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THE BANK OF COMMERCE ONLINE BANKING SERVICES END USER AGREEMENT. This Online Banking End User Agreement ("Agreement") describes your rights and obligations as a user of the Online Banking Services provided by The Bank of Commerce ("Bank"). In 2009, Congress passed the Credit Card Accountability Responsibility and Disclosure (CARD) Act, which set consumer protections for gift cards based on many state laws. Shri Mahabaleshwara M.S., Managing Director & CEO, Karnataka Bank, handing over the DD for Rs. 25.00 lakh to Honourable CM of Kerala, Shri Pinarayi Vijayan, at Thiruvananthapuram secretariat, towards 'Chief Minister's Distress Relief Fund' of Kerala State. SIBerNet - Internet Banking Service platform of South Indian Bank, which allows customers to make all the banking transaction through internet.