



The following is a quick guide to set-up and use Baroda M-Connect plus.

- By using Baroda M-Connect plus, the customer / user agrees to the “Terms and Conditions for Baroda M-Connect plus”. All the banking services may not be available through Baroda M-Connect plus.

Registration / activation

- Please note that your mobile banking facility needs to be activated by your base branch before you can download and install this service. The application form for Baroda M-Connect plus service may be downloaded and printed from the Bank’s website or the same can be received from any branch of the Bank. The said form is to be filled up and duly signed by the User and submitted to the branch of the Bank. Upon receipt of request in the bank’s prescribed application form or any other means acceptable to the bank for Baroda M-Connect plus service and subject to the satisfaction of the eligibility criteria laid down by the Bank from time to time, Baroda M-Connect plus service access shall be provided to the User by the Bank.
- Upon approval of the account holder’s application / request, the customer will be sent a text by SMS carrying the mPIN. The customer will be required to create Application password and change the mPIN by creating a new mPIN after downloading the official application from Google Play Store or Apple iOS platform and other authentication as required by Baroda M-Connect plus application. The password and mPIN so created should not be disclosed to anyone, including the Bank staff. The User will be solely responsible for maintaining secrecy of the password and mPIN and the Bank shall in no way be responsible for the misuse of the said password by any person other than the authorised User.

Password / mPIN

- If the User forgets the password, a new password and /or mPIN may be obtained from the Bank against a written request in the prescribed Bank’s format available on Internet or from the Bank’s branch. Such replacements shall not be deemed as the commencement of new contract. In such an event the Bank shall provide the new password within a reasonable period of time. However, till such time the Bank will not effect any Baroda M-Connect plus service transactions initiated by the User



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| <p>Press 'Confirm' > app will send one time SMS to server</p> | <p>Your registered Mobile no. will be fetched > Press confirm > OTP will be generated & auto-read.</p> | <p>Create your own application password</p> | <p>Agree on terms and conditions page</p> | <p>1st field : Enter mPIN received through SMS 2nd & 3rd field : Create own mPIN > Activation successful!</p> |
|---|---|--|--|---|

- Please ensure to **feed in your mobile number without initial '0'** when prompted.



Transfer of funds (NZD) to other banks in New Zealand

- You can initiate the local bank transfer transactions by using the 'Fund transfer' -> 'Inter-bank transfer' option of mobile banking facility. Maximum amount that can be transferred using the **Interbank Fund Transfer** option for transfer of funds to other bank is NZD 10,000 per transaction and maximum three transactions shall be allowed in a single day.
- Beneficiary account number should be of 16 digits. **Kindly include a '0' before suffix (last two digits of your account number) to make it 16 digit.** E.g. If your account number is 01-0186-0222222-22 then after including a '0' your account number (only for this purpose) should be 01-0186-0222222-**0**22. Also, please ensure transaction remarks contains only 35 alpha-numeric characters (no special characters)

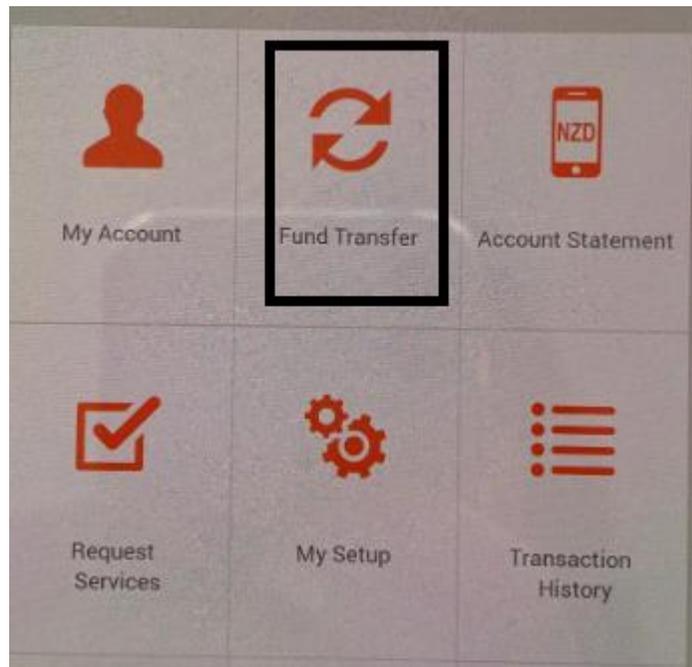
Sending money (INR) to personal bank accounts to India

- Maximum amount that can be remitted to India using the **Rapid Fund to India** option [M-Connect plus (Mobile Banking) and / or Baroda Connect(Internet Banking) (Both put together)] is NZD 3,000 per day and maximum two transactions per day subject to a maximum of is NZD 4,999 per month and maximum five transactions per month
- Rapid Funds 2 India facility is only available on Business Days (**Monday to Friday from 9am to 4.30pm NZ time except public holidays**).

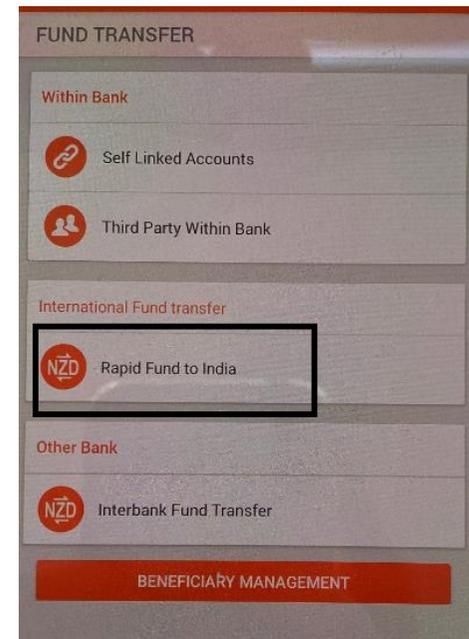
Rapid Funds2India through M-Connect plus

It is an easy and convenient online outward remittance service offered by Bank of Baroda NZ Ltd Mobile Application (M-connect Plus NZ) to its customers for sending money online from New Zealand to personal bank accounts in India. (Terms & Conditions apply). Simply download and install M-Connect Plus NZ application and use the following steps for overseas money transfer:

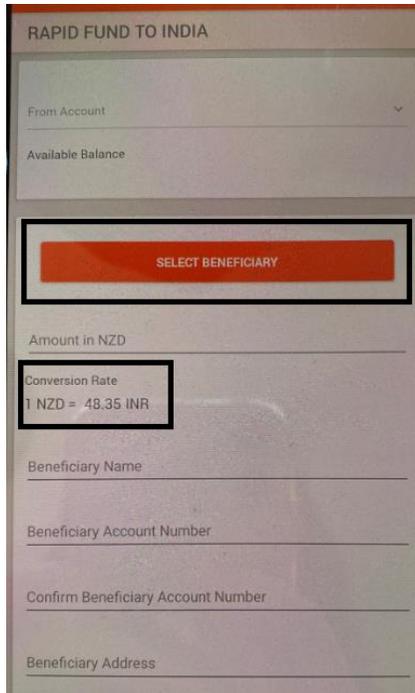
1. Please click on the option 'Fund Transfer' after login.



2. Please click on the option 'Rapid Funds to India' under 'International Fund Transfer' option:



3. Please click on the option 'Select Beneficiary'. Current INR exchange rate is also available on this screen.



RAPID FUND TO INDIA

From Account

Available Balance

SELECT BENEFICIARY

Amount in NZD

Conversion Rate
1 NZD = 48.35 INR

Beneficiary Name

Beneficiary Account Number

Confirm Beneficiary Account Number

Beneficiary Address

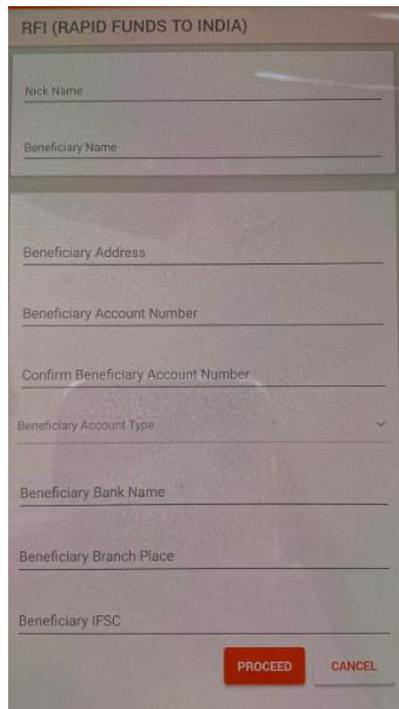
4. Please click on the '+' button at the bottom right corner



SELECT BENEFICIARY

Add Beneficiary **+**

5. Please register the beneficiary (one time process) by filling up the below indicated details and confirm the same on next screen by feeding in your mPin (Transaction Password)



The screenshot shows a mobile application interface for registering a beneficiary. The title is "RFI (RAPID FUNDS TO INDIA)". The form contains the following fields: Nick Name, Beneficiary Name, Beneficiary Address, Beneficiary Account Number, Confirm Beneficiary Account Number, Beneficiary Account Type (with a dropdown arrow), Beneficiary Bank Name, Beneficiary Branch Place, and Beneficiary IFSC. At the bottom, there are two buttons: "PROCEED" (in red) and "CANCEL" (in grey).

- Once the beneficiary registration is successful, you can start making payments to this account through Fund Transfer option.

Please carefully enter the IFSC code. The fifth character is generally **numeric zero "0"**

Terms & Conditions apply.



0800 024 404
www.barodanzltd.co.nz

BARODA CONNECT
Retail eBanking

***114 Dominion Road,
Mt Eden, Auckland
Ph: 09 6321020***

***726, Great South Road,
Manukau
Ph: 09 2610018***

***55, Featherston Street,
Wellington
Ph: 04 4710196***

***Auckland, Manukau and Wellington Branch open from 9am to 4.30pm
Auckland Branch is also open on Saturdays from 10 am to 2 pm***