CSB Bank
Trusted Heritage Smart Future

MOST IMPORTANT TERMS & CONDITIONS (MITC) FOR OPENING OF SAVINGS BANK/CURRENT ACCOUNT (SA/CA) THROUGH CSB DIGITAL MODE (RESIDENT CLIENT)

- ✓ I hereby confirm that the Bank official has explained to me and I have read and understood the Terms and Conditions governing the opening and operation of the Savings Bank/Current Account using CSB Digital mode of CSB Bank Ltd. and the guidelines relating to various services including but not limited to ATMs/Debit Card/Mobile Banking/Internet Banking/E-passbook/SMS & e- mail alert/Cheque book etc. I accept and undertake to be bound by the said Terms and Conditions and undertake to maintain the required Average Monthly Balance (AMB) applicable to the product variant selected as detailed in the Bank's website https://www.csb.bank.in/service-charges-and-fees.
- ✓ For the Savings Bank/Current Account product which I have opted, I have read and understood the schedule of service charges/fees and account features, from bank's website (https://www.csb.bank.in/service-charges-and-fees). I understand that the Bank reserves the right to revise the same from time to time by publishing and updating the same in Bank's website (https://www.csb.bank.in/service-charges-and-fees) and I undertake to pay such revised service charges and also hereby authorize the Bank to debit such charges and recover the same from out of the balance/s in my Savings Bank/Current Accounts.
- ✓ I understand and undertake that the Savings Bank/Current Account should be used to route transactions of only personal/ non-business/non- commercial nature. In the event of occurrence of such transactions that may be construed as commercial/suspicious in nature, the Bank reserves the right to decline/reverse such transactions and freeze/close the Savings Bank/Current Account.
- ✓ Disclosure of Information: I authorize the Bank to share my transaction details with regulatory/enforcement authorities whenever such information is called for.
- ✓ In the event of a change in my residential status at any time after opening the account, I undertake to promptly inform the details to the Bank and authorize it to redesignate all my accounts in accordance with the residential status declared by me.
- ✓ I undertake and unconditionally agree that in respect of this account, all debits and credits in any of my accounts will be carried out strictly as per FEMA/ AML regulations.
- ✓ FATCA Declaration: I confirm that I am tax resident of India and/or countries as declared by me in the digital account opening form. I certify that I am authorized by virtue of a POA/mandate/other documents to sign for the individual who is the beneficial owner of all the income in the account to which this form relates and/or am using this form to document myself as an individual who is the Customer. In the event, if the bank is put to any hardships or claims from any authorities due to any false, untrue or misleading representation/information furnished by me as contained herein, I shall be solely liable and responsible for the same. I hereby authorize the bank to provide, directly or indirectly, to any relevant tax authorities/government authorities and/or other regulatory authorities locally/internationally or any party authorized to audit or conduct a similar control function of the bank for tax purposes, the information contained in this form and, to disclose to such tax authorities or such party any additional information that the bank may have in its possession.
- ✓ I understand and agree that if my registered mobile number and/or email ID is found to be invalid, inactive, or short-lived, the Bank may remove such contact details from my profile without any further intimation to me. I further agree that upon such removal, my online transaction access (through net/mobile banking/UPI/POS transactions and/or through debit card) and transaction/statement-level alerts through mobile/email will be disabled until I update my valid contact details with the Bank.
- ✓ Communication/Correspondence Address Declaration: I hereby affirm and declare that my address for correspondence is as mentioned in the digital mode of account opening. I understand that the address (positive) confirmation letter sent by the bank to that address, if returned undelivered, will result in the bank stopping all operations of my account, without further notice.
- ✓ Initial Payment Funding Declaration: that I am depositing/deposited funds from my own/close relative's bank account and not from Third Party Bank account. I understand and accept that Bank can refuse to open my account at its discretion if any discrepancy is found. The Bank will return the IP funds/ IP funding cheque to me if the account opening could not be processed on account of non- submission of KYC documents by me. I also hereby agree to, pay the Bank/the Bank deducting from my funds lying with the Bank, the processing fee as notified by the Bank from time to time in its website https://www.csb.bank.in/service-charges-and-fees along with tax, if the account is closed/ is not activated due to non-submission of KYC documents by me as per the extant guidelines of the Bank.
- ✓ I undertake and confirm that all the data shared by me to the Bank Official, has been documented in the Electronic Application Form in my presence and with my consent.
- ✓ I hereby state that I have no objection in and I hereby authorise CSB Bank validating and fetching my PAN with NSDL and my Aadhaar details from Unique Identification Authority of India (UIDAI) portal. I further authorise UIDAI to release my identity (name, father's name, gender, date of birth, address, biometric details etc.) available in UIDAI database to CSB bank Ltd. for verification of my identity for the purpose of opening this Savings Bank/Current Account. I also agree to provide the biometric scan of my finger(s) and the Aadhaar card details to/by CSB Bank Ltd. for the above purpose.
- ✓ I hereby give my consent that my personal/KYC details may be shared with/retrieved from Central KYC Registry. Further I give my consent to receiving information from Central KYC Registry through SMS/E-mail on the registered mobile number/E-mail address.
- ✓ I hereby undertake to verify my account details/balances periodically and ensure correctness of the same in order to avoid/ curtail fraudulent transactions occurring in the account, irrespective of the reasonable care and caution exercised by the Bank.
- ✓ I give my consent to receive information with respect to account maintenance, alerts, payments due and updates on existing and new products, servicing of accounts, for sales and marketing, servicing my relationship with CSB Bank Ltd., its group companies/ associates or agents through telephone/mobile/SMS/e-mails etc.
- ✓ I understand that the Bank/channel partners/vendors reserves their right to modify/discontinue any of the complimentary offers at their own discretion based on change in product proposition and based on contracted terms and conditions with its channel partners and vendors. I further understand that I shall have no claim against the Bank for offers by channel partner/vendor.
- ✓ I understand and agree that my inability or unwillingness to provide the necessary and satisfactory information/details as requested by the Bank may result in the Bank rejecting my request for opening of the account.
- ✓ I hereby declare that the details given to the Bank are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes, therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it and that the Bank is entitled to freeze/close the account in such an event.
- ✓ I hereby undertake to update my KYC records at such periodicity as prescribed by the Bank from time to time and I hereby authorize the Bank to freeze/close the Savings Bank/Current Account on my failure to so update as per the instructions of the Bank.
- ✓ I hereby understand & agree that, if the transaction turnover in this account exceeds the turnover/income declared by me 'at the time of opening the account' or 'as updated by me from time to time', the bank reserves the right to freeze any further credits and/or debits to/in this account and/or freeze the channel facilities like debit card/internet banking/mobile banking etc., without any advance notice to me. The freezing may be lifted at the discretion of the bank after obtaining satisfactory explanation/ documentary evidence from me substantiating the transactions.
- ✓ I hereby confirm that the Bank has offered me the option of a passbook and/or email statement facility. I understand and agree that a registered email ID is mandatory for availing email statements. In case I opt for a passbook, I will update the entries from the branch as and when required.
- ✓ Applicable for Corporate Salary Savings Account products: I understand and accept that if monthly salary as per the indicative salary criteria of the account variant/product is not credited in this account continuously for 3 months, this account will be converted to regular base variant savings bank account.
- ✓ Applicable for CSB-Staffs: Once a client is moved out of the staff category, all linked accounts will be immediately converted to the regular eligible account variant/product without any prior notice. Such accounts will no longer be eligible for any staff benefits.
- ✓ Applicable for Students Support Savings Account: I understand and accept that the upper age limit of holding the Students Support Savings Account is 25 upon attaining which the account will be converted by the Bank to regular base variant savings bank account.

FOR MINOR CLIENT ONLY:

I hereby declare that the date of birth of..... (name of minor), who is my..... (relationship) is.....and I am his/her natural/legal guardian appointed by court order dated.....(copy enclosed).

I hereby state that I have no objection in and I hereby authorise CSB Bank fetching/validating minor's PAN with NSDL and minor's Aadhaar details from Unique Identification Authority of India (UIDAI) portal. I further authorise UIDAI to release/share Aadhar card details (name, father's name, gender, date of birth, address, biometric details etc.) of the minor available in UIDAI database to CSB Bank Ltd. for verification of minor's identity for the purpose of opening/operation of bank accounts with CSB Bank Ltd. and creation/modification of client ID in that connection and for services provided by its third party service providers on behalf of the Bank or otherwise. I hereby understand that, on attaining majority, the erstwhile minor shall confirm the balance in the account, submit fresh KYC documents and fresh operating instructions (if the account is operated by the natural guardian / legal guardian). I also understand and agree that on the day of attaining majority, my account(s) shall be debit freezed and further operations shall be allowed only after submission of fresh KYC documents and fresh operating instructions.

1. Applicable for Client ID/Accounts in Representative Capacity: I shall represent the said minor in all future transactions of any description in the Minor's account until the said minor attains majority. I indemnify the Bank against any claim of above minor for any transactions made by me in his/her account.
2. Applicable for Client ID/Accounts opened in individual capacity of minor: I hereby declare by that the minor has sufficient knowledge operating the Bank account.

Date: ..... Place: ..... Name of Guardian: .....

Signature / Thumb Impression of Guardian

- ✓ **Mobile number declaration**: I hereby request for registration/ updation of this mobile number _____ (with country code) in your records and for sending any communication related to my account, as well as transaction advices. I further confirm that (a) ☐ the said mobile number is held by me and is not in use by any third party **OR** (b) ☐ this mobile number belongs to Mr./Mrs./Ms. _____ who is my _____ (relationship with subscriber of the mobile number). The reason I am giving this mobile number is that (i) ☐ I am not having mobile number in my name **OR** (ii) ☐ _____ (specify the reason).
- ✓ **Email id declaration**: I hereby request for registration/ updation of this Email id _____ in your records and for sending any communication related to my account, as well as transaction advices. I further confirm that (a) ☐ the said Email id is held by me and is not in use by any third party **OR** (b) ☐ this Email id belongs to Mr./Mrs./Ms. _____ who is my _____ (relationship with holder of the Email id). The reason I am giving this Email id is that (i) ☐ I am not having Email id in my name **OR** (ii) ☐ _____ (specify the reason).
- ✓ **Declaration for Nomination:** I hereby confirm that, unless & until modified/ cancelled by filing a fresh nomination form/ request, a nomination once filed will continue to be applicable to the account. For this account, I confirm having chosen nomination facility as,
  - ☐ Nomination Required (If required, ensure that nominee details are given in the Form for Nomination) **OR**
  - ☐ Nomination Not Required. The Bank officials have briefed me about the advantages of having nomination and requested to fill the nominee details. After considering Bank's request, I have decided not to opt for nomination and request Bank to open this account without nomination. I understand & acknowledge the risk and consequences associated with not opting for nomination.
- ✓ **Declaration for Payment of Additional Interest Rate (Staff Benefit) on Resident (Domestic) Savings Bank Account:**
  - ☐ I am a staff or a retired staff of this bank and I hereby declare that the monies deposited into this account belongs to me only. **OR**
  - ☐ I am a staff or a retired staff of this bank and this account is held jointly with my family member(s). I hereby declare that the monies deposited into this account belong to me only. **OR**
  - ☐ I am the spouse of a 'deceased staff of this bank' or a 'deceased retired staff of this bank'. I hereby declare that the monies deposited into this account belong to me only.
- ✓ Declaration in case of mismatch in Father's name with the details in KYC documents submitted: I hereby declare that the name of my father is _____ which is as per the data fetched from UIDAI data base/ name printed in _____ This declared name shall be updated in bank records.
- ✓ I confirm receipt of copy of this Most Important Terms and Conditions (MITC) document, for my records and accept and agree to abide by the same.

Date: _____ Place: _____ Name of Applicant: _____

Signature / Thumb Impression of Applicant

FOR OFFICE USE ONLY: Account Number (to be filled in by Bank official): _____ Ref. No. _____

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Witnesses (Thumb impression shall be attested by two witnesses)

1. Signature : _____	2. Signature : _____
Name : _____	Name : _____
Address : _____	Address : _____
Place & Date : _____	Place & Date : _____

FOR OFFICE USE ONLY:

Account Number (to be filled in by Bank official): _____ Ref. No. _____

☐ Full KYC verification carried out by conducting biometric/ OTP based e -KYC authentication & due diligence. ☐ Customer signed in my presence.

☐ Full KYC verification carried out by meeting the customer and conducting physical verification of KYC documents with originals & due diligence.

☐ Vernacular language declaration: The details of the Account Opening Form have been read over and explained to this applicant in the language in which signatory is signing and have made him understood the contents thereof.

Employee Name : _____ Designation : _____

Employee Code : _____ Date : _____ Signature : _____

Declaration by the Branch Manager (BM):

☐ **For the cases where E-KYC authentication cannot be completed:** I have met the customer, Mr./Mrs./Ms._____ (name of the customer) in person and carried out physical verification of original KYC documents as a part of customer due diligence.

☐ **For Non-Walk-in Customers:** This is to certify that this customer, Mr./Mrs./Ms. _____ (name of the customer) is not a walk-in customer and this customer is sourced by Mr./Mrs./Ms. _____ (name & emp code of the LG-employee)

Name of Branch Manager (BM) : _____

Employee Code of BM : _____ Date : _____ Signature of BM : _____