

FINO BANK WALLET TERMS AND CONDITIONS

These terms and conditions ("Terms and Conditions") apply to and regulate the provisions of Prepaid Payment Instruments ("PPI" or "Wallet" or "Fino Bank Wallet") issued by Fino Payments Bank ("Bank" or "Issuer" or "Fino")

By completing the sign-up process for availing the Wallet, you are deemed to have expressly read, understood and accepted each and every specific Terms and Conditions for issuance of prepaid instruments mentioned herein, along with the General Terms and Conditions specified on our website <https://www.finobank.com> and amended from time to time.

In this agreement, "We", "Us" or "Our" refers to the Fino Payments Bank, "You" or "Your" refers to the individual purchasing or using the Wallet.

DEFINITIONS

In these Terms and Conditions, unless the contrary intention appears and/or the context otherwise requires, capitalized terms defined by: (i) inclusion in quotations and/ or parenthesis have the meanings so ascribed; and (ii) the following terms shall have the meanings assigned to them herein below:

- "Account" refers to a prepaid account with an account balance equivalent to amount loaded on Wallet, for the purpose of monitoring the limits available on such Wallet.
- "Business Day" means a day other than a Sunday, 2nd or 4th Saturday of a Month or Public Holiday as defined under Section 25 of Negotiable Instrument Act, 1881 on which banks are open to transact business of banking.
- "Charges" means such levy, costs and charges levied by the Bank for usage of Wallet, as amended from time to time.
- "Customer" or "Holder" or "You" shall mean any individuals / Organizations who obtain / purchase Wallet from the issuers and who is authorized to hold and use the same against the value stored on such Wallet.
- "Customer Care Centre" refers to contact centre provided by the Bank for addressing all queries, complaints raised by the Customer or any details or information sought by the Customer in relation to the Wallet.
- "Internet Payment Gateway" means the protocol stipulated/to be stipulated by the Bank authorizing the payments made using Wallet over the internet upon authentication of the Customer.
- "KYC" shall mean Know Your Customer guidelines adopted by Bank for the purpose of identification and verification of the Customer, pursuant to the Regulations issued by Reserve Bank of India, from time to time.
- "Merchant Establishments" shall mean such physical establishments (including but not limited to stores, shops, restaurants, hotels, etc.) and Reloadable stores (in any type of electronic form including but not limited to e-commerce platforms, digital marketplaces, etc.) located in India, having a specific contract with the Bank (or a contract through a payment aggregator / payment gateway / card network) for accepting Wallet.
- "Payment Channel" shall mean various modes of transactions including but not limited to EDC/POS terminals/kiosks/ Internet Payment Gateway/Mobile based payment solutions and various other modes as intimated by us from time to time.
- "Personal Identification Number (PIN)" is a numeric password provided to the Customer while issuing Wallet by Bank.
- "POS" or "Point of Sale" means electronic terminals maintained by Merchant Establishments in India at which the Customer can use the Wallet.
- "Prepaid Payment Instrument" (PPI) shall mean a prepaid payment instrument that facilitate purchase of goods and services, financial services, remittance facilities, etc., against the value stored therein

- “Regulations” shall mean the master directions, circulars, notifications, rules, guidelines, regulations, etc. issued by Reserve Bank of India or any other competent authority related to issuance and operation of prepaid payment instruments in India, as amended from time to time.
- “Schedule of Charges” shall mean the details of fees or Charges as may be prescribed by Bank from time to time and displayed on our website.
- “Transaction” means any transaction initiated by the Customer using Wallet at any Merchant Establishment.
- “Fino Payments Bank” or “Issuer” shall mean Fino Payments Bank Ltd, a Banking company within the meaning of the Companies Act, 2013 having its registered office at Mindspace Juinagar, Plot No Gen 2/1/F, Tower 1, 8th Floor, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai - 400 706.
- Limits: All ‘limits’ in the value of instruments stated in the Master Direction, indicate the maximum value of such instruments, denominated in INR, that shall be issued to any holder, unless otherwise specified.

ELIGIBILITY CRITERIA

- Only Individuals of age 18 years and above may use the Wallet for transactions in India and in Indian Rupee denominations only.
- In order to register, create and use the Wallet, the Customer shall be required to submit certain personal information, including but not limited to Customer’s name, Officially Valid Document (OVD) number, address, mobile number, e-mail address, date of birth, preferred language of communication, etc. to the Bank.
- No Customer shall misrepresent his/her identity, age, other demographic, parental, residence, ownership, nature of business information or other such information required to enforce any laws and regulations of India, intentionally or accidentally, and wrongfully use the Fino Bank wallet.
- The Bank may make further enquiries to verify/authenticate the identity of the Customer. In this regard, the Customer is responsible to ensure that the personal information provided is, at all times, true, accurate, correct and complete.

ISSUANCE AND USAGE OF FINO BANK WALLET

- The Wallet shall be the exclusive property of the Issuer.
- The Wallet shall be valid only within the territory of India and for transactions in Indian Rupees only. The Wallet cannot be used outside the territory of India or for any transactions denominated in foreign currency.
- The Wallet shall not be transferable to other individual or third party under any circumstances.
- Bank shall not be liable to pay any interest on any balance maintained in the Wallet at any point in time.
- Customer needs to utilize the entire credit balance available on the Wallet prior to its expiry. In case the Customer does not utilize the credit balance available on the Wallet within the validity period, the Customer can approach the Bank for claiming the unutilized balance. In case the Customer does not approach the Bank within a specified period, the outstanding credit balance available on the Wallet will be transferred to a fund in compliance with the Regulations.
- The Customer agrees and confirms that any unclaimed balance amount in the Wallet for more than 10 years will be transferred to the Depositor Education and Awareness Fund (DEAF) as per RBI/2013-14/527 DBOD.No.DEAF Cell.BC.101/30.01.002/2013-14
- The Customer shall sign and retain all the charge slips generated for each of the Transaction consummated at a Merchant Establishment. We shall not be obliged to provide copies of the charge slips or transaction slips to the Customer. Any such request by the Customer will be at our sole discretion and provided such requests have been made by the Customer within forty-five (45) Business Days from the date of the Transaction. The Customer agrees that the Bank shall be entitled to charge additional cost or charge for providing copies of the charge or transaction slips.

- Any charge or cost levied by the Merchant Establishment in relation to any Transaction shall be directly settled by the Customer with the Merchant Establishment. Bank shall not be liable or responsible, either directly or indirectly, for any act or omission on the part of the Merchant Establishment or the charges or cost levied by them in relation to the Transaction.
- All refunds and adjustments due to any Merchant Establishments on account of device error or communication link will be processed manually and the Wallet will be credited after due verification by the Bank pursuant to the applicable rules, regulation and our internal policy . The Customer agrees that any subsequent Transactions will be accepted or honoured only based on the available credit balance in the Account without taking into account any disputed amount under consideration by us. The Customer shall unconditionally keep the Bank indemnified against any loss or damage caused to us on account of dishonouring the payment instructions as a result of insufficient funds in the Wallet. The Customer agrees that the Bank shall be entitled to deduct the amount of such loss or damaged caused to us directly from the Wallet.
- The Customer undertakes to act in good faith at all times in relation to all dealings from the Wallet. The Customer accepts full responsibility for any illegal or wrongful use of Wallet in contravention to the Terms and Conditions contained herein.
- The Customer hereby agrees not to use the Wallet for making payment(s) of any goods and services, which is illegal under the laws. The Wallet cannot be used for making purchases of prohibited or contraband products or services like lottery tickets, banned or prohibited magazines, participation in sweepstakes, purchase of bitcoins, payment for call-back services, etc.
- Bank does not take any responsibility for any loss, damage or injuries suffered or caused to the Customer in connection with the service, quality of goods and services provided by the Merchant Establishment, refusal to accept (conditional acceptance) the wallet by Merchant Establishment and inability (technical issues) to use the Wallet at Merchant Establishment.
- The Customer hereby acknowledges and agrees that if there is no Transaction for a consecutive period of one (1) year on the Wallet, subject to validity of the Wallet, the same shall be made inactive by the Bank after sending a communication to the Customer. The Wallet can only be reactivated by Bank after validations and requisite due diligence, as stipulated from time to time.
- The Customer hereby agrees to receive SMS or email alerts from Bank for all Transactions done using the Wallet. The SMS or email alerts from us shall stipulate debit and credit Transactions, balance available on the Wallet or such other information or details as stipulated by the Bank, from time to time.
- The Customer agrees that the Bank may, at its sole discretion, utilize the services of external service provider(s) or agent(s) on such terms as required or necessary, for provisioning of the services in relation to the Wallet.
- The Customer shall have access to Frequently Asked Questions (“FAQ”) as uploaded by the Bank on its website, from time to time.

DOCUMENTATION

- The collection, verification, audit and maintenance of correct and updated Customer information is a continuous process and the Bank reserves the right, at any time, to take steps necessary to ensure compliance with all relevant and applicable KYC requirements. The Bank reserves the right to discontinue services/ reject applications for the Wallet at any time if there are discrepancies in information and/or documentation provided by the Customer.
- Any information provided to the Bank with the intention of securing the Wallet shall vest with the Bank, and may be used by the Bank, for any purpose consistent with any applicable law or regulation, at its discretion. This information can also be shared with third parties and used for promotional and analytical purposes.
- For any information provided by the Customer to the Bank for any purpose, via any medium, Customer is solely responsible for the correctness of that information. If the information provided by Customer is found to be incorrect or erroneous, the Bank holds no responsibility and is not liable for any consequences that the information may carry. If the Customer finds out any information related to

his/her account is incorrect or erroneous, he or she can reach out to the Bank to notify the same. If the Bank finds out that the information provided by Customer is false or erroneous, Bank holds the right to terminate the Customer's account and forfeit the amount lying in the account.

MAINTENANCE OF SUFFICIENT BALANCE

Wallet is a prepaid instrument hence there is no minimum balance requirement.

BREACH

- In the event of any breach of these Terms and conditions by the Customer, the Bank shall have the sole right to forthwith cancel or terminate the Wallet without having any liability, claim, demand or dispute against the Bank.
- The Customer undertakes and agrees to indemnify the Bank against any loss, damage, claim, penalty, cost, charges or expenses (including legal counsel fees) that the Bank may incur and/or suffer, whether directly or indirectly, as a result of any act of omission or commission, fraud, negligence or default or any breach of the Terms and Conditions on the part of the Customer as a holder of Wallet.

TERM AND TERMINATION

- The Wallet shall be valid for a period of 10 years from the date of activation.
- b) The Customer agrees and undertakes to terminate the Wallet upon its expiry.
- The Customer agrees that he/she shall continue to be liable for any Charges incurred on the Wallet prior to its termination.
- Bank may at its sole discretion terminate the Wallet if:
 - The Customer is declared insolvent or in case of death of the Customer
 - The Customer committing breach of any of the terms, conditions, stipulations or its obligations under these Terms and Conditions
 - Any restriction imposed on the Customer by an Order of a competent Court or Order issued by any regulatory or statutory authority in India or any investigating agency
- Bank, at its sole discretion, reserves the right to, either temporarily or permanently, withdraw the privileges on the Wallet and/or terminate the Wallet at any time without giving any notice or assigning any reason thereof. In case of a temporary withdrawal, the privileges attached to the Wallet shall be reinstated by the Bank at its sole discretion. In case of a permanent withdrawal, we have a right to cancel the Wallet permanently. However, it is made distinctly clear that withdrawal (temporary or permanent) shall constitute automatic withdrawal of all benefits, privileges and services attached to the Wallet. The Customer agrees that in the event of temporary or permanent withdrawal of the Wallet, the Customer shall continue to be fully liable for all Charges incurred on the Wallet prior to such withdrawal, together with all other applicable Charges thereon, unless otherwise specified by the Bank.
- If the Bank temporarily or permanently, withdraws the privileges or terminates the Wallet, we will on best effort basis, promptly notify the Customer. Bank shall not be held liable or responsible for any such delays or laches in receipt of such notification.
- Upon termination of the Bank as stated above, the balance amount, if any lying in the Wallet will be transferred to alternate bank account of the Customer upon due validations

CHARGES

- Charges shall include:
 - Any fees charged by the Bank in respect of the Wallets, including , hosting, and other fees, if any
 - Service Charges on specific types of Transactions. The method of computation of such Charges will be as notified from time to time
- Charges shall be non-refundable, non-transferrable and non-assignable in nature.

- All Charges, in the absence of manifest error, shall be final and binding on the Customer and shall be conclusive in nature.
- All statutory taxes including goods and service tax, imposts, duties (of any description whatsoever) as may be levied from time to time by Government of India or other competent authority in respect of or in connection with the Wallet, shall be borne by the Customer.
- All Charges related to the Wallet will be debited from the Account, as may be levied from time to time. The Customer shall become liable to pay as soon as a charge has been incurred by use of the Wallet
- The Bank reserves the right to recover the applicable Charges for Transactions processed from the balance in the Customer's Wallet.
- In case of shortage of funds in the Wallet of the Customer for debiting the Charges, the Bank reserves the right to debit such outstanding Service Charges from the Wallet of the Customer as and when the funds become available in the Wallet. The Customer agrees and understands that the Bank may at its sole discretion levy limits and/or Charges on the loading of monies to the Wallet from various payment modes and/or on transfer of the monies to the Bank accounts.
- Schedule of Charges:

Particulars	Charges
Loading of FinoPay wallet - Net Banking, Debit, Credit, Prepaid Cards	Nil
Loading of FinoPay wallet - Cash	Nil
Funds transfer from Wallet	2%
Utility Bill Payment	Nil
Credit Card Bill Payment	₹ 10 /-
Mobile / DTH Recharge	Nil
Annual Charges/Platform Fee/ Maintenance Charges	Nil

UNAUTHORISED ACCESS:

- The Customer is responsible for the security of the Wallet and shall take all steps towards ensuring that the Wallet is not misused. In the event the Bank determines or receives any information that the Customer has neglected or compromised or refused or failed to take steps as indicated above, the Bank reserve the sole right to cancel or terminate such Wallet.
- No liability shall accrue upon the Customer for any unauthorized transactions done on the Wallet, after such breach on Wallet has been reported by the Customer to the Bank. All liabilities accrued on the Wallet post reporting by the Customer shall be borne by the Bank. However, in case of any dispute relating to the time of reporting and/ or transaction(s) made on the Wallet, post reporting of such breach, all Bank's decisions shall be final and binding on the Customer
- The Customer will take all necessary precautions to prevent unauthorised and illegal use of the Wallet. The Customer agrees not to use/access the Wallet in any manner other than as authorised and intended by the Bank. Where the Customer uses the Wallet for any purpose which is illegal, improper or which is not authorised under these Terms and Conditions. Bank has a right to disable the use of the Application or do such other acts in its sole discretion. Bank will take commercially reasonable care to ensure the security of and to prevent unauthorised access to the Application and Services offered through this Application, using commercially reasonable technology available in India

EXCLUSION OF LIABILITY

Bank shall be under no liability or responsibility to the Customer or any third party, in respect of any special, indirect, incidental, consequential, punitive or exemplary loss or damage including, but not limited to, lost profits in connection with this arrangement.

DISPUTED TRANSACTIONS

- Any charge or Transaction slip or other payment requisition received by us for payment shall be conclusive proof of such charge, unless the Wallet is fraudulently misused and evidenced by the Customer.
- All disputed Transactions in relation to the Wallet shall be required to be raised with the Bank's Customer Care Centre, within fifteen (15) Business Days from the date of the disputed Transaction. The Customer acknowledges that any request, after fifteen (15) Business Days from the date of the disputed Transaction shall not be accepted by the Bank.

RIGHT TO SET-OFF AND LIEN

Fino Payments Bank will have the right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the funds held in the Wallet, to the extent of all outstanding dues, whatsoever, arising as a result of the provision of Services to the Customer.

INDEMNITY

The Customer agree to indemnify, defend and hold harmless the Bank and/or the related parties from any and all claims, losses, damages, and liabilities, awards, judgements, costs and expenses, including and without limitation legal fees and expenses, arising out of or related to the use or misuse of the Wallet or due to any violation of these Terms and Conditions, or any breach of the representations, warranties, and covenants.

QUALITY OF GOODS AND SERVICES

- Any dispute with or complaint against any Merchant Establishment regarding any goods purchased or services availed must be directly resolved by the Customer with the Merchant Establishment.
- Bank's responsibility is limited to debiting of the Wallet and subsequent payment to any Merchant Establishment including financial services or transfers to the Bank. Bank does not endorse, promote, champion or warrant any goods and/or services that might be bought/availed or proposed to be bought/availed using the Wallet.

DISCLOSURES

- The Customer acknowledges and consents to sharing of information pertaining to the Customer and the usage of the Bank with any other banks or financial or statutory or regulatory authorities only in case of any financial misuse/fraud/legal cases where RBI, any regulatory authority, Government of India or Court directs us to disclose such information.
- The Customer acknowledges and agrees that we may report to any other banks or financial or statutory or regulatory authorities, any Customer delinquencies and/or the usage of the Wallet only in case of any financial misuse/fraud/legal cases where RBI, any regulatory authority, Government of India or Court directs us to disclose such information. We shall not be obliged to disclose the details of such banks or financial or statutory or regulatory authorities to the Customer, including the extent of such disclosure unless RBI, any regulatory authority, Government of India or Court expressly permits us to disclose the name of the said financial entity.
- The Customer hereby authorizes us and our agents to exchange, share or part with all the information relating to the Customer's details and payment history with our group companies or Affiliates only in case of any financial misuse/fraud/legal cases where RBI, any regulatory authority, Government of India or Court directs us to disclose such information.

GOVERNING LAW AND JURISDICTION

All disputes arising in relation to these Terms and Conditions shall be governed by and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the Courts or Tribunals at Mumbai in India.

SEVERABILITY

If any part of this Terms and Conditions is adjudged illegal or inoperable for any reason, the same shall be severed from the remainder of the Terms and Conditions and only that portion of this Terms and Conditions that is specifically adjudged illegal or inoperable shall cease to govern the relationship between the Bank and the Customer.

AMENDMENT OF THE TERMS AND CONDITIONS

- Bank reserve the sole right to change, these Terms and conditions, features and benefits offered on the Wallet, including but not limited to Charges
- Bank shall communicate the amended Terms and Conditions by hosting them on its website <https://www.finobank.com/> or in any other manner as decided by the Bank
- The Customer shall be responsible for regularly reviewing these Terms and Conditions, including amendments thereto as may be posted on the Bank's website and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Wallet

CUSTOMER GRIEVANCE REDRESSAL

- In the event of any dispute or grievance in relation to the Wallet and/or these Terms and Conditions, the Customer may contact the Bank's Customer Care Centre on details available on the website.
- In the event the dispute or grievance in relation to the Wallet and/or these Terms and Conditions is not adequately addressed or resolved by the Bank's Customer Care Centre, the Customer may approach the Nodal Officer, details of which can be found on the Bank's website.
- Bank agrees that all complaints, disputes or grievances raised by the Customer shall be addressed and/or resolved in a time bound manner.
- The Customer may at any time approach the Banking Ombudsman for the grievance redressal. The list of Banking Ombudsman is available on the website of Reserve Bank of India i.e. www.rbi.org.in

DECLARATION BY CUSTOMER

- I ("the Customer") agree that the opening and maintenance of Fino Bank Wallet is subject to rules and regulations introduced or amended from time to time by the Reserve Bank of India. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/14.01.001/2015-16 dated 28 August 2015 in this regard. I understand and acknowledge that as per the provisions of Income Tax Act, Rules made there under and the guidelines issued by the RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of Wallet(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and or any other similar arrangements. I further declare as under;
- I hereby declare that I am a citizen and tax resident of the Republic of India and not of any other foreign country.
- I hereby declare that I am currently not a Politically Exposed Person ("PEP") or family member/relative/close associate of PEP, as defined by the relevant RBI regulations.

- I undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided by me, as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh and valid self-certification along with documentary evidence.
- I hereby confirm that the proofs/documents provided by me at the time of onboarding are valid and has not expired, wherever applicable. I hereby further undertake to inform to Fino Payments Bank in writing in case of any change thereof.
- I also agree that my failure to disclose any material fact known to me, now or in future, may invalidate me from transacting in the Fino Bank Wallet and the Bank would be within its right to put restrictions with respect to the operations of my Wallet or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Bank, under the guidelines issued by CBDT/RBI from time to time, if the deficiency is not remedied by me within the stipulated period.
- I also agree to furnish and intimate to the Bank any other particulars that are called upon me to provide on Fino Bank Wallet of any change in law either in India or abroad in the subject matter herein.
- I agree to abide by the Bank's Terms and Conditions and rules in force and the changes thereto in T&Cs from time to time relating to my Account as communicated and made available on the Bank's website.
- I give my consent to the Fino Payments Bank to display my balance in the Wallet/savings Bank account on the FinoPay app.
- I understand and acknowledge that there may be downtime, network congestion, outages, scheduled maintenance, or such other events beyond the reasonable control of Fino Payments Bank and Fino Payments Bank shall not be responsible for the same.
- I hereby give my express consent and agree to the Bank in sharing my personal details including phone number and email id with a) any of its service providers, business correspondents, credit rating or investigation agencies or any other agencies or entity for the purpose of providing Banking, search, survey and allied services or for providing third party products including insurance, third party loans etc.
- I agree to indemnify and hold harmless Bank against any fraud, loss or damages suffered by Bank due to reason attributable to me including any incorrect information submitted by me and/or failure on my part to communicate the change/alteration in my details/documents. I also hereby agree to indemnify Bank and their successors or assignees or affiliate if any of the representations, information, documents and declarations made or submitted hereunder by me are incorrect, false, fraudulent or misleading in any of its particulars.

DECLARATION BY CUSTOMER FOR AADHAAR OTP BASED AUTHENTICATION

I hereby expressly grant my consent to Fino Payments Bank for completing my Aadhaar OTP based KYC for availing the Fino Bank Wallet and further state as under:

- That I have no objection to the Aadhaar based authentication system and hereby provide my explicit consent for Aadhaar OTP based verification by Fino Payments Bank voluntarily. I also give my consent for accessing mobile number and email-id from the Central Identities Data Repository ("CIDR")/Aadhaar system.
- I understand that I am allowed to delink my Aadhaar and related information from my Account at a later date and to update another valid Proof of Identity ("POI")/Proof of Address ("POA") of my choice by contacting customercare@finobank.com
- I hereby consent that the OTP based Aadhaar Authentication as completed by Fino Payments Bank can be treated as my signature and confirmation for opening of the Fino Bank Wallet.
- I understand that I can opt to open my Fino Bank Wallet by using any valid Officially Valid Document ('OVD') of my choice while submitting my application for opening of my Fino Bank Wallet.

- I understand that I may be required to submit filled Registration Form along with prescribed documents designated as OVD as provided under the Master Direction - Know Your Customer (KYC) Direction, 2016 issued by RBI and as amended from time to time or supplemented (“KYC Norms”) / Anti-Money Laundering (AML) standards/Combating of Financing of Terrorism (CFT)/Obligation of Banks under PMLA, 2002, including Permanent Account No. (PAN) or Form 60/61 from time to time, which is applicable for Aadhaar based authentication system or such other documents as may be required by Fino Payments Bank (in case I do not have a PAN), to the satisfaction of the Bank and such other/further documents including in respect of the nature of business and financial status as may be required by the Bank as per it’s internal checks and as may be required under Applicable Laws including KYC Norms. I will comply with Applicable Laws at all times.
- The information provided by me and my data received from Unique Identification Authority of India (UIDAI) is true and correct for opening the Fino Bank Wallet through either of the options.
- I understand that my personal /KYC details may be shared by Fino Payments Bank with the KYC Registry. I hereby give consent to receive information from Central KYC registry or from the Bank through SMS/e mail on my registered number/e mail address.

CONTACT INFORMATION

- Call: 022 6868 1414
- Mail: customercare@finobank.com
- Website: <https://www.finobank.com>

