AXIS BANK LIMITED

IFSC Banking Unit, GIFT City

CONSUMER CHARTER

A Charter for Customer Service.

August 2026

1. Purpose and Scope

This Consumer Charter sets out the service principles, commitments, rights, responsibilities and grievance-redressal arrangements applicable to retail consumers of Axis Bank Limited, IFSC Banking Unit (IBU), GIFT City. It is intended to promote fair, transparent and responsible conduct and should be read together with the applicable product terms, disclosures and governing laws.

The Charter is available to consumers through the Axis Bank IBU GIFT City branch and on the website of the IBU. It is not a legal document and does not create rights or obligations inconsistent with applicable law or contractual terms. Where a specific law, regulation, circular or contract prescribes a different requirement, that requirement will prevail.

2. Our Vision

To be a preferred financial solutions provider in the IFSC, safeguarding consumer interests through fair dealing and transparent, efficient and secure banking services.

3. Our Mission

- Act with integrity, accountability, professional care and in the best interests of consumers.
- Treat consumers fairly and equitably, without unfair discrimination.
- Offer products and services appropriate to the consumer's needs and eligibility, based on information available to the Bank and subject to applicable law.
- Provide clear, accurate, relevant and timely information on products, services, risks, fees, charges and key terms.
- Protect personal and financial information in accordance with applicable law and maintain robust security controls.
- Promote consumer awareness so that consumers can make informed financial decisions.
- Deliver efficient, technology-enabled services while valuing the consumer's time and cost.
- Provide accessible, fair, transparent and timely grievance redressal.

4. Our Commitments to Consumers

Commitment	What consumers may expect
Fair treatment	Courteous, equitable and good-faith treatment throughout the relationship, including during onboarding, servicing, complaint handling and exit.
Transparency	Plain-language disclosures of relevant features, risks, fees, charges, key conditions and material changes before or at the appropriate stage of the transaction.
Suitability and eligibility	Products and services offered in a manner consistent with the consumer's stated needs, eligibility, risk profile and applicable regulatory requirements.

Commitment	What consumers may expect
Service quality	Reasonable care, skill and diligence, prompt responses to queries, and provision of transaction documents and amounts due within applicable timelines.
Choice and exit	Freedom to choose among eligible products and to exit or switch under fair and transparent terms, subject to contractual and regulatory requirements.
Privacy and security	Confidential handling of consumer information, proportionate collection and use of data, and secure digital channels and authentication controls.
Conflict management	Disclosure and management of material conflicts of interest in accordance with applicable requirements.
Grievance redressal	Accessible complaint channels, written acknowledgement or reasoned non-acceptance, impartial examination, timely resolution and an appeal mechanism.

5. Rights of Retail Consumers

- Fair and equitable treatment by the Bank.
- Quality services aligned with applicable standards and reasonable service expectations.
- Clear, accurate and timely information on products and services, including associated risks, costs, fees, charges and terms and conditions.
- Timely receipt of transaction-related documents, confirmations, statements, benefits and amounts due, subject to applicable requirements.
- Freedom of choice and a fair opportunity to exit a product or change service provider under transparent terms.
- Prompt responses to queries and service requests.
- Convenient and secure access to available digital onboarding and transaction facilities.
- Confidentiality and lawful handling of personal and financial information.
- Information about relevant potential conflicts of interest.
- Fair, transparent and timely handling of complaints and access to escalation and appeal channels.

6. Responsibilities of Retail Consumers

- Engage only with entities regulated by IFSCA or another competent authority, as applicable, and verify regulatory status through official sources.
- Read and understand product documents, risks, charges, eligibility criteria and terms before deciding or transacting; seek clarification where required.
- Provide complete, accurate and current information and supporting documents, and promptly notify the Bank of changes.

- Use only official Bank channels and independently verify contact details from the official website.
- Keep passwords, PINs, OTPs, login credentials, security tokens and personal information confidential; the Bank will never ask for an OTP, PIN or password.
- Check account statements, confirmations and transaction alerts promptly and report discrepancies or unauthorized activity without delay.
- Follow applicable laws, foreign exchange requirements, sanctions controls and lawful instructions relating to the product or transaction.
- Use banking services responsibly and not permit accounts or facilities to be used by unauthorized persons.
- Keep records of transactions, communications and complaint references.
- Familiarize themselves with the grievance redressal mechanism.

7. Essential Do's and Don'ts

Do's	Don'ts
Access the Bank only through the official Axis Bank website, app, branch or verified contact details.	Do not share OTPs, PINs, passwords, security answers or remote access to your device.
Review product terms, risk disclosures and schedule of charges before committing.	Do not act on calls, messages, links or attachments from unverified sources claiming to represent the Bank.
Maintain updated contact and KYC information with the IBU.	Do not sign blank forms or rely on verbal promises by agents or service providers.
Use strong, unique passwords and keep devices, browsers and security software updated.	Do not install screen-sharing or remote-control applications at the request of an unknown person.
Verify beneficiary details and transaction instructions before authorising a payment.	Do not transfer funds under pressure, on promises of guaranteed returns, or to "safe accounts".
Report suspected fraud, account compromise, service deficiency or incorrect transaction promptly.	Do not ignore alerts, statements or requests to update information through official channels.
Retain acknowledgements, statements and complaint reference numbers.	Do not allow third parties to operate your account or use your credentials unless duly authorised.

8. Information, Disclosure and Service Standards

The Bank will endeavour to provide relevant information at the appropriate stage of the consumer journey. Product-specific timelines and conditions will be governed by applicable regulation and the relevant terms. In particular, the Bank will:

- communicate material product features, eligibility, fees, charges, taxes and key conditions in a clear manner;
- provide copies of relevant agreements, confirmations, statements or other transaction documents through the applicable channel;
- inform consumers of material changes where notice is required;
- explain available complaint channels and escalation rights without charge;
- communicate service disruptions or security-related instructions through appropriate official channels where practicable.

9. Privacy, Confidentiality and Data Security

- Consumer information will be collected, used, retained and shared only for lawful and legitimate purposes, including service delivery, regulatory compliance, fraud prevention and risk management.
- Information will be protected through appropriate organizational, technical and physical safeguards.
- Disclosure to third parties will be subject to applicable law, consent where required, contractual safeguards and confidentiality obligations.
- Consumers should immediately report suspected phishing, credential compromise, unauthorised access or data misuse through official Bank channels.

10. Complaint Handling and Grievance Redressal

Complaints relating to Axis Bank IBU GIFT City may be submitted without charge by email to IBUGC.Services@axis.bank.in or through any other official channel notified on the Bank's IBU GIFT City webpage. Consumers should provide their name and contact details, account or transaction reference, a clear description of the issue, relevant dates and supporting documents.

Stage	Standard / action
Initial assessment	The Complaint Redressal Officer (CRO) will assess whether the matter falls within the complaint-handling framework and relates to the IBU.
If accepted	Written acknowledgement within 3 working days of receipt, with available handling contact details.
If not accepted	Written communication within 5 working days, stating reasons.
Investigation	Fair, transparent, professional and impartial examination. Additional information may be requested where necessary.

Stage	Standard / action
Resolution	Preferably within 15 days and ordinarily not later than 30 days from acceptance. The outcome will be communicated with reasons where the complaint is rejected.
Appeal	If dissatisfied with the CRO's decision, or if the complaint is rejected, the consumer may appeal to the Complaint Redressal Appellate Officer (CRAO), preferably within 21 days of receiving the decision.
Appeal disposal	The CRAO will dispose of the appeal within 30 days and provide reasons where the appeal is rejected.
IFSCA escalation	Where eligible, a consumer may approach IFSCA in accordance with the applicable IFSCA complaint framework and instructions published on the IFSCA website.

Contact and escalation details

Role / channel	Details
Complaint intake	IBUGC.Services@axis.bank.in
Complaint Redressal Officer (CRO)	CRO - Pranav Rajyaguru IBUGC.Services@axis.bank.in
Complaint Redressal Appellate Officer (CRAO)	CRAO - Deepti Bhalchandra Radkar Nodal.Officer@axis.bank.in
IFSCA	Complaint filing and contact information is available on the official IFSCA Complaints webpage.

11. Consumer Awareness and Accessibility

- The Charter will be published prominently on the Axis Bank IBU GIFT City website and made available through appropriate customer-facing channels.
- The Bank will seek to make key information understandable and accessible, with reasonable assistance for consumers requiring support.
- Consumers should rely only on the most recent version published on the official website.

12. Governance, Review and Publication

- This Charter is approved by the Governing Body of Axis Bank Limited, IFSC Banking Unit, GIFT City.
- The Charter will be reviewed annually or earlier when warranted by material regulatory, product, process or delivery-channel changes.
- The IBU will maintain internal responsibility for implementation, monitoring, staff awareness and timely updating of published contact details.

- The effective date and version history will be displayed below.

Version	Approval date	Effective date	Summary of change
1.0	August 31, 2026	Sept 01, 2026	Initial issue pursuant to IFSCA Circular dated May 8, 2026.

13. Important Notice

This Charter is a statement of consumer-protection principles and service commitments. It does not replace product-specific agreements, application forms, disclosures, schedules of charges or applicable laws and regulations. Consumers should refer to those documents for detailed terms. Nothing in this Charter restricts any right or remedy available under applicable law.