

## MOST IMPORTANT TERMS & CONDITIONS (MITC) FOR CREATION/MODIFICATION OF CLIENT ID 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 Creation/Modification of Client ID using CSB Digital mode of CSB Bank Ltd.
- ✓ Disclosure of Information: I authorize the Bank to share my details with regulatory/enforcement authorities whenever such information is called for.
- ✓ 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 creation/modification of client id. 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 give my consent to receive information with respect to 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 Customer ID creation/update.
- ✓ 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/suspend the client ID 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/suspend the Client ID on my failure to so update as per the instructions of the Bank.
- ✓ For Clients 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 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 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 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 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 \_\_\_\_\_ (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 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 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.

- ✓ I undertake and unconditionally agree that in respect of this Client ID, all debits and credits in any of my accounts 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 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.

Date: \_\_\_\_\_ Place: \_\_\_\_\_ Name of Applicant : \_\_\_\_\_

Witnesses (Thumb impression shall be attested by two witnesses)

Signature / Thumb Impression of Applicant

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

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

### FOR OFFICE USE ONLY:

Client/Customer id (to be filled in by Bank official): \_\_\_\_\_ Ref. No. \_\_\_\_\_

Full KYC verification carried out by conducting biometric/OTP 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 Client ID creation/modification 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.

Name of Branch Manager (BM) : \_\_\_\_\_

Employee Code of BM : \_\_\_\_\_ Date : \_\_\_\_\_ Signature of BM : \_\_\_\_\_