

Missed call Prepaid mobile Recharge Facility

The following terms and conditions shall apply to the Users who avail the missed call prepaid mobile recharge facility (hereinafter referred to as "Facility").

1. These terms and conditions shall be deemed to have read, understood, agreed and accepted by the User, the moment the User makes a missed call or sends registration request in prescribed format to the designated numbers specified by the Bank herein below from User's mobile number registered with the Bank.
2. "User" shall mean a customer of the Bank who has an account(s) with the Bank and who has registered his mobile number with the Bank.
3. "Beneficiary" means a Mobile number registered by the User with the bank for which Facility will be available.
4. "Operator" means a telecom service provider For eg: BSNL, Airtel, Vodafone, Idea etc.
5. This Facility will enable the User himself as well as the Beneficiaries added by each User to recharge their Prepaid Mobile Numbers, by giving a missed call to the designated number specified by the Bank herein below.
6. Apart from the mobile number of the User registered with the Bank, the User is permitted to add upto 4 beneficiary mobile numbers for availing the Facility. The User shall not be required to separately register his mobile number, which has already been registered with the Bank, for availing the Facility, provided the User is having only one account with the Bank. Each of the other beneficiary numbers will have to be registered separately by the User i.e., one beneficiary at a time.
7. Once a beneficiary mobile number is added /registered by a User another user cannot add the same beneficiary mobile number for the facility.
8. User shall be required to and be responsible for entering / providing correct information through SMS such as beneficiary mobile number from which the missed call will be initiated, last three digits of the bank account number from which the amount should be deducted and amount for which prepaid recharge is to be carried out.
9. Where User is having only one account with the Bank, the User can avail the Facility instantly by giving missed call to the designated number specified by the Bank herein below, subject to the following:

a. The default limit set shall be Rs. 100 per missed call and maximum limit of Rs. 500/- per month. The User shall have the option to set the limit by sending an SMS in the prescribed format to the designated number specified by the Bank herein below.

b. There shall be a minimum time gap of 1 hour between two recharges.

10. User agrees that Federal Bank shall not be liable and/or responsible in any manner whatsoever for erroneous transaction(s) occurring as a result of User entering / providing incorrect information through SMS.

11. User agrees that Federal Bank will provide the Facility to the registered mobile number of the User as well as to any beneficiary (maximum 4) added by the User.

12. User understands that the Facility will be available to the User/Beneficiary subject to availability of sufficient and clear funds in the User's bank account.

13. The Bank shall at its sole and absolute discretion, specify the minimum and maximum transaction size and limits for Recharge facility from time to time and the same will be available on the website of the Bank and be binding on the User .

14. Upon receiving missed call from the User's registered mobile number/ beneficiary mobile number registered by the User, the Bank will communicate the request to third party service providers (aggregators) for carrying out the recharge. User agrees and acknowledges that Bank role under this Prepaid Recharge facility is limited to that of a banker to the User for receiving the payment and communicating the recharge request to third party (ie. aggregator appointed by Bank from time to time). The processing of recharge transaction(s) requested (except debit / credit of money from / into User bank account and communicating the recharge details to aggregator) will be carried out by third party service providers (aggregators) with the assistance of the respective operators. The Bank shall not be responsible and liable, in any manner whatsoever, for any failed recharge/delay in recharge/talk-time, deficiency in service and/or any other disputes arising out of any breach of obligations/, negligence and/or fraud on the part of the third party service provider and /or operators. User shall be required to confirm the validity and talk time/recharge limit from respective operator. User further acknowledges and agrees that that Federal Bank does not guarantee / warranty the recharge facility being offered by any operator and would not be liable in any manner whatsoever or howsoever including but not limited to any financial loss / damage that may caused to the beneficiary and/or User on account of using this facility.

15. the Bank shall also not be liable or responsible for any delay or omission in carrying out the recharge upon receipt of a missed call from the User/Beneficiary if such delay /omission is due to any software/hardware errors , network problems and /or) or other circumstances beyond the reasonable control of the Bank.

16. User understands that in order to modify the amount of recharge fixed for a beneficiary, he will first have to deactivate the beneficiary from the facility and thereafter register the beneficiary afresh with the new recharge amount.

17. The Bank reserves the right to charge the User for their use of this Prepaid Recharge facility by giving due notice on its Website about such charges. Charges applicable if any will be updated under 'service charges & fees 'section available on the website. This facility is also subject to applicable charges by respective operators. The User's bank account will be debited for the total amount for prepaid recharge along with service charges and applicable taxes if any.

18. This Prepaid Recharge facility is subject to all applicable laws, rules and regulations including RBI guidelines, as may be issued from time to time. The Bank reserves the absolute right to withdraw this Prepaid Recharge facility and / or alter and/or modify any of its terms and conditions at any time without giving any prior notice to the User. The terms and conditions shall be governed by Indian law. Any dispute relating to the facility or the terms and conditions shall be subject to the jurisdiction of the courts in Kochi only.

19. All the normal terms and conditions imposed by the respective operators in connection with prepaid recharges which are prevailing at present and the modifications effected from time to time shall also be applicable to the User in addition to the terms and conditions contained herein.

20. Process for carrying out Prepaid Recharge is as under

Transaction	SMS Format	Send To
Registration	ACTMOB<space>10 Digit Mobile Number of the beneficiary<space>Recharge Amount<space>Last 3 digits of your account number <space>Operator	9895088888
Deregistration	DACTMOB<space>10 Digit Mobile Number of the beneficiary	9895088888
Mobile Recharge	Missed call from Beneficiary Number	8431700700