CSB Bank
Trusted Heritage Smart Future

MOST IMPORTANT TERMS & CONDITIONS (MITC) FOR OPENING OF SAVINGS BANK/CURRENT ACCOUNT 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.co.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.co.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.co.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.
- ✓ Nomination: I hereby confirm that, unless and until modified or cancelled by filing a fresh nomination form/ request, a nomination once filed will continue to be applicable to the account.
- ✓ FATCA Declaration: I hereby declare that I am a resident of India by birth and I do not hold citizenship of any other country (dual/multiple/green card). I confirm that I am not a tax resident of any other country other than India or a POA mandate holder.
- ✓ 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.co.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.
- ✓ Applicable for Salary SB Account Variants: I understand and accept that if monthly salary as per the indicative salary criteria of the account variant is not credited in this account continuously for 3 months, this account will be converted to regular base variant savings bank account.
- ✓ 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 understand that the Bank reserves their right to revise the service charges from time to time for chargeable services in terms of the schedule of service charges as published and updated in the Bank's website (https://www.csb.co.in/service-charges-and-fees) and I undertake to pay such service charges as revised from time to time and also hereby authorize the Bank to debit such charges and recover the same from out of the balances in my Savings Bank/Current Account.
- ✓ 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 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 freezed 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.

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 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.

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.

Signature / Thumb Impression of Guardian

Date: _____ Place: _____ Name of Guardian : _____

- ✓ Mobile number & e-mail id declaration: I hereby request for registration/ updation of my mobile number _____ (with country code) and e-mail id _____ in your records and for sending any communication related to my account, as well as transaction advices. I further confirm that the said mobile number/e-mail id is held by me and is not in use by any third party.
- ✓ **Declaration for Nomination:** For this account, I confirm having chosen nomination facility as,

  ☐ Nomination required (If required, ensure that nominee details are given below) **OR**

  ☐ Nomination not required. The Bank officials have briefed me/us 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.

  ☐ I confirm the nomination of this account made by me in favour of _____ (name & address of nominee), aged _____ years, who is my _____ (relationship with depositor).

  ☐ ** I confirm that, as the nominee is a minor on this date, I have appointed _____ (name & address) aged _____ years to receive the amount of the deposit on behalf of the nominee in the event of my/minor's death during the minority of the nominee.

  ***Strike out this phrase, if nominee is not a minor.*
- ✓ **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.

Signature / Thumb Impression of Applicant

Date: _____ Place: _____ Name 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 OVD 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 : _____

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ACKNOWLEDGEMENT - DA1 (Nomination)

CSB Bank Ltd., _____ branch

For the Account Number _____ we acknowledge receipt of,

(a) the nomination made by you in favour of _____

(name & address of nominee), age _____ years.

(b) **(as the nominee is a minor) the request to appoint _____

(name & address) aged _____ years to receive the amount of the deposit on behalf of the nominee in the event of your/minor's death during the minority of the nominee.

***Strike out this phrase, if nominee is not a minor.*

Date:

Your Faithfully,

Signature of Bank official with seal