactions are transmitted through Bank's site.
- i) Funds transfer through RTGS or NEFT, shall be initiated only if the destination Branch/originating Branch is participating in RTGS or NEFT.
- j) The collecting bank as well as the receiving bank will get valid discharge, if the amount is credited to the correct account number mentioned in the application even if the name of the beneficiary account holder differs. The Bank does not and shall not assume any duty, liability, obligation or responsibility arising out of or be liable for any incorrect request or message or for ensuring legality of transactions merely because such transactions are routed through Bank.
- k) No intimation of refund or rejection of the remittance by the recipient bank shall be given by the Bank and the customer may check the same with the beneficiary.
- l) The customer cannot revoke or rescind the given mandate after the transaction is initiated and submitted to the Bank. The customer shall be bound by any and all payment orders executed by the Bank, if the same is/are initiated by the customer online through Bank's Internet facility and the payment order shall be treated as absolute and irrevocable.
- m) If the date of payment happens to be a public holiday at the center where the recipient branch is situated, the credit will be passed on to the beneficiary on the next working day.
- n) If any transaction initiated online cannot be settled due to the mistake or fault of the customer, Bank will endeavor to advise the fact of such non-settlement, but the Bank shall not incur any liability whatsoever to the customer or to any counter party or beneficiary in such an eventuality or circumstance. The customer shall not hold the remitting bank responsible, if the funds are not credited to the beneficiary's account, for any reason whatsoever nor returned by the recipient bank within the time limit prescribed by RBI from time to time.
- o) The display or printed output that is produced at the time of operation of the Website is a record of the operation of the Internet access and shall not be construed as record of the transactions. Record of transactions maintained through computer systems of Bank shall be final, conclusive

and binding for all purposes. The customer should verify the statement of account and confirm the correctness of remittances made and shall within a period of two working days from the date of receipt of the record of transaction, report to the Bank any discrepancy in the execution of the payment order. The customer shall not dispute the correctness of the execution of the payment order or the amount debited to his account, if he fails to report the discrepancy within the aforesaid period.

- p) The customer irrevocably and unconditionally authorizes Bank to debit his account with the applicable service charges.
- q) The customer shall be bound by all the extant rules/guidelines/instructions set by RBI for fund transfer through RTGS or NEFT and abide by the same.
- r) Bank shall not be liable for delay in payments to the beneficiary if:
 - i. the customer provides insufficient details of the beneficiary.
 - ii. there is dislocation of work due to circumstances beyond the control of the Bank / Remitting/ Destination Banks including but not limited to force majeure events and circumstances like disruption of electricity and power systems failure or connectivity issues or non-functioning of computer or computer systems, disruption of communication, disruption of work due to natural calamities or acts of God, general labor unrest, strike, riots, terrorism etc. or Netware or Internet problems or other analogous events or causes beyond the control of the Branch/Bank. Such cases will be settled after the cure of force majeure event when system functioning would be restored properly.
- s) The Customer shall reimburse all the costs, charges and expenses incurred or suffered by the Bank.
- t) The Bank upon execution of every payment order, shall debit the designated account of the Customer, for the amount of the funds transferred together with charges payable thereon.

19. Online security measures to be taken by a Customer

19.1. How to secure the computer terminal?

- i. Protecting Your Computer
 - a) Always lock the computer using a password to prevent unauthorised individuals from accessing any information.

- b) Always ensure that the operating system and browser software are updated with the latest security patches.
- c) Disabled File & Print sharing options while online. (i.e. if linked to the Internet via any broadband connection, digital subscriber lines or cable modems)
- d) Take regular backups of critical data.
- e) Use encryption technology to protect highly sensitive data.

ii. Anti-Virus Protection

Computer viruses can seriously affect computer's performance. The following measures are recommended to minimize the likelihood of the computer getting infected.

- a) Configure anti-virus software to automatically update the virus definitions regularly and to notify when new updates are available.
- b) Perform a complete scan of computer at least once a week.
- c) Configure the anti-virus software to scan all in-coming and out-going E-mails.

iii. Anti-Spyware Protection

- a) Use Anti-Spyware software to do a full system scan to detect any ad/Spyware on a regular basis.
- b) Anti-Spyware software offers protection against spying or Trojan horse programs. Ad/Spyware scanner software is recommended to protect against spying software.
- c) Update the software regularly.

iv. Activate pop-up blocker

Block all pop-up windows from occurring while you are online.

v. Browser Setting

- a) Clear browser's cache and history after each session so that the account information is removed, especially while using a shared computer.
- b) Use an Internet browser that supports 128-bit encryption.

- c) In Internet Explorer, configure the browser not to remember passwords (Disable AutoComplete).

vi. Auto complete (Remember password facility)

- a) Turn off the 'Auto Complete' function on browser to prevent the browser from remembering Passwords.

How to disable 'Auto Complete'?

1. Open Internet explorer
2. From the tool bar, click on Tools -> Internet options -> Content
3. Click on Settings under Auto complete
4. Uncheck – 'User names and passwords on forms'
5. Click on 'OK'

vii. Personal Firewall

- a) Firewall can be a hardware device, a software application or a combination of the two.
- b) Firewall prevents malicious attacks and blocks certain type of data from entering the computer or private network.
- c) They can also be set up to alert if anyone tries to access the system.
- d) Install a personal firewall and the latest anti-virus software to help prevent unauthorised access to the computer
- e) Be sure to update the anti-virus and firewall products with security patches or newer versions on a regular basis.

19.2. How to select a secure Password?

- a) Choose unique passwords that include letters and numbers.
- b) Use longer passwords that have six or more characters and mix letters, numbers and special characters [such as, !, @, #, \$, %, ^, &, * (,)] as they are much more difficult to figure out than shorter, more straightforward passwords.
- c) Avoid choosing passwords that are obvious, such as names of family members or pets, nicknames, birthdays, and telephone numbers that might be easy for others to figure out.
- d) Avoid passwords that contain part of customer ID or Corporate ID or account number.

- e) Avoid passwords that are real words. Use cryptic words as passwords.
- f) Avoid using the same password as the one that you use to login to your PC or access your email account.
- g) Avoid using the same password for multiple applications or Internet services. In case you have more than one Internet Banking User ID, use a different password for each of your Internet Banking User IDs.
- h) Never respond to any emails asking to confirm your password.
- i) Never share passwords with anybody, including family members.
- j) Don't store your passwords near your computer or on your desk where others might easily find them.
- k) While accessing any website (including idbibank.in) from cyber cafe, any shared computer or from a computer other than own, change the passwords later from secure PC (workplace/personal). It is very important to do so especially when the transaction password is entered from such shared computer or cyber cafe computer.

19.3. Precautions while using Internet Banking

- a) Always type the address of the website in the address bar of the browser or access it from the stored list of favorites.
- b) Avoid logging into Internet Banking at Internet Cafes, Libraries, and other public sites to avoid the risk of information being copied and re-entered after you leave.
- c) Always keep the Login and Transaction passwords confidential.
- d) Always check for the Last Login Time
- e) Limit the use of physical statements - email statements are easier to manage than paper statements and are instantly retrievable. The fewer personal documents sent through the post, the less chance there is for possible fraud.
- f) Always review account statements carefully. The Mini Statement and Detailed Statement options available on Internet Banking will help to review the bank account statements thoroughly.
- g) Sign up for SMS and e-mail Alerts.
- h) Never enter sensitive data (such as user id, login password, transaction password and any other account related information) in any online form accessed via a link.

- i) Login Frequently to Internet Banking. This not only helps to keep a track of accounts online but also enables customer to notice and stop any fraudulent activity quickly.
- j) Disable the 'AutoComplete' function within the browser.
- k) When corresponding with the bank, try to use the secure mailbox on Internet Banking as much as possible.
- l) Never leave the Internet Banking session unattended.
- m) Always remember to Log-off Internet Banking and close the browser when finished with online banking.
- n) Avoid using shared computers when accessing Internet Banking

19.4. How to ensure safety while Shopping Online?

- a) Always authenticate shopping website address.
- b) Confirm that website is a secure one: Make sure any Internet purchase activity you engage in is secured with encryption to protect your account information. Look for "secure transaction" symbols or 'https'.
- c) Always type the website address or bookmark the websites that is used frequently.
- d) Never enter, confirm or update any account related details on a pop-up window.

19.5. Safe Internet Banking (Do's & Don'ts)

Please note the following points that will help a user of Internet banking protect themselves while using Internet Banking:

Do's

- Always keep the passwords as top secret and change them regularly
- Use the Virtual Key Pad.
- Always ensure that the computer is updated with the latest anti-virus patch.
- Install a personal firewall to help prevent unauthorized access to home computer.
- Always check whether the website being visited is secure.
- Always look for the padlock symbol on the bottom bar of the browser or on top next to the URL (depending on the browser setting) to ensure that the site is running in secure mode.
- Always disable the "Auto Complete" function on the browser to prevent the browser from remembering Passwords.

- Always logout to terminate the session, instead of closing the browser directly.
- Always type the address of the bank website in the address bar of the browser or access it from a stored list of favorites. Do not access the bank website through a link in an email or through another website.
- Using special characters like # \$ @ etc. in the password is highly recommended.
- Always clear cache the browser cache after using Internet Banking
- Login to Internet Banking regularly to monitor your account transactions.
- Always lock the computer when not in use

Don'ts

- Never respond to emails that request personal information.
- Never use cyber cafes to access the Internet Banking accounts.
- Never let anyone know your PINs or passwords, do not write them down or share it with anyone including your close relatives / friends
- Never use the same password for all your online accounts
- Never reply to spam emails, even if purportedly sent by the Bank
- Never download programs from unknown sources.