

**CASA-BYOD-AOF-for-Electronically-Source-Accounts TnC****Rules and Regulations pawimawh zual (Customer Copy)**

A hnuaia T&C hi ka/kan (hetah hian “Ka/Kan”, ka ta/kan ta” leh “kei/keimahni” tih hian account neitu zawng zawng a huam) chhiarin T&C a tihdanglam awm apiang website [www.axisbank.com](http://www.axisbank.com) ah chauh a awm thin ang tih kan hrethiam e.

**Electronic Form Filling:** He mi \_\_\_\_\_, Axis Bank Ltd. a thawk/ aiawhtu, hnathawk/ aiawhtu ID \_\_\_\_\_ neitu hi tablet/mobile hmanga ka/kan aiawha Axis Bank account hawng tur leh khawl hmanga dilna chungchanga tih tur tul angte min tihsak tura thuneihna pein ka/kan nemngghet e. Khawl hmanga dilna a theh luh te hi ka/kan endikpui thlap bakah a dik ngei a, a tharlam ber ngei hman a ni tih ka/kan nemngghet a, reference nambar dah luh pawh khawl hmanga dilnaah hian ennawn, fiah leh nemnggheh thlap a ni bawh. Account hawnna atana document dah puala a chung a dilna nambar ziah hi khawl hmanga dilna lehkhah leh lehkhah pangngaia dilna nen a inmil tur a ni.

**Account opening/service provision:** Service zawng zawngte, account hawnna telin, hi hriattirna/document-te finfiahna ka pek ngai vek a ni. He account hi hawn hlawhtlin a lo ni lo palh a nih chuan, account hawn nana cheng 20,000 leh a aia tam emaw ka/kan lo pe lawk a nih chuan, DD/Cheque emaw PO form emaw kaltlang chauhin pek let ka ni ang cheng 20,000 a pelh chuan.

**Services:** Service zawng zawng Axis Bank-in a awlsam thei tur ang ber zelin min pe ang. Service kimchang chu [www.axisbank.com](http://www.axisbank.com) ah kei/keimahni tan en theihin a awm ang. Account nei tawh sa a nih loh chuan, Bank-in kei/keimahni min hriattir hmasa kher lovin customer ID-te pakhatana hlawn khawm theihna chanvo a nei ang.

**Fees & Charges:** Schedule of charges leh website [www.axisbank.com](http://www.axisbank.com) a tar lan angin ka account leh service dang ka hmanah fee leh pawisa chawi tur (charge) a awm thin ang. Goods & Services Tax leh tul danga chawi tur awm apiang fee zawng zawngah chhiah anga bel zel a ni ang.

**Interest Payment:** Axis Bank hian i Savings Account-a ni tina pawisa awm zat mil zel leh scheme code

**Change in Fees & Charges, Services, and Interest Rate milin a pung a pe:** Fees & Charges, Services emaw, Interest Rate inthlak/ tihchhunzawm loh a awm chuan, a rei lo berah ni 30 aia hma zelin lehkhah/SMS/wedsite/email emaw kawng dangin emaw hriattir thin ka ni ang.

**Recovery:** Fee/charge pek tur ang zat account-a a awm lo a nih chuan, Axis Bank hi credit awm thei ang, pawisa deposit emaw account-a sum lut khawm pawh telin, atanga lo siamrem turin thuneihna ka pe e.

**Debit Limit:** Account hawnna document-te a felfai a ni tih endik a niha pawm tlak a ni tih Bank-in a nemnggheh hma chuan cheng 50,000 aia tam account atangin a hman theih loh tih ka hria e.

Axis Bank aiawhtu chawm account a nih chuan, Bank-in document-te a finfiah hnuah account chu pawisa lakchhuah/hman chhuah nan chauh hman theih a ni ang.

**Inoperative Account:** Kum 2 emaw a aia rei emaw account ka khawih chet loh chuan chu chu Inoperative Account (account nung lo) anga ngaih a ni ang.

**Account Freeze:** Heng a hnuia mi ang thilah hian Bank hi ka account titawp lailawk turin thuneihna ka/kan pe e, hrilhriatna min pein. a. Account hawn nana ka document thehluhte pawm tlak a nih lohin b. Kum tling lo, account neituin kum a tlinin c. Bank-in ka account-a sum chetvelna chu keimah ni lo anga a rinhlelh chuan (Sum khawih chet tawhna saah Bank-in mawh a phur lo vang) d. Ka/Kan account hi sum dik lo emaw thianghlim lo emaw kalkawng emaw khawih chetna emaw atana hman anga ringhlelh a nih chuan. (Hetiangah hi chuan hriat lawktirna ka/kan dawng lo vang.) e. Account hawng tura ngenna chu Form 49A leh/Aadhaar enrolment no emaw nena theh luh a nih chuan, PAN leh Aadhaar nambar chu Bank-ah account hawn tur mila theh luh hun chhung siam chhung ngeia theh luh tur a ni.

**Account Closure:** Bank hi ka account titawp turin thuneihna ka pe a, hriat lawktirna min pein, hetiangah hian: a. Account-a pawisa pakhatmah thla 3 emaw a aia rei emaw a awm loh chuan b. Ka account atanga pawisa lakna cheque pawm tlak loh a awm fo chuan c. Account hman dan dik lova hman a niha khawih chet a nihin d. Account hman dan lungawithlak loh a awmin.

**Account leh (Conversion) [Hlawh lakna Savings account neitu tan]:** Thla 3 chhung ka Salary account-ah hlawh a luh loh chuan, account chu hriattirna tel lovin savings account pangngai anga leh (convert) a ni ang (fee leh chawi ngai awm theite nen) KYC kimchang theh luh a ngai ang, chumi a nih loh chuan account-a pawisa lut tur dan theih a ni ang.

**Transactions:** Axis Bank-a account chungchanga inkaihhruaina, sum/thil dang eng pawh (entir nan, Cheque book/card pek chhuah, pawisa khawih chetna, personal detail update-na) reng reng keimah ngeiin a kal dan tur dik thlap (authorized channel), bank-in a siam leh pawm ngei chauh kaltlangin ka pe thin ang. A kal dan tur kawng dik thlap anga ka ti lo a nih chuan Axis Bank-in inkaihhruaina min pe thei lo vang a, fimkhur thu hlaa a tul anga hmalak theihna chanvo erawh a nei thung ang.

**Channel Facilities:** Axis Bank-in channel facility hrang hrang a pekte, Debit Card, ATM card, ATM, Internet Banking, etc te telin, chu [www.axisbank.com](http://www.axisbank.com) a kaihhruaina tar lan leh T&C min pek angin pek ka ni. Internet/email/phone kaltlanga mi dang hriattir loh tur information ka/kan dawn ang te mi dang hrilhhre lo turin ka/kan fimkhur ang tih ka/kan hriain kan pawm a, pawn lam mi hrilhriat palhnaah Bank-in mawh a phur lo vang. Chutiang thil a lo thleng palh a nih chuan rang takin Bank ka/kan hriattir nghal ang, ka account nena inzawm cheque pheik, Credit/Debit card tihbo thu hlaah.

**Debit Card:** Debit Card hmanna chu Exchange Control Regulation nen a inrem tur a ni a, tihsual palh a awm a nih chuan Foreign Exchange Management Act 1999 leh Reserve Bank of India in siamthatna a dah hnuiaah card neituin thiam loh a chang ang. Disclaimer for Axis Bank.

**Internet Banking:** Axis Bank Internet Banking facility pek chhuah leh a hman dan hi website [www.axisbank.com](http://www.axisbank.com) a dan leh hrai tar lanin a phuar tlat a ni tih ka/kan hriain chumi zawm chu

ka/kan intiam e. Axis Bank Ltd. hian login ID/password chungchanga hriattirna eng mah hi eng kawng zawng mahin email pawh telin, a dil ngai lo tih ka/kan hria e. Login ID, password, card, card nambar emaw PIN (Personal Identification Number) emaw mi dang hnena ka hrilhriatna avanga pawisa chan chungchangah Axis Bank-in mawh a phur lo vang a, min rul turin ka phut thei lo vang tih ka/kan nemnghet e. Hman sual palh awm thei laha ka/kan account hi venghim tlat turin ka/kan fimkhur ang.

**Personal Information:** a. Keima chungchanga thlak ngai te, address thlak ngai apiang te kar 2 chhungin document pawimawhte nen Bank hnenah hriattirna ka pe ang. Hriattirna dik lo ka pek avanga chan emaw chhiatna emaw a thleng palh a nih chuan Axis Bank-in ka update-na chu dik anga ngaia a chetnaah mawh ka phurhtir lo vang. b. Information ka pek zawng zawng (personal & sensitive information pawh tel vekin) chu service leh facility hrang hrang te, pawisa khawihchetna te, hriattirna pawimawh leh update-na atan (value-added service-te nen) te, research & analytics, credit scoring, finfiahna, telecommunication emaw electronic clearing network emaw atan Bank-in law/customary practice a hman atan hman a ni ang. c. Information ka pek zawng zawng (personal & sensitive information pawh tel vekin) chu Axis Bank nena thawk dun tura inremna nei zawng zawng hnenah pek ve theih a ni ang. Axis Bank chuan Private Policy nena inremna dan leh hrai inzam zawng zawng a zawm vek ang. Ka data te pek chhuah duhna ka la kir a nih chuan product/service ka hman leh neih theih te a bo nghal ang a, chung product/service zawng zawng khar ka duhna chu hriattir tura thu pek ka ni bawk ang. d. Law, rule emaw regulation emaw in a remti emaw a phal emaw a nih chuan emaw, dik lo taka chetna (fraud) laka him nan emaw public interest atan emaw a tul a nih chuan Bank-in a customer-te detail, account neitute phalna tel lo pawhin a puangzar thei ang a. Joint account neitute mobile nambar pek a nih chuan, chung nambarah te chuan ATM, Internet Banking leh Mobile Banking (a hman theih chuan) hmanga pawisa khawihchetna tur One Time Password (OTP) thawn thin a ni ang. Aadhaar: Aadhaar based authentication system hmanga keimah ngei ka ni tih finfiah theihna hman hi remtih lohna ka nei lo va, ka aadhaar nambar, Biometric leh/emaw One Time Pin (OTP) data emaw (leh/emaw a anpui finfiahna hrang hrang eng pawh emaw) te Axis Bank atanga Banking Service hrang hrang tih nana Aadhaar based authentication atana pek ka phal a, Biometrics leh/emaw OTP leh/emaw authentication mechanism dang emaw authentication (keimah ka ni ngei tih finfiahna) atana ka pekte hi ka nihna finfiah nan UIDAI atanga eKYC neih nan Aadhaar Authentication system kaltlangin hman a ni ang a, thil dang atan hman a ni lo ang tih ka hria e. Axis Bank-in Aadhaar based authentication atana ka detail thehluhte venhimna leh ka mimal nihna data thuruk anga vawnhimna tha takin a kalpui ang tih ka hria. Ka Aadhaar nena inthlunzawm bank account hi sawrkar atanga scheme hrang hrang Aadhaar based authentication hmanga ka dawn theihthe lo dawn nana hmang thei turin thuneihna ka pe e. Danin a phal sumdawnna thil dilnaa ka Aadhaar nambar finfiah thei turin Axis Bank hi thuneihna ka pe a. Ka Aadhaar kaihnnawih nihna/information regulatory/statutory bodies a tul ang leh a tul huna pe chhuak tura thuneihna ka pe nghal bawk e. Ka Aadhaar nambar hi ka account-a update tur thil awm apianga hman atan Bank-ah ka theh lut ang. Aadhaar number theh luh hi tih ngei ngei tur a ni a, Account hawn atanga thla ruk chhunga Aadhaar number ka theh lut lo a nih chuan Bank-in ka account a titawp thei ang tih ka hria e. A chungka ka sawi chungchanga account kaihnnawiha Bank-in chawi a nei emaw, chhiatna a nei emaw, insenna a nei emaw, tawrh a nei emaw a nih phawt chuan bank hi zangnadawmna pek ka remti e.

**Insta A/C Declaration:** “Welcome Kit ah Debit Card leh Cheque Book ka dawng tih ka hriattir a. Axis Bank hi Savings/Current Account hawng turin ka pan ngei a ni. Account hi tihnun a nih hnuah keimah chauhin ka khawih tur a ni a, hemi chungchanga hrilhhriatna pawh ka dawng tih ka hria e.” Hmansualna reng reng chu keima tihsual avanga awm a ni a, Bank-in dan bawhchhiatna thil a awm a nih chuan he account hi a chhan leh a vang sawi kher lo pawhin a titawp nghal thei ang tih ka hria e. Welcome Kit pek chhuah leh/ emaw dawnna emaw hi Axis Bank-in account a hawng ang emaw hawn a remti emaw tihna a ni lo tih ka hria e. Axis Bank Ltd. hian a tul a nih chuan, fimkhur thilah, document dang a phut emaw dilna pawh a hnawl emaw thei ang. Dilna hnawl a nih chuan, Welcome Kit & Lehkha ka dawn te chu lak kir (withdraw) anga ngaih a ni ang a, Bank-ah ka dah kir leh tur a ni tih ka hria. Account a nun hnuah chauh cheque ka pe chhuak tur a ni a, Bank hi account tihnun a nih hmaa chaque ka pek chhuah avanga chawitir emaw, nghawngtir emaw, insentir emaw etc ka nei tur a ni lo. I account-a sumfai i dah lut duh a nih chuan khawngaihin branch-ah i kal dawn nia. A thawkte emaw bank aiawhtu tu ma hnenah pawisa hlan chhawng lo vang che. Information ka pek angte hi a tharlam ber leh dik tak a ni a, ka thlalak leh KYC document te pawh a tharlam ber vek a ni tih ka puang e. Bank product leh service te hi dan leh hrai thuhnuai a awm a ni tih ka hria a. Dan leh hrai te hi a copy ka dawng a, Application leh Nomination Form ka thehluh copy pawh ka dawng bawh tih ka hriattir e.

**Limited Liability of a Customer** - a. Ka/kan fimkhur lohna leh tihpalh thil avanga Payment credentials ka pek chhuah avanga thuneihna pek ni lovin Bank hnena report hmaa pawisa a khawih chetna avanga channaah a mawh ka/kan phur ang. Bank hriattir hnua thuneihna pek ni lovin a khawih chetnaah erawh Bank in mawh a phur thung ang. b. Thuneihna pek ni lovin electronic banking transaction a tih chu bank emaw kei/keimahni vang ni lova system-a tangkhang leh tikhawtlai (delay) (bank atanga hrialttir atanga hnathawhni ni li atanga ni sarih chhung) customer-in bank a hriattira dik lo a awm a nih chuan, pawisa khawihchetna ka/kan tana mawhphurhna chu khawihchetna tlukpui emaw inkaihhraina dana Customer Maximum Liability angin emaw, a tlem zawk ang angin a ni ang.

**One Assist Declaration:** One Assist Plan hi hriatchian ka duh a, Axis Bank leh/emaw a aiawhtu emaw a agent-te emaw One Consumer Solutions Pvt. Ltd. emaw third party eng pawh, hnenah ka remtihna leh phalna ka pe e min be pawp turin. One Assist hi One Assist Consumer Solutions Pvt. Ltd. atanga offer a ni a, he form-in a ken tel thilte hi One Assist Consumer Solutions Pvt. Ltd. leh/emaw Axis Bank-a One Assist Consumer Solutions Pvt. Ltd.a arrangement siam third party eng pawh emaw, Axis Bank-in fit anga a ngaih hnenah hriattir ve a ni ang tih ka hria. One Assist chungchanga hriattirna hrilhhriatna atan he remtihna hi DNS registration eng pawh ka tihna atan pawm a ni ang. Y\_\_\_\_N\_\_\_\_ \* Hei hian ni 90 chhung atana customer in information a dawnna tur DNC waiver a hnawl ang

**FATCA-CRS Terms and Conditions:** The Central Board of Direct Taxes hian 7<sup>th</sup> August 2015 Rules 114F to 114H ah a hriattir tawh a, chu rules chuan Indian Financial institutions entir nan Bank hi personal, tax leh beneficial neitu chungchanga hriat belh tur zawn leh account neitute atanga document leh certificate eng emaw dil thei a ni ang. Hemi kaihhnawihah, hriattirna chu tax authorities/appointed agencies/ withholding agents hnenah account hrenna tur tul leh pawimawh atan report tur a ni. Information i pekah tihdanglam ngai emaw thlak ngai emaw a awm a nih chuan, khawngaihin chawp leh chilhin min hriattir dawn nia, ni 30 chhung ngeiin. Tax

residency chungchanga zawhna eng pawh i nei a nih chuan, khawngaihin i tax advisor i be pawp dawn nia. US khua leh tui emaw green card neitu emaw i nih chuan, khawngaihin United States tih hi foreign country information chhungah US Tax Identification Number telin i ziaak dawn nia. Tax i pekna ramin i nihna a finfiahna a pe chhuak a nih chuan TIN emaw a tlukpui dang dah tel ngei tur a ni. TIN a remchang lo emaw pek chhuah a la ni lo emaw a nih chuan, khawngaihin a sawifiahna ziaak tel la, he form-ah hian i thil tel dawn nia. CKYC Declaration. Ka personal/KYC details hi Central KYC Registry ah pek chhuah a ni mai thei. Central KYC Registry atangin SMS/Email kaltlanga a chungka inziahluhna nambar/email address dawn ka remti e.

Bank hi RBI inkaihhraina dan angin ka single Customer ID chelh zuia inlaichinna ka neih mekte nena thlunzawm tur leh Customer ID dang ka kawl mekte titawp turin thuneihna ka/kan pe e. AOF, Mobile nambar, email ID, Address, CIF Id a banking relationship ka neih tawha ka signature thar nen ka demographic details thar bera update ka/kan remti e. Liberty Savings Account leh Flipcart Credit Card diltu customer chu ni 20 hma lama Liberty Savings Account hawn a nih chuan emaw a hnua Flipcard Credit Card account hawn a nih chuan fee waiver zawm turin a tling ang. Fee waiver zawmna chu Flipcart Credit Card ah credit card account hawn ni atanga ni 45 chhungin buaipui a ni ang a, Liberty Savings account nung lai awmna apiangah card pawm tlak (eligible) tan credit card lo thleng tur a nghawng (reflect) nghal ang. Bank fimkhurna (discretion) thuhnuaia danglam thei a ni tih customer hian a hria. Ka/kan information/document thehluhte hi thlak ngai a awm a nih chuan Bank hnenah chawp leh chilhin, thlak a nih atanga ni 30 chhung ngeiin kan hrilhhria/hriattir nghal ang. Bank hi ka/kan demographic/contact details te a tul ang zelin Bank/Financial Institution/thuneihna neitu dang eng pawh hnenah tul bik thil a awm a nih chuan a hriat chhawntir ka/kan remti e. Salary Account nen Reimbursement Account (SBERA) hawng turin Axis Bank hi Account Opening Form a tarlan angin account hawn chhung hian thuneihna ka pe e.