

MOST IMPORTANT TERMS & CONDITIONS (MITC) FOR OPENING OF SAVINGS BANK/CURRENT ACCOUNT (SA/CA) THROUGH CSB DIGITAL MODE (NON-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.
- ✓ 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.
- ✓ 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.
- ✓ 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.
- ✓ For Accounts in the Names of Minors: 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 frozen and further operations shall be allowed only after submission of fresh KYC documents and fresh operating instructions.
- ✓ 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 declare that I am Non-resident Indian holding Indian Passport.

I hereby declare that I am PIO/OCI holding (issuing country) passport, satisfying one of the following conditions, for which proof is attached. I/My held an Indian Passport hold a PIO/OCI card am spouse of an Indian Citizen am spouse of a PIO/OCI Father/Mother/Grandfather/Grandmother (name)..... is/was a citizen of India by virtue of the constitution of Indian Citizenship Act 1955. I hereby declare and confirm that I am Non-Resident Indian on contract with (name and address of shipping company) registered in (country)

FOR MINOR ACCOUNT 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 Aadhaar 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.

1. Applicable for A/cs in Representative Capacity: I shall represent the said minor in all future transactions of any description in the above 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 A/cs 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)

- ✓ I undertake and unconditionally agree that in respect of this account, all debits and credits will be carried out strictly as per FEMA regulations. I also undertake to intimate the bank about my return to India for Permanent residency immediately on arrival.

- ✓ **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 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. _____

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 : _____