



**Special Terms and Conditions of Limited Online Banking Services
(Read-Only Access)
of State Bank of India, Frankfurt Branch**

1. Scope of Services

The customer (bank account holder of State Bank of India, Frankfurt Branch – hereinafter referred to as the "Bank") may access information pertaining to the account balance and account movements as well as other status information through read-only access to online banking ("Limited Online Banking"), to the extent offered by the Bank, provided that he/she has requested access to the Bank's limited online banking services and the Bank has confirmed such request. The read-only access will be made available via the Bank's internet address, which the Banks shall name to the client. Especially orders to execute or handle banking operations are not covered by the Limited Online Banking services.

The specific information which may be accessed through Limited Online Banking, as well as any other services offered by the Bank through the Limited Online Banking, may be inferred from the user mask and user navigation of the Limited Online Banking services.

2. Access to Limited Online Banking Services

If the Bank accepts the customer's request for access to Limited Online Banking, the customer or upon the customer's request another individual (both referred to hereinafter collectively as the "User") will obtain from the Bank a user ID and password. Limited Online Banking services may be accessed by entering the user ID and password in the user mask on the Bank's website. When accessing Limited Online Banking services for the first time, the User will have to change the password. The password must contain at least eight characters including at least one alphabet, one digit, and one special character. The User may change the password at any time through Limited Online Banking. The Bank advises users to change the password regularly for safety reasons.

3. Availability of Limited Online Banking Services

The Bank shall make the Limited Online Banking services available to the User for the longest period of time possible. However, necessary maintenance work and accounting operations as well as disturbances to internet traffic and electronic access paths may lead to availability being limited from time to time, or to the Limited Online Banking services being temporarily unavailable. The User shall not have a claim to accessing the Limited Online Banking services at all times.

4. Keeping the User ID and Password Strictly Confidential

The User shall ensure that no other person gains knowledge of his/her user ID and password. Any person who knows the User's user ID and password is in a position to use the access to the Limited Online Banking services and to access information pertaining to the account balance and account movements as well as other status information.

The User must imperatively observe the following in connection with confidentiality concerning the user ID and password:

- The password shall not be written down or stored. In particular, the user shall avoid storage in storage media of the data terminal used by the User (e.g., personal computer). The user ID communicated to the User in writing shall be imperatively stored in a safe place which cannot be accessed by third parties.
- Passing the user ID and password on to other persons shall be prohibited.
- When entering his/her user ID and password the User shall ensure that these cannot be seen by other persons.
- If the User finds out, or suspects, that other persons have knowledge of his/her user ID or password, the User shall be obliged to change his/her password immediately and have his/her access to the limited online banking services blocked as a precaution by giving notice to the Bank by phone or in writing (by letter or fax). The Bank shall not be liable for damage caused through the non-observance of the User's request until it has received such a request for blocking the User's access to the limited online banking services.

5. Blocking of the Access to Limited Online Banking

The User's access to the Limited Online Banking services shall be blocked automatically, if the User has entered a false password three times. In this case, the customer must contact the Bank so that the User's access to the Limited Online Banking services can be reactivated.

The Bank shall be authorized to block the User's access to the Limited Online Banking services if there is a suspicion of misuse of online banking services. The Bank shall notify the customer thereof immediately outside its online banking service.

The Bank shall at all times be obliged to block access to Limited Online Banking services upon the User's request. To lift the blocking, the User must directly contact the Bank outside its online banking service.

6. Liability

The Bank will not provide the User with Internet access or electronic access paths to Limited Online Banking. Therefore, the Bank shall not be liable if access to Limited Online Banking is not possible due to disturbances in Internet access or electronic access paths which are not the Bank's fault.

7. Change of Personal Data

In the event of a change of the User's personal data (e.g., name, address), the User shall be obliged to notify the Bank of such change immediately.

8. Protection of Copyrights and Industrial Property Rights

Any content or information, data, texts, graphical material or functions made available to the User may be subject to copyright protection. The User shall not acquire any rights by using such content or information, data, texts, graphical material or functions. The User shall only use the electronic access paths to Limited Online Banking and its content for his/her own purposes and shall not make these available to third parties; in addition, the User shall treat as strictly confidential any content or information of the Bank which he/she may consider to be strictly confidential. The User may neither remove nor obliterate the Bank's references to its own copyrights or the copyrights of third parties. Furthermore, the User shall not be authorized to use trademarks, domain names or any other distinctive marks of the Bank or any third parties coming to his/her knowledge through online banking without their respective prior approval.

9. Termination

The customer shall be authorized to give written notice of termination of access to the Limited Online Banking services to the Bank (by fax or by letter) at any time and with immediate effect without stating his/her reasons for termination.

The Bank shall be authorized to give notice of termination of the access to the Limited Online Banking services to the customer in writing observing a notice period of six weeks to the end of a calendar month. The right to termination for cause shall remain unaffected.

10. Applicability of other Terms and Conditions

The General Terms and Conditions of the Bank shall apply in addition to the terms contained herein. These terms and conditions can be accessed and printed out at <http://www.statebank-frankfurt.com> as well as at our branch.

11. Applicable Law

The Limited Online Banking services shall be governed by German law unless the applicability of foreign law has been agreed as an exception in an individual case.
