

Dated: 23 April, 2014



PUBLIC NOTICE

Currently J&K Bank is sending **Free SMS Alerts** on customer's registered mobile number informing him about debit, credit, cheque return etc. Pursuant to RBI allowing banks to charge customers on actual usage of SMS Alerts, the Bank is going to charge its customers @ 25 paisa for every successfully delivered SMS Alert from 12/05/2014, subject to 5 free SMS alerts per month.

However SMS Alerts for following transactions will continue to be sent free of charge, even after 12/05/2014.

- Debit / ATM Card at ATM/ POS.
- Internet Banking / Mobile Banking / e-Commerce.
- NEFT transactions once funds are credited to beneficiary account.

All valued customers are requested to furnish correct Cell Numbers to their respective branches so that SMS Alerts are delivered successfully.

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