

TABSME AOF FOR ONI**Terms and Condition**

Electronic Form Filling: I/We hereby confirm for opening an account with Axis Bank using tablets and authorize _____, an employee/representative of Axis Bank Ltd. having employee/representative ID _____ to enter the account opening details on my/our behalf and as per the instructions given by me in the electronic application form. That I/we have reviewed and verified the details entered by him/her in the electronic application form and confirm the same to be true, correct and updated and the reference number mentioned above with respect to the electronic application form has been generated post my review, verification and confirmation of the application details. The electronic application form and physical application form together shall constitute the account opening documents for the above application no.

I/We (In this context, "I/we", "my/ours" and "me/us" refers to all holders of the account) have read and understood the below T&C and understand that any changes to the T&C will be available on the website www.axisbank.com only.

Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me. In the event this account is not opened, if I/we have initially funded the account in cash for 20,000 or more, it will be refunded to me in the form of a DD/Cheque or PO only. RBI approval is required for entity from Pakistan to open account for its Project Office Account

Existing Customer ID: In case of existing customers, not declaring their customer id and applying as a new customer, the Bank in such instances reserves the right to consolidate the customer IDs as it may decide, without any prior notice to me

Services: All Services will be provided by Axis Bank on a best effort basis. The complete list of services available to me will be available on www.axisbank.com

Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Schedule of Charges and on the website www.axisbank.com. Goods and Services Tax and other Statutory imposts as applicable from time to time will be levied on all fees.

Change in Fees & Charges & Services: Any change/discontinuation of Fees & Charges, Services, or Interest Rate will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means.

Recovery: If no funds are available in the account to pay fees/charges, I authorize Axis Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits.

Account Freeze: We authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise. a. If it is suspected by the bank that

deposits pertaining to all cash, cheque, DDs and other deposits / transactions by way of NEFT, RTGS etc in my account are not in accordance with or in violation of the Laws and Regulations applicable from time to time, the bank can freeze the account and we shall be responsible/accountable for such deposits/transactions. b. If it is suspected that my account is being misused as a money mule or as a channel for unauthorized money pooling or a conduit for any illegal activity. (I will not receive a notice in this case)

Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a. Balance in the account remains zero for 3 months or more; b. high occurrences of dishonoured payments from my account: c. Such other instance which the Bank may decide pursuant to any order, instructions, directions, guidelines issued/directed by any Court/Statutory/Regulatory authorities from time to time.

Transactions: Any instructions to Axis Bank regarding the account, both of a financial/non-financial nature (eg: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Axis Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances.

Channel Facility: Non – authorised Signatory who wants channel service facility must fill the Channel Registration Form and submit it with supporting documents.

Cheque Book: No fresh cheque book will be issued if cheques of 1 crore and above are returned on four occasions during a financial year for want of sufficient funds or 8 cheques of below 1 crore are returned during a quarter for want of sufficient funds.

Debit Card: All facilities provided by Axis Bank are subject to specific guidelines that are provided on the website www.axisbank.com. Axis Bank is not liable for fraud in the event that I disclose sensitive information such as passwords, PINs, or IDs/TFConnect to anybody.

Digi Welcome KIT: Terms & Condition and other leaflets like Code of Commitment, Debit Card MITC and Current Account bundling leaflet will be sent via SMS and Email once the account is opened.