

CASA-BYOD-AOF-for-Electronically-Source-Accounts TnC**Namen gamchatgipa Niam aro Ritirang (Customer Copy)**

Anga (iano segipa “Anga” “Angni” aro “angko” ian account kuligipa sakantiko miksonga) ka’mao segimin T&C poraiaha aro ma’siaha aro T&C na jeba dingtangatani ong’on, uko website www.axisbank.com ianonikosan tale uina man’gen.

Electronic Form Gapatani: Anga/Chinga Axis Bank baksa account Kulina tablet-rangko jakkalna ku.watenga aro _____ AXIS Bank Limited-ni employee/ representative, jeni employee/ representative ID _____ ong’a uko account Kulina tale gapatna gita angni/chingni palo authorize ka’enga aro uan electronic application form-o angni instruction on.gimin gita ong.a. Indake Anga/Chinga uni/uni electronic application form-o tale gapatniko nimanaha aro verify ka’manaha aro uan kakket, chong’mot aro update ka’gimin ong’a ine ku.chakenga. aro electronic application form-ni kosako segimin reference number-ko, angni application-ko tale nie review, verification aro confirmation ka’ani ja’manosa AXIS Bank generate ka.aha. Electronic application form aro physical confirmation form ia minggni, account kuliani document-rangko, kosako on’gimin application number-na talataniko on’gen.

Account kuliani/ service provision: Pilak kamrang aro account kulianirang angni information/documents on’aniko verification ka’aniosa pangchakgen. Maibakai maiba a’selni gimin account kulijaode, gamgimin tangkako angna DD/Banker's Cheque ba PO gitanan on’pilgen, ua gamgimin tangka gong 20,000 bata ong.ode.

Services: pilak kamrangkon Axis Bank man’a dipet name dangdike on’gen. uamangni angna dakgni kamrangni chu’gimik list www.axisbank.com. lanon sea donga. Anga uni customer ong’jaode, maiba gualaniko man’ode anga ku’chaka, angna mamingkoba uiatgija bank customer ID ko ra’pilna ba uamangni dongimin niam gita dakna chu’gimik bilko man’a.

Fees & Charges: Fees aro Charges-ko angni account aro gipin kamrangko ra’anina gamna nanggen. Jekon namen gamchatgipa Document/schedule of charges aro www.axisbank.com website-o seaha. GST aro gipin niamni gita gamna nanganirangko somoini kri gimik fees-kon ra’gen.

Interest Payment: Axis Bank nang’ni Savings Account-o salanti balance dongani kri interest-ko on’a jekon scheme code

Change in Fees & Charges, Services, aro Interest Rate: ingipao dam sea donga Jeba Fees & Charges, Services iarango change/discontinuation ong’ani dongode uko angna sal 30-na skang letter/SMS/website/email ba gipin cholrangchi uiatsoaniko dakgen.

Recovery: Fees/charges-ko gamna Account-o tangka dongjaode, anga Axis Bank-ko authorize ka’enga, jeba tangka angni account-o donga, ba napenga ba jeba collection ka’aniko man’a ba deposit ka’a uko jakkalchina.

Debit Limit: Anga ma'sia, Account kuliani document-rangko name check ka'e, Bank-ni chu'ongnikkuja dipet account-o debit limit hajal 50,000 dongna nanggen. Aro Axis Bank representative-chi on'gimin account ong'ode, debit Transaction ka.na gita document-rangko Bank-chi verification ka'ani ja'manosa activate ka'atgen.

Inoperative Account: Bilsa 2 ba una bate angni account-oni maming transaction dongjaode uko Inoperative Account ine changen.

Account Freeze: ka'mao segipa obostarang ong'ode, niamo segiminna agre angna uiatachi, Anga angni account-ko Freeze ka'china bank-ko authorize ka'enga, a. Account Kulina gita angni document on'anirang chu.ongja ong'ode b. bilsa chu'onggijagipa account nokgipa, jensalo bilsa chu'sokaha c. Angni account-oni transaction ka'anirangko anga ka'jaenga ine Bank suspect ka'ode (indiba jeko transaction ka'manaha uko bank maming dakeba daito ra'jawa) d. Angni account-ko jakkalsretenga ine suspect ka.ode, jekai ong'gija tangka man'soani ba watatani ba group dake kragija kamrangna authorize gri dingtang dingtang biapona tangka watatode. (indake ong'ode anga notice man'sojawa.) e. Account Kulina gita request ka'on, Form 49A /ba Aadhaar enrolment number, PAN & Aadhaar number iako Bank-ni somoi on'a gita, account kuligipa rokkomni kri on'a nanga.

Account Closure: Ka.mao segipa obosta ong.on angna tale uiatan baksa Anga Bank-ko angni account-ko chipchina authorize ka'enga. a. Account-o ja 3 ba una bate balance zero ong'e dongode b. Angni account-oni payment ka'anirang bang'en chu'sokja ong'ode c. Niamo segimin gita volume/type transaction ka'anio Account-ko ong'gija jakkalode d. Chu.ongnikgija Account conduct ka'ode.

Account conversion (Ia Salary Saving Account Kuligiparanga ong.a): Maibakai ja 3-na kingking angni Salary Account-ona salary sokbajaode, maming notice ba uiatgijan ua account-ko automatically normal savings account-ona convert ka.atgen. (una gimik nanggipa charges aro fees-ko ra'gen) aro KYC ko chu.gimik gapatna nanggen, uko dakjaode account-o credit freeze ong'gen.

Transactions: Account-ni bidingo Axis bank-na maiba instruction-ko on'ode, financial/non-financial nature (jekai, Cheque book/card, issue ka'ani, financial transactions, personal detail-rangko update ka'ani) iarangko anga authorized channel gitasa on'gen.jekon dingtangmancha bank-chi talatgen, jekon ua somoio niamko ra'gate guidelines-ko jakkala. Axis Bank indakgipa instruction-rangko ja'rikja, jean authorized channel-oni gee'tako man'gipa ong'ja, indiba extraordinary circumstance-ni ning'o, mitam cholrangko on'a gita bil donga aro kam ka'a.

Channel facilities: Pilak channel facility-rang jekon Axis bank on'enga, jekai Debit Card, ATM Card, ATM, Internet Banking, iarang gimikan www.axisbank.com iano segimin guidelines o pangchaka aro angna T&C on'ao pangchaka. Anga/Chinga ku.chaka aro ku.mikchetenga je Anga/Chinga jeba angni/chingni account-ni bidingo sensitive information-ko man'ode, dingtangmancha internet/email/ phone iarang gita sokbae, maiba cha'bokaniko man'ode, una Axis Bank dosi ong'jawa aro angni account-o link ong'gipa Cheque kingsarang, ba Credit/Debit Card-rang gimaa ong'ode, anga ta'raken Bank-na uiatgen.

Debit Card: Debit Card-ko jakkalani Exchange Control Regulation-o niam donnani kriza ong'gen, aro maiba gualani ong'ode, ua card-ni nokgipako Foreign Exchange Management Act 1999 -ni ning.o action ra'gen. aro uno dongimin niamranga Reserve Bank of India-ni dongimin ong'a. Axis Bank na ra.chakgijagiparang.

Internet Banking : Anga/chinga iako ku.chakenga, Axis Bank Internet Banking facility-ara somoi somoina terms & conditions donna gitasa ong'a, jekon www.axisbank.com ia website-o sea donga aro ang aua apsanakon ja'rikna ku'chaka. Anga/Chinga iako ma'sia, Axis Bank Ltd mamingsaloba login ID/Password iandakgipa information-ko e-mail ba gipin cholrangchi customer-rangoniko sandija. Anga/Chinga una agreba ku'chaka aro janapenga, Axis Bank mamingdakeba dos ong'jawa jekon angni/chingni login ID, password, card, card number ba PIN (Personal Identification Number) iarangko gipinna on'achi ba agannachi chinga gimaaniko man.aha. aro jeba unauthorized jakkalanina chinga bank-niko claim ka'jawa. Anga/Chinga angni/chingni account details-ko chel.chakna pilak champenganirangko dakgen jedakode unauthorized jakkalna man'jawa.

An.tangni gimin talatani: Angni gimin jeba update ong'on, jekai personal information, address change ka'ani iarangko anga an'tangan bank-na on'gen. uko document proof baksa antigni ni gisepon on'gen. Anga Axis bank-na ku'chakenga, angni ong'gija information on'achi ba update ka'gijanichi, jeba cha'bokani, gimaani ba nosto ong'ani angna aro Axis bank-na ong'ode, iana Bank kakket ong'a aro correct ong'a ine changen. b. Angni on'gipa pilak information-rang jeba rokkomni (personal ba sensitive information koba) uko service provision dake jakkalgen ba facilities, transaction facilitation, information ba update on'ani (value-added services baksa) research aro analytics, credit scoring, verification, telecommunication-o participate ka'ani, ba electronic clearing network iarangko law/ customary practice dake Bank jakkalgen. Angni on'gipa pilak information-rang jeba rokkomni (personal ba sensitive information koba) agencies/service provider-rangna share ka'na man'gen, jerangan Axis Bank baksa business dakna gita agreement donga, aro ma.sina nangani donga. Axis bank pangnan dongimin rules aro regulations baksa ja.rikgen, jekon somoini somoina Bank-ni Privacy policy-o sea donga. Uko jakkalna man'gen. Anga angni gimin share ka'gipa data-ko ra'pilna see on.ode, uko see on'ani a'sel anga angna on'enggipa products/services ko jakkalna man.jawaha, aro anga uandakgipa products/services ko jakkalna skode, seachi uiattaina nanggen. d. Customer-ni account-ni bidingo bank, information-ko on'a man'a, uko nanga ong'ode, ba niamchi permission on'ode, rule ba regulations, ba public regulatory authority request ka'ode, ba iandakgipa uiataniko cha'bokaniko champengna gita nangode, ba public-na uiatna nangode, account nokgipana uiatgijan on.a man.a. Jeni joint account-rango mobile number-ko on'a, uno uamang One Time Password (OTP) ko man'sogen aro ATM, Internet Banking aro Mobile Banking (jekon jakkala) uno transaction ka'anirangna, transaction alert-koba ua number-o man'sogen. Aadhaar: Anga indake ku.chakenga, anga angni adhaarko, Aadhaar based authentication system-o nangdimatanio maming objection dongja, aro angni Aadhaar number, Biometric aro /ba One Time Pin (OTP) data (aro/ ba jeba apsan dakgipa authentication mechanism-na) Aadhaar based authentication ka'na, iako Axis bank-ni Banking Services-ko ra'na gita on'enga. Anga iakoba ma'sia, Biometrics aro/ ba OTP aro/ba gipin authentication mechanism jekon anga authentication ka'na on'genchim, uan angni identity-ko Aadhaar Authentication system-ni

through authentication ka.na, UIDAI-niko eKYC ra'e, dingtangmancha transaction ka'na man'a gitasa on'enga, maming gipin kamna ong'ja Anga ma'sia Axis Bank angni personal identity data jekon Aadhaar based authentication-na on'aha, uko naljoke secure ong'e aro confidentiality ong.e Dongen. Aroba anga angni Aadhaar link bank account-ko, dingtang dingtang scheme-rangoniko government payment-rangko ra'na gita authorize ka'enga, jedakode anga Aadhaar based authenticationko jakkalna eligible ong'a ine ma'sigen. Anga Axis Bank-ko, angni business-ni kamrangna jakkalna chu'sokatna application on'mitingo, angni Aadhaar number-ko verify ka'na aro authenticate ka'na gita authorize ka'enga. Aroba anga angni Aadhaar link ka'gimin details/information-ko, regulatory/statutory body-rang baksa jensalo nanga uno share ka'china authorize ka'enga. Anga iakoba ku'chakenga, jensalo angna account updation ka'na gita aganna, unon anga Aadhaar number-ko Bank-na on'gen. anga iako talen ma'sia, Aadhaar-ko submit ka'na nangchongmota aro iakoba ma'sia angni account kuliaoni jadokni gisepe anga Aadhaar Number-ko submit ka'na man'jaode Bank angni account jakkalaniko dontongatgen. Anga iako gamna ku'chaka, aro Bank-na pilak somoio gamgmen, jeba damni charges, penalty iandakgiparang ong'aha, aro/ba maibani a'sel daggija watangaha, jekon kosako declaration ka'gimin ong'a uarangko gamna ku.chaka

Insta A/C Declaration: Anga iako ku'chaka, anga Debit Card aro Cheque Book-ko Welcome kit-o man'soaha. Anga Savings/Current account-ko Kulina gita Axis Bank-ko approach ka'aha. Anga iako ma'sia, ia account-ko activate ong'ani ja'mano angasan jakkalna man'a aro iani bidingo anga uiataniko man'soaha. Una agreba anga iako ku'chaka, jeba niamko pe.ode, ian angni kosako gualani ong'gen, aroba ia gualani jeba ong'china angna maming a'selko uiatgijan ta'rake Bank agangiminin account-ko chipna gita chu.gimik bil donga Anga iakoba ma'sia je delivery aro/ba Welcome Kit-ko man'soani miksongara, Axis Bank account-ko kuliaha ba account Kulina ku'chakaha indake ong'ja. Axis Bank Ltd an.tangni chu'gimik niamo pangchake, nanggipa document-rangko on'china agangatgen ong'jaoba maiba a'selni gimin application-ko reject ka'gen. Maibakai reject ong'ahaon, anga iako ma'sia ua Welcome Kit aro Letter, withdraw ka.gimin ong'aha aro anga uko Bank-na ta'raken return ka'atgen. Anga iako ku.mikcheta, account activation ong'ani ja'manosan anga cheque-rangko issue ka'gen, aro Bank ko maming dakeba saknaatjawa, obostarang, koros ong'ani ba uandake maiba gimaani bank-na ong'naba donga, anga account activation ong'gija cheque issue ka'a ong'ode. Na'a nang'ni account-o cash deposit ka'na skode, ka'sapae branch-ona re'angbo. Tangkako sales staff-ni jako on'abe ba jeba bank representative-ni jako on'abe. Anga iano declare ka'enga, angni information on'ani da'alona kingking aro kakket ong'a aro anga da'o angni gital photograph-ko aro KYC Document-ni photograph-ko submit ka'enga Anga iako ma'sia, bank ni products aro service-rangko rules aro regulations-o segimin gitasan on'aigen. Anga Rules & Regulations ni copy ko man'soaha aro angni Application aro Nomination Form submit ka.gipana bank-oniko acknowledgment man'soaha.

Customer-ni Limited Liability: (Changimin man'ani) Anga/chinga an.tangan maibakai unauthorised transaction ka'anirango loss ong'ode chu.gimik chingnin dos ong'en. Ua loss ong'ani angni/chingni simsakgija dakachi ong'a. jekon anga /chinga unauthorised transaction payment credential-rangko bank-na report ka'jaha. unauthorised transaction ka'aniko report ka'ani ja'mande, jeba loss ong'aniko bank gampilgen. b. landakgipa case-o, jeon unauthorised

electronic banking transaction-ni responsibility bank-oba dongja aro ango/chingoba dongja, aro ua banobasa system-o dongenga, aro jensalo ua ru.uata (Bank-ni aganatani ja'manba sal 4 ba sal 7 working days somoi nanga) ua somoio customer bank-ni indake transaction ka'aniko ma'siode, transaction ge.prako gamani, angna/chingna limited ong'gen ba transaction value limited ong'gen ba agangimin gita Customer-ni Maximum Liability guideline-o segimin gita ong'gen ba jean komibata uandake ong'gen.

One Assist Declaration: Anga One Assist Plan-ni gimin name tale ma'sina skenga, aro angni skaniko anga Axis Bank-na on'enga, aro/ba uni representative ba uamangni agent ba One Assist Consumer Solutions Pvt. Ltd. Ba jeba third party-ni jean One Assist baksa kam ka'enga, ua angko contact ka'na man'gen. Anga iako ma'sia, One Assist ian One Assist Consumer Solutions Pvt. Ltd. ni offer ong'a aro ia formo gapatgimin gimik detail ko One Assist Consumer Solutions Pvt. Ltd. baksa share ka'gen aro/ba jeba third party jekon Axis Bank One Assist Consumer Solutions Pvt. Ltd. baksa arrangement ka'na nangnaba donga, ba Axis Bank an'tangan iako dakna bil donga. Ia consent ba ku.chakaniko dingtangmancha kra'a ine jeba DNC registration-o ra'gen jekon anga dakmannaba donga, angna One Assist ni bidingo information-ko on'a contact ka.na man'gen. Y__N_* Ian DNC waiver ko Sal 90 na king king customer rangna agangrikanirangko man.sona gita champengsogen.

FATCA-CRS Niam aro Ritirang: Central Board of Direct Taxes, iako 7th August 2015 Rules 114F to 114H, Income-tax Rules, 1962 iani bak ine notify ka'aha. Ia Rule-ko Indian financial institutions rango nanga, jedakode Bank additional personal, tax aro beneficial owner information-ko, pilak account kuligiparangni documentation-ko certify ka'na man'gen. Batanggimin obostarango, iani information-ko tax authorities/ appointed agencies/withholding agent-rangna report ka'na nanggen. Jedakode account-niko rongtale aro naljoke donna man'gen, ba uni bidingo maikoba dakna nangode naljoke rakkigen. Nang'ni information on'gipana maiba chnge ong'ani dongode, ka'sapae gisik ra'bo, chingko somoina skang i.e sal 30-ni gisepon uiatbo. Nang'ni Tax Residency-ni bidingo maikoba sing'na skode, ka.sapae nang'ni tax advisor-ko contact ka'bo. Na.a US citizen ba resident ong'ode, ba green card holder ong'ode, ka'sapae United States ko, foreign country information on'gipao gapatbo aro unbaksa nang'ni US Tax Identification Number-ko on'bo. Iana TIN ba functional equivalent-ko on;a nangchongmota, nang'ni tax gamenggipa country jean tax resident issue ka'a, uan identify ka'na ong'a. maibakai TIN dongkuja ong'ode, ba issue ka.kuja ong'ode ka'sapae explanation ko on'bo, aro uko form baksa tekchape on.bo

CKYC Declaration: Angni personal/KYC details ko, Central KYC Registry baksa share ka'na man'gen. Anga Central KYC Registry ni information-ko man'sona gita an'tang skaniko on'enga, uko SMS/Email ni through kosako on'gimin registered number/email address o watatchina.

Anga/chinga angni single Customer id ko ra.china Bank ko authorize ka'enga aro Customer id ko man'a gita angni pilak nanganirangko link ka'china jekon RBI guidelines o seaha aro ango dongenggipa gipin customer ID rangko suspen ka'china. Anga/chinga iano ku'chakenga, angni gital demographic details ko jekon AOF i.e. Mobile number, Email ID, Address o gital signature baksa, gitcam CIF Id o pilak banking ni kamrangna jakkalna upadate ka'na ku'chakenga. Customer-rang jemangan Liberty Savings account na, Flipkart Credit Card baksa apply ka'aha, uamang Flipkart Credit Card joining fee ko on'a nangjawa indiba Liberty Savings account ko

Flipkart Credit Card account-ko kuliani sal 20-ni gisepon Kulina nanggen Joining fee waiver ko, Flipkart credit card gita process ka'gen, uko credit card account kuliani sal 45 ni gisepo dakgen, aro uan re'baenggipa credit card statement o, eligible card rangna on'gen jeon Liberty Savings account active ong'a. Customer iako namen ma'sia kosako on'giminrang je somoioba Bank-ni niamni kri change ong'na man'a. Anga/chinga ku.mikchetenga angni/chingni jeba information ba documents on'gipao maiba update/change ong'ani dongode, change ong'a date-oni sal 30 skangan chinga Bank na inform ka'gen. Una agreba anga /chinga iako ku.chaka aro ku.mikcheta, angni/ chingni demographic/contact details information ko jeba gipin Banks/Financial Institution/other appropriate authorities indake uamangni pilak nanganirangna aganon, ia pilak details ko share ka'china Bank-ko authorize ka'enga. Anga iano Axis Bank ko authorize ka.enga, Salary account baksa reimbursement account (SBERA) ko kulichina, jekon account kulimiting somoio Account Opening Form o gapataha.