

STATE BANK OF INDIA, JAPAN
TERM & CONDITIONS
for using “onlinesbiglobal.com”

General Information:

1. The “onlinesbiglobal” registration form(s) should be addressed and sent directly to the branch(es) where the USER(s) maintain his / her / their account(s).
2. Separate registration is required in case the accounts are maintained at different branches.
3. Normally the USER(s) can access his/her accounts through the “onlinesbiglobal” site only after he / she acknowledges to the respective branch(es) the receipt of the User-ID and Password sent to him / her.
4. Accounts not listed in the registration form will be available on the “onlinesbiglobal” for the purpose of enquiry only. The USER(s) may approach Branch for enabling transaction rights on such accounts any time.
5. The “onlinesbiglobal” service cannot be claimed as a matter of right. The Bank may also convert the Service into a discretionary service anytime, if so warranted, after it has been made available to the USER.

Bank's Terms :

1. All requests received from the USERS are logged and transmitted to the User's branch for their fulfilments. The requests become effective from the time these are recorded / registered at the respective branch.
2. The rules and regulations applicable to the banking transactions done in the traditional way in JAPAN will be applicable mutatis mutandis for the transactions done through the “onlinesbiglobal” service.
3. Disputes between the registered USER of this service and the Bank with regard to the transactions done through “onlinesbiglobal” will be subject to the jurisdiction of the competent Courts where the branch maintaining the relative account of the user is located and will be governed by the Local Laws of the country in force from time to time.
4. The Bank will take reasonable care to make use of the available technology for ensuring security and preventing unauthorised access to any of the services offered through the “onlinesbiglobal”.
5. The “onlinesbiglobal” service is a VeriSign-certified secure site. This certificate assures that the user is dealing with the authorized website of SBI and the two-way communication during the session is secured by 128-bit SSL

encryption technology, which ensures the confidentiality of the data during transmission. These features, together with access-control methods designed on the site, afford a high level of security to the transactions conducted on “onlinesbiglobal”.

6. The Bank reserves the right to modify, change, add or cancel any of the services offered through “onlinesbiglobal” or the Terms of Service listed in this document without prior notice to the Users. The changes will be notified to the USERS through a notification on the Site.

USER's Obligations :

1. The registered USER(s) must replace the Password given by the Bank at the time of FIRST log-in. **This is mandatory.**

2. The registered USER is free to choose a Password of his choice as per the guidelines on the site. However, he / she is advised to avoid choosing a password that is generic in nature, guessable / inferable from the personal data such as name, date of birth, address, telephone number, driving license / car number etc.

3. The USER is welcome to access “onlinesbiglobal” from anywhere anytime. However, as a matter of precaution and safety, he should avoid using PCs with public access.

4. There is no way to retrieve the Password from the system. In case the USER forgets his / her Password, he/ she will have to approach the branch to reset the password.

5. **The USER must keep the UserName and Password strictly confidential and known only to himself / herself.** It is a good practice to commit the password to memory rather than write it down somewhere. Bank will not be responsible for any loss sustained by the USER due to breach of this condition.

6. The Bank presupposes that any log-in using valid User ID and Password is a valid session initiated by none other than the USER himself, to whom the said User ID and Password belongs.

7. All transactions executed through a valid session as defined above will be construed to have been emanated from the registered USER and will be legally binding on him / her. The USER is cautioned against leaving the computer unattended during a valid session.

8. Should the USER notice that any information relating to his / her account(s) is incorrect or discrepant the same should be immediately brought to the notice of the branch(es).

9. It is not a good idea to let the computer memory remember the username and password. The USER(s) should log off and close the browser window after he/she have finished the session. Improper logging off may leave the connection active between the machine and “onlinesbiglobal” and will entail security risks.

10. The USER will not attempt or permit others to attempt accessing “onlinesbiglobal” through any unlawful means.

11. All the transaction conducted by the USER(s) through “onlinesbiglobal” will be subject to “Article 3” of the law on reporting requirements on cross border payments and receipts for the tax law compliance, under the guidelines of FATF (Financial Action Task Force) on money laundering and anti-terrorist activity.