

***Customer Profile (To be mandatorily filled in)**

Nationality Constitution code: (To be filled by branch) Occupation code: (To be filled by branch)

Occupation ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Housewife ☐ Student ☐ Politician

If occupation is Salaried:

☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship
☐ Partnership firm ☐ Public Sector ☐ Government
☐ Multinational ☐ Trust/ Association/Society/Club

If occupation is Self Employed:

a) Nature of Business

☐ Information Technology ☐ Professional Service Provider ☐ Agriculture
☐ Bullion /Gold Jewellery ☐ Stock Broker ☐ Real Estate
☐ Trader ☐ Money Lender

b) No. of years in Business / Employment

Annual Income

Preferred Language of Communication*

Source of Fund ☐ Salary ☐ Business Income ☐ Agriculture ☐ Investment Income ☐ Other (Please specify)

Status : ☐ General ☐ Physically Challenged ☐ Pardanashin ☐ Blind

Education : ☐ SSC ☐ HSC ☐ Graduate ☐ Masters ☐ Professional (CA, CS, CMA, Others)

Mode of funding/Initial Payment details a) ☐ Cash b) ☐ Cheque/DD i) ☐ Transfer from own Axis Bank Account c) ☐ Low / Nil Funding
ii) ☐ Transfer from own Other Bank Account

Initial Payment details (Fields marked * (asterix) are MANDATORY)

☐ NRE Savings Account ☐ NRE Current Account

Scheme Code

Amount of Initial Deposit for NRE Saving/Current: INR/Foreign Currency (Please specify the currency)

Payment By: Cheque/DD/TT/TC/FC. Cheque/DD/Remittance Detail for NRE Savings/Current: Bank Name Cheque/DD/Remittance

No. Date: Debit NRE Savings/Current Account Number

Transaction ID: Date:

☐ NRO Savings Account ☐ NRO Current Account

Scheme Code

Amount of Initial Deposit for NRO Saving/Current: INR/Foreign Currency (Please specify the currency)

Payment By: Cheque/DD/TT/TC/FC. Cheque/DD/Remittance Detail for NRO Savings/Current: Bank Name Cheque/DD/Remittance

*No. Date: Debit NRO Savings/Current Account Number

*Transaction ID: *Date:

***Mode of Operation (To be mandatorily filled in)**

☐ NRE Saving / Current Account

☐ Self ☐ Either or Survivor ☐ SELF & LOA ☐ Former or Survivor ☐ Anyone Single or Survivor
☐ Jointly by all ☐ Minor A/C operated by guardian ☐ Anyone or Survivor & LOA / POA ☐ Former or Survivor & LOA / POA
☐ Others

☐ NRO Saving / Current Account

☐ Self ☐ Either or Survivor ☐ SELF & LOA ☐ Former or Survivor ☐ Anyone Single or Survivor
☐ Jointly by all ☐ Minor A/C operated by guardian ☐ Anyone or Survivor & LOA / POA ☐ Former or Survivor & LOA / POA
☐ Others

Mode of operation for PIS accounts will be self only.

***Access your account-Primary Applicant (Nominee will be same as account nominee, Insurance cover applicable only for Debit Card)**

Debit card (Only for Non Insta)

Name on Card

(Character limit is 18 including spaces)

Savings Account Usage Type

☐ NRO Domestic Chip Card (usable in India Only)

Default

☐ NRE International Chip Card (usable in India And Internationally)

Upsell Cards: Delight Card ☐ Online Rewards ☐ Value +^ ☐

Upsell Card shall be issued to NRE schemes only ^ Can be issued to schemes below Priority

Upsell Debit card charges (Issuance/Annual)+ GST-Delight Card-1500/999, Online Rewards-500/500; Value plus-750/750

Current Account Usage Type

☐ NRO Domestic Chip Card (usable in India Only)

Default

☐ NRE International Chip Card (usable in India And Internationally)

Image Card:

Code

• The usage category selected will be applicable for issuing cards to joint holders, if applicable. • An ATM card will be issued for Minors below 10 years of age in the name of the Guardian [Separate Application to be filled]. If the Minor is above 10 years of age and operating the account in his/her own capacity, the Minor qualifies for a Debit Card [Separate Minor DCAF to be filled]

Customers applying for Online Rewards Debit Card need to register their mobile number and email ID with the Bank to be eligible to receive the welcome voucher (subject to terms and conditions). The personal information of Customer will not be disclosed to any third party except as described herein. Third party disclosures may include sharing such information with non-affiliated companies that perform support services including insurance for your card or facilitate your transaction with Axis Bank, including those that provide professional, legal or accounting advice to Axis Bank. Non-affiliated companies that assist Axis Bank in providing services to customer are required to maintain the confidentiality of such information to the extent they receive it and to use personal information of Customer only in the course of providing such services.

Speed banking facility activated ☒ Mobile Banking ☒ Internet Banking view facility ☒ Internet Banking view & fund transfer
☒ Value Added Alerts (SMS & Email) ☒ Phone Banking
Account Statement Options ☒ E-Statement standard option if email provided ☐ Physical Copy
(Physical statement will not be sent) (Tick here to receive printed statements only)

Cheque book facility

Axis Bank may at any time discontinue/alter/modify the offered channel facilities at its sole discretion. For Terms and Conditions, and product specific offerings and schedule of charges, please refer to www.axisbank.com

*Know Your Customer (To be mandatorily filled in)

Please provide KYC documents (Attach photocopies of the following documents and produce the original copies of these documents for verification) In case you are not filling this form in the presence of an Axis Bank official, please provide duly attested/notarised copies of the documents

Indian Address Proof	ID No.	Issuing Authority	Place of Issue
Overseas Address Proof	ID No.	Issuing Authority	Place of Issue
Passport Expiry Date	D D M M Y Y Y Y		Driving Licence Expiry Date
	D D M M Y Y Y Y		

***Nomination (DA1 Form)** (Only one individual nominee permitted and to be signed also in case of no nomination) (To be mandatorily filled in & signed)

☐ I Wish to Nominate
 ☐ I do not wish to nominate anyone^
 Print Nominee Name

☐ I will later add a joint holder
 ☐ I wish to nominate later since I do not have details of the nominee now
☐ Personal reason (others)_____

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits

I/We (Name) _____

nominate the following person to whom in the event of my/our/minor's death, the amount of deposit in the above account may be returned by AXIS BANK LTD.

Name:

 Address: ☐ Same as Primary Applicant

[illegible][illegible][illegible]

Relationship with depositor, If any

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 Age

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 Years If Nominee is Minor, Date of Birth

D	D	M	M	Y	Y	Y	Y
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[illegible][illegible][illegible][illegible]

to receive the amount of deposit on behalf of the nominee in the event of my/our/ minor's death during the minority of the nominee

Name _____ Name _____

Address _____ Address _____

Date _____ Place _____	 Signature of Witness***	Date _____ Place _____	 Signature of Joint Applicants
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Instruction for Nomination (DA1)-*** In case of thumb impression, nomination to be filled in as an annexure

****Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.**

[^] I hereby decline to presently nominate any individual and I understand and acknowledge the risk and consequences associated with nomination not given by me.

Strike out if nominee is not a minor.

*Fax / E mail Instructions (to be mandatorily signed)

I /We unconditionally agree to following terms and conditions for operating the Account /Existing accounts held under the Customer ID through Fax/ Email instruction -

1. The facility is available only for (a) Transfer of funds within the accounts held by me/us with Axis Bank (b) Creation of Fixed Deposit by debit to my/our savings account with Axis bank (c) Statement/Cheque book request for accounts held by me/us with Axis bank (d) Hot listing of Cards for accounts held by me/us (e) Stop Payment requests for accounts held by me/us with Axis bank. (f) Mobile Number and E-mail ID updation for my/our accounts with Axis bank.
2. The instructions sent through my/our E-Mail ID/ Fax as registered with the Bank, will be processed only on the basis of a Customer Request Form (CRF) duly signed by me/us and sent as a scan copy through my/our registered E-Mail ID/Fax. I/We agree that the Bank will not process the instructions provided by me in such a manner as above, incase my/our signature on the Customer Request Form does not match with the signature(s) available in the Bank's records
3. Details of Fax No. and E-Mail ID given in this Form will constitute our registered Fax No. and E-Mail Id for Axis Bank unless changed through my/ our mandate and acknowledged by Axis Bank.
4. Operation of the Account through Fax/ E-Mail shall be strictly confined to instructions sent through registered Fax No./ E-Mail Id and received by Axis Bank in their Fax No./ E-Mail ID provided to me/ us and Axis Bank shall not be responsible for ensuring the validity and authorization for such instructions.
5. Any change in the Fax No./ E-Mail Id has to be intimated by me/ us to Axis Bank in their Fax No./ E-Mail Id and acknowledged by it.
6. Axis Bank shall act on faxes/ emails received from me/ us only on working days and during the business hours of the aforesaid Branch of the Bank for aforesaid transactions and Axis Bank shall not be responsible for any failure/ rejection of the instruction due to lack of availability of time for execution of such instructions.
7. Axis Bank shall not be bound to act upon instructions received by Fax/ E-Mail, which are illegible or multiple and not unambiguous and Axis Bank opinion and decision shall be treated as final. Axis Bank shall not be responsible for any losses or damages which I/We may suffer as a consequence thereof.
8. Axis Bank acting upon the instructions through Fax/ E-Mail shall not be responsible for any losses/ damages incurred out of transactions undertaking based on such instructions. If subsequently it was found by me/ us that the instruction sent through Fax/ E-Mail was not authorized or fraud or hacking has occurred at my/ our Fax/ E-Mail Id. Axis Bank shall also not be responsible for the consequences.
9. I/ We shall be responsible for all the instructions given by Fax/ E-Mail as to compliance of all laws or regulations of all statutory, regulatory and enforcement bodies and will bear all claims, losses, damages, costs liabilities and expenses incurred, suffered or paid by Axis Bank acting upon the instructions received through Fax/ E-Mail.


 Signature of Primary Applicant


 Signature of Joint Applicant 1


 Signature of Joint Applicant 2

Customer Consent Notice (to be mandatorily signed)

Why are we seeking your consent

We require your consent for certain processing of your personal data, in line with our internal procedures and with applicable data protection laws such as the EU General Data Protection Regulation 2016/679 ("GDPR"). This is for the following reasons:

- We need to process certain information about you that is considered 'special categories of personal data' or information about criminal offences and convictions (together sensitive personal data) and is highly protected under the GDPR. We need this information for the purpose of NRI account opening application.
- We may wish to use exclusively automated processing techniques to make decisions about you, for example your suitability for a loan, or to create a customer profile that will help us assess the risks associated with any products or services you apply for and you have a right under the GDPR to object to us using these automated processing practices
- We would like to send you marketing communications by email, SMS or phone to let know about our products and services, and any promotions or special offers we are running.

What types of data will you process?

We need to use a range of your personal data in order to comply with our legal requirements and to provide our products and services. Below we set out the types of data for each of the activities we ask your consent for:

Processing of sensitive personal data

We wish to use racial or ethnic origin, religious or philosophical beliefs, biometric data for ID purposes, Demographic details

Automated processing

For automated decision making, we wish to use Demographic Details, Employment Details, Income Data, and Residential status

For profiling activities, we wish to use Demographic Details, Employment Details, Income Data, and Residential status

Direct marketing

In order to provide you with marketing communications relating to our products or services we think you might be interested in, we wish to use your email address, name and mobile Number.

What happens if you refuse to provide consent?

If you do not provide your consent, we will not use your personal data for the activities listed above.

Where you refuse to provide consent for us to use your sensitive personal data, we may be unable to provide you with the services you have requested from us.

Where you refuse to provide consent for us to use automated processing to make decisions about your suitability for our products, we will ensure that decisions are reviewed by members of staff in the relevant Axis banking team.

Where you do not want us to use automated processing for profiling purposes, we will not do so. This may affect any risk assessments we make in respect of any products or services you have applied for, and may impact on our ability to suggest the most appropriate Axis product for you.

Where you do not consent to receiving marketing communications from us, we will not add you to any of our marketing lists and you will not receive any such communications.

What happens if you change your mind about consent?

You are free to withdraw your consent at any time. If you would like to do this, please visit [www.axisbank.com/support] and we will ensure that we no longer process your personal data in this manner.

For any grievances please reach out to us at www.axisbank.com/contact-us/grievance-redressal. Where you receive marketing emails from us, we always include an unsubscribe link to enable you to withdraw your consent. This is the easiest way of withdrawing consent for marketing messages, however you may also use the link above.

Where can you find more information about our processing of your personal data?

You can find out more about how we process your personal data, including the types of personal data we process and who we share it with, by reading our Customer Privacy Notice, available online at <https://www.axisbank.com/privacy-policy>

Consent

If you are happy to provide your consent, please tick the appropriate boxes below: I consent to the processing of my sensitive personal data for the purposes of:

- Developing and carry out sourcing activities through online account opening channels; ☐
- Developing, marketing, and communicating their products and services to me; ☐
- Data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services; ☐
- Processing data as the Bank's Cookie Policy over Axis Bank's digital channels relating to behavioural pattern and develop relevant products. ☐

I consent to Axis Bank and/or its affiliates/subsidiaries/ to send marketing communications in respect of its various products and services from time to time by:

- Email ☐ ☐
- SMS text messages ☐ ☐
- Telephone ☐ ☐

 Signature of Primary Applicant

Declaration for converting existing Resident Account to NRO account (to be mandatorily signed)

I hereby request the bank to convert my existing resident Savings/Term Deposit/ Current account to NRO Saving/NRO Term Deposit/NRO Current account and hotlist all the international debit card linked to resident account.

Resident Account No.1

Debit Card No.

Resident Account No.2

Debit Card No.

Issue Debit Card For NRO Account ☐ ☐ Issue Cheque book ☐ ☐

I/We hereby authorize the Bank to convert my existing resident Savings/Term Deposit/ Current account to NRO Saving/NRO Term Deposit/NRO Current account, if I am unable to provide the account details and the same is observed by the Bank. Withholding Tax at applicable rates would be deducted on the interest paid in NRO Accounts. The linked international Debit card will be hotlisted. I undertake to destroy all unused cheque leaves in my existing resident account cheque book.

I/We hereby authorize the Bank to change the Mode of Operation of the Existing Resident Account as per prescribe RBI guideline prevailing for the account category from time to time.

The updation/continuation of Mode of Operation is subject to obtention of requisite documents/forms as per the Bank guidelines.

If any existing domestic account is found inoperative / dormant then the same will be made operative / active then converted into NRO account.

 Signature of Primary Applicant

 Signature of Joint Applicant 1

 Signature of Joint Applicant 2

Country#	Tax Identification Number	Identification Type (TIN or Other, please specify)

 Signature of Primary Applicant

If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held	a	Agricultural income (Rs.)							
	b	Other than Agricultural income (Rs.)							

Date _____, Place _____

 Signature of Primary Applicant

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select from the below mentioned choices as applicable to you)

I held an Indian Passport ☐ My father/mother/grandfather/grandmother is/was a citizen of India. ☐ I am the spouse of an Indian citizen. ☐ I am the spouse of a PIO/OCI. ☐

I hold PIO/OCI card ☐ I belonged to a territory that became part of India after the 15th day of August, 1947 ☐ I am attaching herewith, supporting documents to satisfy the above declaration.

 Signature of Primary Applicant

☐ Government Issued Photo ID Proof Carrying my Current Signature

☐ A self Signed personalized Cheque from my existing NRE/NRO Account

☐ Notarized Affidavit Confirming the Current Signature

Old signature As per documents/Existing Customer ID

New signature
as per account
opening form

I agree to indemnify and keep indemnified the Bank at all times from and against all costs, charges, damages, penalties (including attorney fees) suffered and/or incurred by for any act done or omitted to be done on account of the above declaration.

Full Name of Guardian ☐ Mr. ☐ Ms.

I hereby declare that the date of birth of the minor who is my _____ is ____/____/____ and i am his/her natural and lawful guardian/guardian appointed by court order, dated ____/____/____ (Copy Enclosed).

I/We hereby give our consent to you for opening SB/RD/TD account in the name of my/our minor son/daughter/court appointed dependent_____to be, operated upon by the said minor. All the operations in the said count by my/our minor son/daughter/court appointed dependent, including the debit card issuance in the name of the minor will be binding on me.

 Signature

Mariner's Declaration

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with a foreign registered company, details of which are provided in the documents submitted. I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident / RFC accounts (as applicable)



Signature of Primary Applicant

RFC Declaration

Please open an RFC Account in my name. The relevant particulars are as under:

1. Origin (State whether you are of Indian origin) :
2. Date of arrival in India to become a resident in India :
3. Particulars of residence outside India: Country:_____ Period:_____ To:_____ Nature of Occupation:_____
(An attested copy of the relevant pages of the passport must be enclosed.)
4. Do you continue to have any employment or business or vocation outside India?: If so please give full particulars
5. Foreign Currency/ies in which RFC Account/s is/are to be opened: USD ☐ GBP ☐ EURO ☐ CAD ☐ AUD ☐
6. Type of Account desired (State whether fixed deposit, current or savings Account.):

I hereby declare that I have gone through the provisions of the RFC Accounts Scheme. I declare that the particulars stated herein above are correct and I am eligible to open and maintain RFC Account under the Scheme as applied. I agree that the RFC Account shall be governed by the RFC Accounts scheme and the directions issued by the Reserve Bank of India under the Foreign Exchange Regulation Management Act, from time to time.

Initial Payment details for RFC Account

☐ RFC (Resident Foreign Currency) Saving Account	Saving Account ☐	Fixed Deposit ☐	Scheme Code
Amount _____	Currency: USD ☐ GBP ☐ EURO ☐ CAD ☐ AUD ☐		
Cheque / DD / Remittance Detail: Bank Name _____	Cheque / DD / Remittance No. _____	Date	
Tenor: _____(Year/s) _____(Month/s)			



Signature of Primary Applicant

Instructions to the Applicant

1. Applicant is advised to read carefully the RFC Accounts Scheme before making the application.
2. Account will not be opened unless full particulars are furnished in the application form.
3. Application form duly filled in and signed must be accompanied by copies of the relevant page of the passport duly certified by the applicant as true copies. The passport should be submitted along with the application for verification.
4. Furnishing any false information in the application amount to a contravention of the Foreign Exchange Management Act, 1999.
5. Applicant should furnish such other particulars or documents, as may be required by the Bank for the latter to satisfy himself that the applicant is an eligible person and the funds proposed to be credited to the RFC Account are eligible for the purpose.
6. Nomination facility is available to the RFC accounts as in the case of resident Rupee accounts.

Rules & Regulations (to be mandatorily signed)

I/We have read and understood the Terms and Conditions relating to various services and understand that any changes to the Terms & Conditions will be available on the website www.axisbank.com only. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. An account of an individual of Pakistani nationality / ownership can be opened only with the prior approval of RBI. RBI has authorized banks to open only NRO account of individual/s of Bangladesh nationality without the approval of RBI. I/We hereby undertake to intimate you about my/our return to India for permanent residence, immediately on arrival. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India as per FEMA Regulations, 2016 Notification No. FEMA 5(R)/2016-RB. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. As per Reserve Bank of India circular No. RBI/2015-16/390 A.P. (DIR Series) Circular No. 67/2015-16 [(1)/5(R)] An NRO account can be opened jointly with residents on 'former or survivor' basis. An NRE account can be opened jointly with resident relative(s) on 'former or survivor' basis. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN: I/We hereby declare that I/We am/are Foreign National/s of non-Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sole proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration (Temporary visit to India) will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. Foreign Nationals coming to India may open and maintain Indian Rupee accounts/Non-resident ordinary accounts in India, as applicable. Considering that the operations in these accounts are closely regulated, these have to be monitored regularly. Foreign diplomatic and/ or consular officers or officials assigned to India and their spouses and children are exempt from registration on a reciprocal basis. However, this exemption is not available to the members of the staff of the missions of the Arab Republic of Egypt and Syrian Arab Republic.

FOR DEBIT CARD: I/We undertake that the usage of the Debit Card will be in accordance with the Exchange Control Regulation and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against AXIS BANK, in respect thereto. Guidelines for issue of debit cards DBOD.No.FSD.BC.66/24.01.019/2012-13 December 12, 2012. For International Debit Cards – Guidelines on FEMA (FEMA 14R/2016-RB dated May 02, 2016) act as laid down.

FOR INTERNET BANKING: I/We acknowledge that the issue, usage of Axis Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd. does not seek any information relating to Login ID/Password in any form including emails from its customers. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, passwords, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

FOR JOINT ACCOUNTS: The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make Pre-payment or part payment of the proceeds of the said deposit to any one of us. Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. The said person shall have full authority to operate the said Bank account solely for Internet Banking, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually. It is further clarified that the above instructions shall be valid only for the purpose of availing Internet Banking, Mobile Recharge, Bill Payments facilities and except for the existing mandate i.e. joint operation shall be applicable. As per Reserve Bank of India Circular No.RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis. However, during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder. I further undertake that any violation under Para 7 of Schedule 1 of FEMA Notification No. 5(R) – Deposit regulations as amended from time to time will constitute as a default on my part and Axis Bank will not be responsible for any loss arising due to non-intimation of the same.

Savings Bank - Most Important Terms & Conditions

1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. 2) The balances in the account must adhere to the minimum Monthly/Quarterly Average Balance (MAB/QAB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change therein as may be advised to you. Non-maintenance of this MAB/QAB will attract applicable penalty as per the Schedule of Charges. In such an event the Bank shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation. 3) If there are no transactions induced by me in the account for a period of 2 years or more, the account automatically gets classified as an 'Inoperative account'. A request for account activation has to be made in such a case. 4) Account Closure: I/We authorize the Bank to close my/our account with prior intimation to me/us in case of a. balance in the account remains zero for 3 months or more; b. high occurrences of dishonored payments from my/our account; c. no customer induced transactions for 6 months or more. 5) Transactions: Any instructions to Axis Bank regarding the account, both of a financial/non-financial in nature (e.g. 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. 6) The Savings Bank Account entitles free access to AXIS BANK ATMs, Internet Banking and Teleshopping unless otherwise stated. 7) Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 8) Any change of address should be immediately communicated in writing to the Bank along with Address Proof. 9) By availing of e-statement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time. 10) As per circular No. RBI/2017-18/15 DBR.No.Leg.BC.78/09.07.005/2017-18 The banks may not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the bank. 11) Channel Facilities: All channel facilities provided by Axis Bank including Debit Cards, ATM Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.axisbank.com and as per the T&Cs overleaf. Axis Bank is not liable for fraud in the event that I disclosed sensitive information such as passwords, PINs, IDs to anybody. I also undertake to inform the Bank immediately in case of loss of cheque leaf/leaves, Credit/Debit Card(s) linked to my account. E-Statement: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank. 12) Personal Information: a. Any updation of my/our details including personal information, change of address etc. will be provided by me/us to the Bank along with documents of proof within 2 weeks. I/We agree to indemnify Axis Bank for any fraud, loss or damage due to my/our providing wrong information or not updating the information that may occur to me/us and to Axis Bank and based on which the Bank may act as true and correct. b. All information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value added services), research and analysis, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank c. All information provided by me/us of any nature (including personal & sensitive information) can be stored with agencies / service providers who have an agreement with Axis Bank for business purpose and on need to know basis. Axis Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the Banks Privacy policy. If I/We intend to revoke my/our consent to the sharing of the data, the products /services available to me/us, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products/services. 13) Insta A/C Declaration: "I have approached Axis Bank for opening a Savings/Current account. I understand that the account should be operated by me only after it has been activated. I further undertake that any violation of this will constitute as a default on my part & the Bank reserves the right to close the said account forthwith on the happening of such a default without assigning any reason whatsoever. I am aware that delivery and/or receipt of the Welcome Kit cannot be construed to mean that Axis Bank has opened or agreed to open the account. Axis Bank Ltd. At its sole discretion can either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Welcome Kit & the Letter shall be construed as withdrawn and I undertake to return the same to the Bank forthwith". I am aware that the products and services of the Bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules and Regulations and an acknowledgment from the Bank for Application and Nomination Form submitted. 14) Fees & Charges: Fees & Charges will be applicable to my account and for other services availed by me, as described in the Most Important Document / Schedule of Charges and on the website www.axisbank.com. GST and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Axis Bank pays interest quarterly on daily balance basis in your Savings Account as per the rate applicable for the scheme code Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. All relevant policies including Code of Commitments to Customers and Grievance Redressal policy are available at the Branches. Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Bank's deposits, such as savings, current, fixed, recurring, etc. upto a maximum amount of Rs. 5 lakh including principal & interest both. TDS Rates for NRE/NRO deposits - Interest earned on Non Resident External (NRE) accounts and Foreign Currency Non Resident (FCNR) accounts are tax free in India. Hence, there would be no TDS. However, interest earned on the Non Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. There is no basic exemption limit. 15) Transactions in accounts cannot be made for the purpose of investment in prohibited sectors / persons by a person resident outside India. 16) Citizens of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau, Hong Kong and Democratic People's Republic of Korea cannot, without prior permission of the Reserve Bank, acquire or transfer immovable property in India, other than on lease, not exceeding five years. Citizen of Pakistan, Bangladesh or Afghanistan belonging to minority community (Hindu, Christian, Sikh, Parsi, Buddhist, Jain) in that country and residing in India who has been granted an LTV by the Central government can purchase only one residential immovable property in India as dwelling unit for self-occupation and only one immovable property for carrying out self-employment. 17) A person resident in India who is on a visit to a foreign country may open a foreign currency account with a bank outside India during his stay. The balance in the account should be repatriated to India on return of the account holder to India. 18) I/We hereby authorize the bank to share my personal KYC documents which are in foreign language to its third-party service provider who shall send it further to their sub-contractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the bank in order to ascertain the details and validity mentioned in my personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents. 19) I/We hereby authorize the Bank to retain my single customer ID and link all my active relationships to the retained customer ID as per RBI guidelines and suspend other customer IDs held by me. 20) I/We hereby agree to update my latest demographic details which are mentioned on the Account Opening Form i.e., mobile number, email ID, address along with the new signature in the existing customer ID for all banking relationships. 21) I/We hereby agree that the address shall be captured as per Officially Valid Document submitted in case of any discrepancy observed in the details submitted on Request Form vis a vis Officially Valid Document. 22) I authorize the Bank to reach out to me on the alternative number for communication in case the registered number is not reachable.

Rules & Regulations (to be mandatorily signed)

Account Freeze: I authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise

- When a minor, who is the holder of the account, attains majority.
- If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed).
- 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).
- Submission of either PAN or Form60 is mandatory for all individual Savings account opening as per regulatory guidelines. I also authorize the Bank to put restrictions on credits and/debits in my account, if the account is found deficient in any Regulatory requirements including know your customer guidelines, as required by Bank from time to time. The customer agrees and accepts to not claim or hold Bank responsible for such restrictions on account.

Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of

- Balance in the account remains zero for 3 months or more
- High occurrences of dishonored payments from my account
- If the account is found deficient in any Regulatory requirements including know your customer guidelines, as required by Bank from time to time. The customer agrees and accepts to not claim or hold Bank responsible for account closure.

Aadhar Consent : I hereby give my consent to and agree and authorize Axis Bank Ltd. ("Axis Bank") to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhar based authentication system and I voluntarily consent to provide my Aadhar number/VID number, biometric information and/or One Time Pin (OTP) as my personal data (and/or any similar authentication data) for the purpose of processing an application for opening an NRI account. I understand that the biometric and/or OTP and/or any other Aadhar authentication data I may provide shall be used only for authenticating my identity through the Aadhar authentication system for specific transactions or as per requirement under the law and for no other purposes. I confirm that I have been informed about the alternatives for submission of identity information and I have agreed to authenticate myself through Aadhar based authentication system with full understanding of alternatives for submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhar based authentication. I authorize Axis Bank to verify and authenticate my Aadhar during processing my NRI account application. I further authorize Axis Bank to share my Aadhar related details/information with regulatory/statutory bodies as and when required.

FATCA-CRS Terms & Conditions: The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your 'US Tax Identification Number'. It is mandatory to supply TIN or a functional equivalent if the country in which you are tax resident issues such as Identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to this form.

CKYC Declaration : • I hereby declare that the details furnished above are true and correct to the best of my/our 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/We am/are aware that I/we may be held liable for it. • My personal / KYC details may be shared with Central KYC Registry • I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I/We do hereby solemnly declare that the information provided above is up to date and correct and I hereby submit my recent photograph and self-attested photocopy of the KYC document

Customer Signatures (applicable for all accounts)

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(Please do not sign this if it is BLANK. Please ensure all relevant section and columns are completely filled to your satisfaction and then only sign the forms)

For Office Use Only (Fields marked * (asterisk) are MANDATORY)

A/C No.	*BDE/Lead Generator Code	For Axis Bank Limited Branch Head / Authorized Signatory *Name of official: _____ *Designation: _____ *S. S. Number: _____
A/C Label 1	*BDE/Lead Convertor Code	
A/C Label 2	Is the account opened face to face ☐ Y ☐ N	
*Ledger No.	*KYC Verification done By Emp Code	
Camp Reference Number	*Date of declaration	
*Place of declaration	*A/C Manager/CSTM EMP ID	
*Documents Received ☐ Self Certified ☐ True Copies ☐ Notary		Mandatory for Burgundy Private, Burgundy and Priority account

FOR SALARY & DEFENCE ACCOUNT

Label Code	Staff Employee Id	
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☐ Letter from Employer verifying identity and permanent address

EXISTING BANKING RELATIONSHIPS *(Mandatory for Current Account only)

I/we declare that we do enjoy credit facilities with any Bank ☐ Y ☐ N

Bank & Branch	Facility	Amount
Details of Borrowal Accounts (with details of facility amount)		

DECLARATION BY THE BRANCH

I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained as per the KYC guidelines of the Bank and RBI (as amended from time to time) and performed due diligence to verify the genuineness of the customer. The Account may please be set up in Finacle. In case of signature mismatch, I certify that the customer has been personally met and has signed in my presence. Kindly process the request.

Important Check Points

- All supporting documents must be self-attested by all the applicants and signature should be in the same ink as used in the form.
- Please provide clear copies of the documents.
- Kindly ensure correctness in Initial Payment Cheque / DD. (DD slip is mandatory for verification of Remitter name). The cheque/DD cannot be sent for clearing with any type of alteration on it and same will be discarded at our end.
- The funds received towards initial funding to the NRI account/Instakit through any remittance channel including but not limited to Exchange Houses, Correspondent Bank, Wire Transfers or FCY cheques, will be kept on hold till the time account is opened or rejected. Bank will not be liable to pay any interest whatsoever on the outstanding amount for the duration from receipt of funds till the time funds are credited to the newly opened account or returned.

[illegible]

Please paste the
photograph of
Join Applicant / LOA / POA
& Sign Across

35 mm X 35 mm

[illegible]

*Date of Birth * Gender ^ ^T Stand for 'third gender' *Married

If minor, please provide proof of DOB & fill Minor Declaration Section

*Type of Visa ☐ Student Visa ☐ Residence Permit/Visa ☐ CDC/C1D ☐ PIO/OCI
☐ Employment Permit/Visa ☐ Others

 Signature of Joint Applicant / LOA / POA

*Passport No.									
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Aadhaar No.

[illegible]

Spouse Name	P	R	E	F	I	X			F	I	R	S	T			M	I	D	D	L	E			L	A	S	T
-------------	---	---	---	---	---	---	--	--	---	---	---	---	---	--	--	---	---	---	---	---	---	--	--	---	---	---	---

*** If PAN No is not available, please fill up additional declaration form 60 or 61

[illegible][illegible][illegible]

*Preferred Communication Address (Tick One) Overseas Address ☐ Indian Address ☐ *Preferred Mobile Number (Tick One) Overseas ☐ Indian ☐

*(Address Proof Mandatory for the preferred communication address mentioned on the form)

*Preferred Mobile Number (Tick One) Overseas ☐ Indian ☐

[illegible][illegible][illegible][illegible]

Please ensure to furnish correct email ID. You will be sent monthly account statements on the email ID mentioned above

[illegible][illegible][illegible][illegible][illegible]

Please note that all communication including your cheque book, ATM Card, ATM PIN Mailer and accounts statement will be sent to the Preferred communication address.

Nationality Constitution code: (To be filled by branch) Occupation code: (To be filled by branch)

Occupation ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Housewife ☐ Student ☐ Politician

If occupation is Salaried:

☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship
☐ Partnership firm ☐ Public Sector ☐ Government
☐ Multinational ☐ Trust/ Association/Society/Club

If occupation is Self Employed:

a) Nature of Business

☐ Information Technology ☐ Professional Service Provider ☐ Agriculture
☐ Bullion /Gold Jewellery ☐ Stock Broker ☐ Real Estate
☐ Trader ☐ Money Lender

b) No. of years in Business / Employment	0	0
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Annual Income

Source of Fund ☐ Salary ☐ Business Income ☐ Agriculture ☐ Investment Income ☐ Other (Please specify)

Status : ☐ General ☐ Physically Challenged ☐ Pardanashin ☐ Blind

Education : ☐ SSC ☐ HSC ☐ Graduate ☐ Masters ☐ Professional (CA, CS, CMA, Others)

***Know Your Customer (To be mandatorily filled in)**

Please provide KYC documents (Attach photocopies of the following documents and produce the original copies of these documents for verification) In case you are not filling this form in the presence of an Axis Bank official, please provide duly attested/notarised copies of the documents

Indian Address Proof	ID No.	Issuing Authority	Place of Issue	
Overseas Address Proof	ID No.	Issuing Authority	Place of Issue	
Identity Proof	ID No.	Issuing Authority	Place of Issue	
Passport Expiry Date	D D M M Y Y Y Y		Driving Licence Expiry Date	
Documents Received		☐ Self Certified	☐ True Copies	☐ Notary

***Access Your Account - Joint Applicant / LOA / Guardian**

Debit card (Only for Non Insta)	☐ Y ☐ N	Name on Card	
Savings Account Usage Type		(Character limit is 18 including spaces)	
☐ NRO Domestic Chip Card (usable in India Only)		Current Account Usage Type	
Default		☐ NRO Domestic Chip Card (usable in India Only)	
☐ NRE International Chip Card (usable in India And Internationally)		Default	
Upsell Cards: Delight Card ☐ Online Rewards ☐ Value + ☐		☐ NRE International Chip Card (usable in India And Internationally)	
Upsell Card shall be issued to NRE schemes only ^ Can be issued to schemes below Priority		Image Card: ☐ Y ☐ N	
Upsell Debit card charges (Issuance/Annual)+ GST-Delight Card-1500/999, Online Rewards-500/500; Value plus-750/750		Code	

- The usage category selected will be applicable for issuing cards to joint holders, if applicable.
- An ATM card will be issued for Minors below 10 years of age in the name of the Guardian [Separate Application to be filled]. If the Minor is above 10 years of age and operating the account in his/her own capacity, the Minor qualifies for a Debit Card [Separate Minor DCAF to be filled]

Customers applying for Online Rewards Debit Card need to register their mobile number and email ID with the Bank to be eligible to receive the welcome voucher (subject to terms and conditions). The personal information of Customer shall not be disclosed to any third party except as described herein. Third party disclosures may include sharing such information with non-affiliated companies that perform support services including insurance for your card or facilitate your transaction with Axis Bank, including those that provide professional, legal or accounting advice to Axis Bank. Non-affiliated companies that assist Axis Bank in providing services to customer are required to maintain the confidentiality of such information to the extent they receive it and to use personal information of Customer only in the course of providing such services. Axis Bank may at any time discontinue/alter/modify the offered channel facilities at its sole discretion.

Speed banking facility activated	☐ Mobile Banking	☐ Internet Banking view facility	☐ Internet Banking view & fund transfer
	☐ Value Added Alerts (SMS & Email)		☐ Phone Banking
Account Statement Options	☐ E-Statement standard option if email provided	☐ Physical Copy	(Tick here to receive printed statements only)
Cheque book facility	☐ Y ☐ N		

For Terms and Conditions, and product specific offerings and schedule of charges, please refer to www.axisbank.com

Declaration & Signature

I do hereby solemnly declare that the information provided above is up to date and correct and I hereby submit my recent photograph and self-attested photocopy of the KYC documents.

	*KYC Verification done By Emp Code	
	*Place of declaration	*Date of declaration

Letter of Authority (to be signed, if customer desires to give letter of authority to a third party for operating the account)

I/We hereby authorize the LOA holder. 1) a) To draw cheque on the account for local payments. b) To use the Debit Card issued in respect of the mentioned account. c) To deposit the cheques eligible to be deposited in the NRE/NRO account on behalf of the account holder(s) as permitted by RBI regulations. d) To make NRE/NRO fixed deposits from balances available in the account in account holder (s) names under the same customer ID and renew such deposits for such periods as may be given in writing by the mandate holder. e) to operate the account to facilitate making investments in India, applicable wherein the account holder(s) or a bank designated by the account holder(s) is eligible to make investments in India. 2) I/We authorize Axis Bank Ltd. to issue an Axis Bank Debit card and a cheque book to the LOA holder. I/We and the LOA holder acknowledge that the issue and usage of the card is governed by the terms and conditions as in force time to time and agree to be bound by the same. I/We and the LOA holder acknowledge that it is my/our responsibility to obtain a copy of the terms and condition and read the same. I/We and the LOA holder accept that the terms and conditions are liable to be amended by Axis Bank Ltd. from time to time. I/We further unconditionally and irrevocably authorize Axis Bank Ltd. to debit my/our account annually with an amount equivalent to the fee and charges for use of the said Debit Card if any. 3) I/We declare that as per Exchange Control guidelines issued by RBI a) The LOA holder can exercise the authority conferred by this letter to withdraw for local payments only, and make investment in India where I/We hold general permission or have obtained specific permission from RBI. b) The LOA holder facility permits the LOA holder to remit funds in foreign currency to the account holder(s). 4) I/We hereby undertake that I/We and our/my LOA holder shall comply with the provision of the Exchange Control Guidelines issued by the RBI and the Foreign Exchange Management Act, 1999 and all regulations thereof, including the Foreign Exchange Management (Deposit) Regulations, 2000. I/We hereby undertake that I/We have made known to the LOA holder the specific uses of the Debit Card as per the said regulations and guidelines. I/We hereby undertake to indemnify Axis Bank against any loss, damage, claim, action, proceedings, cost, charges and expenses (including reasonable attorney fees) that may be suffered or incurred by Axis Bank on account of any activity undertaken or any act or omission or negligence or misconduct or fraud by the LOA holder by the use of Debit Card.

I agree that as a Letter of Authority holder, I shall not repatriate funds held in the NRO account outside India, other than to the Non Resident Individual account holder through the normal banking channels nor make payments by way of gift to the resident Indian on behalf of the non-resident account holder or transfer the funds from the non-resident Indian account holders NRO account to another NRO account.

I hereby agree to ratify and confirm all and whatsoever this letter of authority holder shall lawfully do or cause to be done in the premises by virtue of this letter of authority, and hold the bank indemnified from all such transactions. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

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Power of Authority (to be signed, if customer desires to give Power of attorney to a third party for operating the account)

I agree that as the Power of Attorney holder, I shall NOT repatriate funds held in the NRO account outside India, other than to the Non Resident individual account holder through normal banking channels, NOR make payment by way of gift to a Resident Indian on behalf of the Non- Resident account holder OR transfer funds from the Non Resident Indian account holder's NRO account to another NRO account I hereby agree to ratify and confirm all and whatsoever this power of Attorney holder shall lawfully do or cause to be done in the premises, and hold the bank indemnified from all such transactions This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you

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Additional Declaration

Customer Consent Notice (to be mandatorily signed)

Why are we seeking your consent

We require your consent for certain processing of your personal data, in line with our internal procedures and with applicable data protection laws such as the EU General Data Protection Regulation 2016/679 ("GDPR"). This is for the following reasons:

- We need to process certain information about you that is considered 'special categories of personal data' or information about criminal offences and convictions (together sensitive personal data) and is highly protected under the GDPR. We need this information for the purpose of NRI account opening application.
- We may wish to use exclusively automated processing techniques to make decisions about you, for example your suitability for a loan, or to create a customer profile that will help us assess the risks associated with any products or services you apply for and you have a right under the GDPR to object to us using these automated processing practices
- we would like to send you marketing communications by email, SMS or phone to let know about our products and services, and any promotions or special offers we are running.

What types of data will you process?

We need to use a range of your personal data in order to comply with our legal requirements and to provide our products and services. Below we set out the types of data for each of the activities we ask your consent for:

Processing of sensitive personal data

We wish to use racial or ethnic origin, religious or philosophical beliefs, biometric data for ID purposes, Demographic details

Automated processing

For automated decision making, we wish to use Demographic Details, Employment Details, Income Data, and Residential status

For profiling activities, we wish to use Demographic Details, Employment Details, Income Data, and Residential status

Direct marketing

In order to provide you with marketing communications relating to our products or services we think you might be interested in, we wish to use your email address, name and mobile Number.

What happens if you refuse to provide consent?

If you do not provide your consent, we will not use your personal data for the activities listed above.

Where you refuse to provide consent for us to use your sensitive personal data, we may be unable to provide you with the services you have requested from us.

Where you refuse to provide consent for us to use automated processing to make decisions about your suitability for our products, we will ensure that decisions are reviewed by members of staff in the relevant Axis banking team.

Where you do not want us to use automated processing for profiling purposes, we will not do so. This may affect any risk assessments we make in respect of any products or services you have applied for, and may impact on our ability to suggest the most appropriate Axis product for you.

Where you do not consent to receiving marketing communications from us, we will not add you to any of our marketing lists and you will not receive any such communications.

What happens if you change your mind about consent?

You are free to withdraw your consent at any time. If you would like to do this, please visit [www.axisbank.com/support] and we will ensure that we no longer process your personal data in this manner.

For any grievances please reach out to us at www.axisbank.com/contact-us/grievance-redressal. Where you receive marketing emails from us, we always include an unsubscribe link to enable you to withdraw your consent. This is the easiest way of withdrawing consent for marketing messages, however you may also use the link above.

Where can you find more information about our processing of your personal data?

You can find out more about how we process your personal data, including the types of personal data we process and who we share it with, by reading our Customer Privacy Notice, available online at <https://www.axisbank.com/privacy-policy>

Consent

If you are happy to provide your consent, please tick the appropriate boxes below: I consent to the processing of my sensitive personal data for the purposes of:

- Developing and carry out sourcing activities through online account opening channels; ☐
- Developing, marketing, and communicating their products and services to me; ☐
- Data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services; ☐
- Processing data as the Bank's Cookie Policy over Axis Bank's digital channels relating to behavioural pattern and develop relevant products. ☐

I consent to Axis Bank and/or its affiliates/subsidiaries/ to send marketing communications in respect of its various products and services from time to time by:

- Email ☐ ☐
- SMS text messages ☐ ☐
- Telephone ☐ ☐

 Signature of Joint Applicant

FATCA-CRS Declaration Please tick the applicable tax resident declaration (Any one) (MANDATORY)

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

*City of Birth *Country of Birth Address Type for Tax Purpose- ☐ Residential ☐ Business ☐ Registered Office

Country#	Tax Identification Number	Identification Type (TIN or Other, please specify)	Address For Tax Purpose	
			☐ Communication Address	☐ Permanent Address

#To also include USA, where the individual is a citizen/green card holder of USA. In case Tax Identification Number is not available, kindly provide functional equivalent FATCA-CRS Certification: I have understood the information requirements of this Form (read along with the FATCA/CRS Instruction and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete and hereby accept the same.

 Signature of Applicant

Form for declaraton to be filled by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

If applied for PAN and it is not yet generated enter date of application

D	D	M	M	Y	Y	Y	Y
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 and acknowledgement number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held

a	Agricultural income (Rs.)																			
b	Other than Agricultural income (Rs.)																			

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the _____ day of _____ 20 _____

Date _____, Place _____

Signature of Joint Applicant

PIO (Person of Indian Origin) / OCI (Overseas Citizen of India) Declaration

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select from the below mentioned choices as applicable to you)
 I held an Indian Passport ☐ My father/mother/grandfather/grandmother is/was a citizen of India. ☐ I am the spouse of an Indian citizen. ☐ I am the spouse of a PIO/OCI. ☐
 I hold PIO/OCI card ☐ I belonged to a territory that became part of India after the 15th day of August, 1947 ☐ I am attaching herewith, supporting documents to satisfy the above declaration

Signature of Joint Applicant

Signature Mismatch Declaration (in case of major mismatch customer needs to submit an affidavit)

The signature on the Passport/Existing Account is different from my signature on the Account Opening Form. Please consider the signature on the Account Opening Form as my updated signature in your Bank records.

I am Providing:

- ☐ Government Issued Photo ID Proof Carrying my Current Signature
- ☐ A self Signed personalized Cheque from my existing NRE/NRO Account
- ☐ Notarized Affidavit Confirming the Current Signature

Old signature As per documents/Existing Customer ID

New signature as per account opening form

I agree to indemnify and keep indemnified the Bank at all times from and against all costs, charges, damages, penalties (including attorney fees) suffered and/or incurred by for any act done or omitted to be done on account of the above declaration.

Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. The usage of the Debit card will be governed by the Terms & Conditions specified from time to time as decided by the Bank. The cardholder needs to accept full responsibility for the Debit card and agree not to make any claim against Axis Bank, in respect thereto. In case of more than two cards, please use on additional application form, charges applicable.

Please visit www.axisbank.com to know about your debit card variant and charges. "The property that is situated in the communication address registered with the Bank shall only considered for coverage under the Fire & Burglary insurance. For updating the communication address the customer needs to apply for the same with the Bank with relevant address proof. The insurance shall be subject to the terms and conditions as prescribed by the insurance company from time to time. **Debit Card is provided only for accounts where Mode of Operation is Self/Either or Survivor/Anyone or Survivor. For mode of operation - "All Jointly" debit cards will not be issued. The nominee of the account will be considered for nomination of debit cards also. The debit card by default will have the contactless option, however, basis your preference, the same can be enabled / disabled through various channels like Mobile App, Internet Banking, Call Centre or Axis Bank Branches. The contactless option is not applicable to Rupay Debit cards. Your card comes activated with facility of using at domestic contact based ATMs and POS merchant outlets within India only. The card not present (domestic and international) and card present (international) transactions on your card can be enabled/disabled through various channels like Mobile App, Internet Banking, Call Centre or Axis Bank Branches. The usage options opted will have default limits set at the bin level and can be changed. The default limits will be a discretion of the bank or guidelines and are subject to change. The limits for Online, POS, and Contactless will be a cumulative limit and not an individual limit.

Axis Bank Internet Banking: The account holder on usage of the Axis Bank Internet banking facility will be bound by the terms and conditions in force from time to time as set forth on the website www.axisbank.com. It is the duty of the account holder to protect and keep the User Id and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instructions given through the Axis Bank Internet Banking Used ID and password.

Limited Liability of a Customer -

a. I/We shall be liable for the entire loss occurring due to unauthorised transactions in cases where the loss is due to my/our negligence such as where I/we have shared the payment credentials, until I/we report the unauthorised transaction to the bank. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the bank.

b. In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with me/us, and lies elsewhere in the system and when there is a delay (of four to seven working days after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction, the per transaction liability for me/us shall be limited to the transaction value or the amount mentioned as Maximum Liability of a Customer defined under respective guideline, whichever is lower. The Policy details are available at the website and Branches. The fees, duties or other charges associated with these services will be as applicable and compensation based on Bank's compensation policy. All the linked accounts (including any new account that may be opened) will be covered under the Funds Transfer facility as per rules in force from time to time.

Mobile Banking: The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Passwords will be sent on this registered mobile number. In the event of customer availing additional transactional facility through different channels viz. Mobile/SMS/USSD etc., the account holder shall be fully responsible for the account being debited on instruction from the registered mobile Number/s directly or indirectly. All mobile banking transactions involving debit to the account shall be permitted only by validation through a two factor authentication. The fees, duties or other charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holder agrees that no claim will be made against the Bank. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility and the terms and conditions as specified herein and the same shall be updated from time to time at www.axisbank.com. Further this facility shall subject to the terms and conditions governing mobile banking of Axis Bank as displayed on the website of Axis Bank. As in an Internet banking scenario, in the mobile banking scenario too, there is very limited or no stop payment privileges for mobile banking transactions since it becomes impossible for the banks to stop payment in spite of receipt of stop payment instruction as the transactions are completely instantaneous and are incapable of being reversed.

E-statement: The E-statement provided is an optional facility provided to the account holders and not a compulsion by the Bank for availing such a facility (DBOD.COMP.BC.No.130/ 07.03.23/ 2000-01 - Internet Banking in India - Guidelines. On agreeing to subscribe through the E-statement, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time availing such facility and such other conditions as specified by the Bank from time to time. On agreeing to avail the facility of E-statements, Account Holder(s) agree, and understand that the Bank shall discontinue the physical statements being sent to the

Account Holder(s): The liability of the bank would be limited to the applicable policy. In case of Joint Account Holders, the Joint Account Holders shall not hold liable the Bank for receiving the E statement to the Designated email address of one of the Account Holder. The Account Holder(s) shall at all times be responsible for updating the details with the Bank from time to time to receive this service uninterrupted of the Bank. Account Holder shall not hold Axis Bank responsible if they do not receive Statements due to incorrect Email address and technical reasons beyond the control of the Bank. The Account Holder confirm to have read and understood the Terms & Conditions pertaining to usage of this Channel Facility. The Bank shall of its own discretion at any time may discontinue/alter/modify the facility at the terms and conditions as specified therein at the sole discretion of the Bank.

Telebanking and Phone Banking: It is the responsibility of the account holder to protect and safe-keeping of the Telebanking PIN (TPIN) and any other information/details which may be required by the Bank to establish the identity of the customer through Phone Banking. The bank shall be acting as per the confidential details provided by the account holder. In such cases, the Bank presumes that information has been received from the genuine customer and provides the services. As far as the Bank is concerned, we solely go by the confidential TPIN number and/or any other confidential details and in such cases the bank will not be liable. It is advised that the account holder is solely liable for confidentiality of the TPIN and the customer will not make any claims on the bank if the bank bonafidely acts on the TPIN number and/or any other confidential details. The customer is free to change the TPIN number through the IVR system as per extant procedure. The customers are required to cooperate for the safe custody of TPIN number.*

Disclaimer: "I/We hereby request for Axis Bank Internet Banking facility with respect to this account and all the linked accounts (including any new accounts that may be opened). I acknowledge that the issue and usage of the above services is governed by the term & conditions in force from time to time as set forth on the website www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd does not seek any information relating to login id/Password in any form including through e-mails from its customers. I/We agree and undertake that I/We shall never part with any sensitive information of my/our account especially through internet/email/phone medium. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use. *Exclusively available only on Priority Banking Accounts charges as applicable at the time of issuance.

RemitMoney: Please note that opening an NRI account with Axis Bank Limited ("Axis Bank") will also auto-register you on the RemitMoney website (www.remitmoney.com) which is an inward remittance facility of Axis Bank. It will allow you to send money online to any bank account in India. The details that you provide for the NRI account opening (e.g. personal details and KYC documentation / details etc.) will be pre-added on-to the RemitMoney portal along with your new NRE/NRO account details, thus enabling a seamless money sending experience to India. We may allow you to edit your pre-added details. Our support team may call you in case we require any additional information from your end.

On opening of your NRI account and the simultaneous opening of Remit Money account, you will be redirected to the Remit Money website where you will be required to reset your Remit Money password. Following that exercise, you can access RemitMoney with your registered e-mail ID (provided by you for NRI account opening) and set the password and use it for remitting money anytime. In order to use Remit Money services, you will be required to comply with and agree to Remit Money Terms & Conditions. For the detailed Terms & Conditions, please visit the Remit Money website (<https://www.remitmoney.com/terms And Conditions>)

RemitMoney is an inward remittance website of Axis Bank for individual non resident Indians who wish to send money to India. This service is currently available for NRIs staying in USA, Canada, UK, Euro land, Switzerland, Australia, Singapore, UAE and South Africa to send money to NRE/NRO/Savings bank accounts in India. Sending money through RemitMoney is quick, secure and hassle-free at competitive exchange rates.

Debit from NRE Account: I/We hereby declare that debits in the account would be in accordance with Schedule 1 of Foreign Exchange Management (Deposit) Regulations and Foreign Exchange Management (Borrowing and Lending) Regulations, as amended from time to time and related RBI guidelines with regard to debit from NRE accounts.

Debit from NRO Account: I/We hereby declare that debits in the account would be in accordance with Schedule 3 of Foreign Exchange Management (Deposit) Regulations and Foreign Exchange Management (Borrowing and Lending) Regulations, as amended from time to time and related RBI guidelines with regard to debit from NRE accounts.

I/We hereby agree and undertake that any remittance sought to be made out of the balances held in the NRO account would be arising from legitimate receivables in India and not by borrowing from any person or a transfer from any NRO account.

If such is found to be the case, the account holder will render himself/hereself liable for penal action under FEMA

For NRE / NRO accounts: I/We hereby agree and undertake that I/We shall only acquire immovable property in India in accordance with Foreign Exchange Management (Acquisition and Transfer of Immovable Property in India) Regulations, as amended from time to time and related RBI guidelines in this regards.

I/We also hereby agree and undertake to lend to a person resident in India, not being a company incorporated in India, after satisfying the following terms and conditions:

- Borrowing shall be only on a non-repatriation basis;
- The amount of loan should be received either by inward remittance from outside India or by debit to NRE/NRO/FCNR(B)/NRNR/NRSR account of the lender, maintained with an authorised dealer or an authorised bank in India;
- Period of loan shall not exceed 3 years;
- Rate of interest on the loan shall not be more than two per cent above Bank Rate prevailing on the date of availment of loan;
- Payment of interest and repayment of principal shall be made only to the NRO account of the lender.

I/We declare that transaction in the account would be in conformity with the provisions and rules as prescribed under FEMA and by the RBI.

I/We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration.

Declaration for Foreign National other NRI/PIO/OCI

I/We hereby agree and undertake that I/We shall only acquire immovable property in India in accordance with Foreign Exchange Management (Acquisition and Transfer of Immovable Property in India) Regulations, as amended from time to time and related RBI guidelines in the regard.

Citizen of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau, Hong Kong or Democratic People's Republic of Korea (DPRK), irrespective of their residential status, cannot, without prior permission of the Reserve Bank, acquire or transfer immovable property in India, other than on lease, not exceeding five years. This prohibition shall not be applicable to an OCI.

Foreign nationals of non-Indian origin resident in India (except 11 countries listed at (a) above) can acquire immovable property in India.

Foreign nationals of non-Indian origin resident outside Indian can acquire/transfer immovable property in India, on lease not exceeding five years and can acquire immovable property in India by way of inheritance from a resident

I/We would confirm that all debits and credits to my/our account in India are covered either by general or special permission of RBI. I/We agree to abide by all applicable laws and regulations governing the above account and extant regulations provided under Foreign Exchange Management Act, 1999 ("FEMA"). The Terms and Conditions are as per current regulatory environment, the same are bound to change without prior notice as per changes in the regulatory framework.

I/We have read and understood the Terms and Conditions relating to various services and understand that any changes to the Terms & Conditions will be available on the website www.axisbank.com only. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. An account of an individual of Pakistani nationality / ownership can be opened only with the prior approval of RBI. I/We hereby undertake to intimate you about my/our return to India for permanent residence, immediately on arrival. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India as per FEMA Regulations, 2016 Notification No. FEMA 5(R)/2016-RB. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. As per Reserve Bank of India circular No. RBI/2015-16/390 A.P. (DIR Series) Circular No. 67/2015-16 [(11/5/R)] An NRO account can be opened jointly with residents on 'former or survivor' basis. An NRE account can be opened jointly with resident relative(s) on 'former or survivor' basis. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN: I/We hereby declare that I/We am/are Foreign National/s of non-Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sole proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration (Temporary visit to India) will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. Foreign Nationals coming to India may open and maintain Indian Rupee accounts/Non-resident ordinary accounts in India, as applicable. Considering that the operations in these accounts are closely regulated, these have to be monitored regularly. Foreign diplomatic and/or consular officers or officials assigned to India and their spouses and children are exempt from registration on a reciprocal basis. However, this exemption is not available to the members of the staff of the missions of the Arab Republic of Egypt and Syrian Arab Republic.

FOR DEBIT CARD: I/We undertake that the usage of the Debit Card will be in accordance with the Exchange Control Regulation and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against AXIS BANK, in respect thereto. Guidelines for issue of debit cards DBOD.No.FSD.BC.66/24.01.019/2012-13 December 12, 2012. For International Debit Cards – Guidelines on FEMA (FEMA 14R/2016-RB dated May 02, 2016) act as laid down.

FOR INTERNET BANKING: I/We acknowledge that the issue, usage if Axis Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd. does not seek any information relating to Login ID/Password in any form including emails from its customers. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosed of login ID, passwords, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

FOR JOINT ACCOUNTS: The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make Prepayment or part payment of the proceeds of the said deposit to any one of us. Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. The said person shall have full authority to operate the said Bank account solely for Internet Banking, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually. It is further clarified that the above instructions shall be valid only for the purpose of availing Internet Banking, Mobile Recharge, Bill Payments facilities and except for the existing mandate i.e. joint operation shall be applicable. As per Reserve Bank of India Circular No.RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis. However, during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder. I further undertake that any violation under Para 7 of Schedule 1 of FEMA Notification No. 5(R) – Deposit regulations as amended from time to time will constitute as a default on my part and Axis bank will not be responsible for any loss arising due to non-intimation of the same.

Savings Bank - Most Important Terms & Conditions

1)The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. 2) The balances in the account must adhere to the minimum Monthly/Quarterly Average Balance (MAB/QAB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change therein as may be advised to you. Non-maintenance of this MAB/QAB will attract applicable penalty as per the Schedule of Charges. In such on event the Bank shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation. 3) If there are no transactions induced by me in the account for a period of 2 years or more, the account automatically gets classified as an 'Inoperative account'. A request for account activation has to be made in such a case. 4) Account Closure: I/We authorize the Bank to close my/our account with prioritization to me/us in case of a. balance in the account remains zero for 3 months or more; b. high occurrences of dishonored payments from my/our account; c. no customer induced transactions for 6 months or more. 5) Transactions: Any instructions to Axis Bank regarding the account, both of a financial/non-financial in nature (e.g. 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. 6) The Savings Bank Account entitles free access to AXIS BANK ATMs, Internet Banking and Telebanking unless otherwise stated. 7) Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 8) Any change of address should be immediately communicated in writing to the Bank along with Address Proof. 9) By availing of e-statement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time. 10) As per circular No. RBI/2017-18/15 DBR.No.Leg.BC.78/09.005/2017-18 The banks may not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the bank. 11) Channel Facilities: All channel facilities provided by Axis Bank including Debit Cards, ATM Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.axisbank.com and as per the T&Cs overleaf. Axis Bank is not liable for fraud in the event that I disclosed sensitive information such as passwords, PINs, IDs to anybody. I also undertake to inform the Bank immediately in case of loss of cheque leaf/leaves, Credit/Debit Card(s) linked to my account. E-Statement: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank. 12) Personal Information: a. Any updation of my/our details including personal information, change of address etc. will be provided by me/us to the Bank along with documents of proof within 2 weeks. I/We agree to indemnify Axis Bank for any fraud, loss or damage due to my/our providing wrong information or not updating the information that may occur to me/us and to Axis Bank and based on which the Bank may act as true and correct. b. All information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value added services), research and analysis, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank c. All information provided by me/us of any nature (including personal & sensitive information) can be stored with agencies /service providers who have an agreement with Axis Bank for business purpose and on need to know basis. Axis Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the Banks Privacy policy. If I/We intend to revoke my/our consent to the sharing of the data, the products /services available to me/us, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products /services. 13) Insta Ne Declaration: "I have approached Axis Bank for opening a Savings/Current account. I understand that the account should be operated by me only after it has been activated. I further undertake that any violation of this will constitute as a default on my part & the Bank reserves the right to close the said account forthwith on the happening of such a default without assigning any reason whatsoever. I am aware that delivery and/or receipt of the Welcome Kit can not be construed to mean that Axis Bank has opened or agreed to open the account. Axis Bank Ltd. At its sole discretion can either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Welcome Kit & the Letter shall be construed as withdrawn and I undertake to return the same to the Bank forthwith". I am aware that the products and services of the Bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules and Regulations and an acknowledgment from the Bank for Application and Nomination Form submitted. 14) Fees & Charges: Fees & Charges will be applicable to my account and for other services available by me, as described in the Most Important Document / Schedule of Charges and on the website www.axisbank.com. GST and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Axis Bank pays interest quarterly on daily balance basis in your Savings Account as per the rate applicable for the scheme code. Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of fees & Charges: Services will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. All relevant policies including Code of Commitments to Customers and Grievance Redressal policy are available at the Branches. Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Bank's deposits, such as savings, current, fixed, recurring, etc. upto a maximum amount of Rs. 5 lakh including principal & interest both. TDS Rates for NRE/NRO deposits - Interest earned on Non Resident (External) (NRE) accounts and Foreign Currency Non Resident (FCNR) accounts are tax free in India. Hence, there would be no TDS. However, interest earned on the Non Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. There is no basic exemption limit. 15) Transactions: Accounts cannot be made for the purpose of investment in prohibited sectors / persons by a person resident outside India. 16) Citizens of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau, Hong Kong and Democratic People's Republic of Korea cannot, without prior permission of the Reserve Bank, acquire or transfer immovable property in India, other than on lease, not exceeding five years. Citizen of Pakistan, Bangladesh or Afghanistan belonging to minority community (Hindu, Christian, Sikh, Parsi, Buddhist, Jain) in that country and residing in India who has been granted an LTV by the Central government can purchase only one residential immovable property in India as dwelling unit for self-occupation and only one immovable property for carrying out self-employment. 17) A person resident in India who is on a visit to a foreign country may open a foreign currency account with a bank outside India during his stay. The balance in the account should be repatriated to India on return of the account holder to India. 18) I/We hereby authorize the bank to share my personal KYC documents which are in foreign language to its third-party service provider who shall send it further to their sub-contractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the bank in order to ascertain the details and validity mentioned in my personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents. 19) I/We hereby authorize the Bank to retain my single customer ID and link all my active relationships to the retained customer ID as per RBI guidelines and suspend other customer IDs held by me. 20) I/We hereby agree to update my latest demographic details which are mentioned on the Account Opening Form i.e., mobile number, email ID, address along with the new signature in the existing customer ID for all banking relationships. 21) I/We hereby agree that the address shall be captured as per Officially Valid Document submitted in case of any discrepancy observed in the details submitted on Request Form vis a vis Officially Valid Document. 22) I authorize the Bank to reach out to me on the alternative number for communication in case the registered number is not reachable.

Account Freeze: I authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise

- When a minor, who is the holder of the account, attains majority.
- If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed).
- 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).
- Submission of either PAN or Form60 is mandatory for all individual Savings account opening as per regulatory guidelines. I also authorize the Bank to put restrictions on credits and/debits in my account, if the account is found deficient in any Regulatory requirements including know your customer guidelines, as required by Bank from time to time. The customer agrees and accepts to not claim or hold Bank responsible for such restrictions on account.

Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of

- Balance in the account remains zero for 3 months or more.
- High occurrences of dishonored payments from my account.
- If the account is found deficient in any Regulatory requirements including know your customer guidelines, as required by Bank from time to time. The customer agrees and accepts to not claim or hold Bank responsible for account closure.

Aadhar Consent : I hereby give my consent to and agree and authorize Axis Bank Ltd. ("Axis Bank") to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhar based authentication system and I voluntarily consent to provide my Aadhar number/VID number, biometric information and/or One Time Pin (OTP) as my personal data (and/or any similar authentication data) for the purpose of processing an application for opening an NRI account. I understand that the biometric and/or OTP and/or any other Aadhar authentication data I may provide shall be used only for authenticating my identity through the Aadhar authentication system for specific transactions or as per requirement under the law and for no other purposes. I confirm that I have been informed about the alternatives for submission of identity information and I have agreed to authenticate myself through Aadhar based authentication system with full understanding of alternatives for submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhar based authentication. I authorize Axis Bank to verify and authenticate my Aadhar during processing my NRI account application. I further authorize Axis Bank to share my Aadhar related details/information with regulatory/statutory bodies as and when required.

FATCA-CRS Terms & Conditions: The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies/withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your 'US Tax Identification Number'. It is mandatory to supply TIN or a functional equivalent if the country in which you are tax resident issues such as identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to this form.

CKYC Declaration

• I hereby declare that the details furnished above are true and correct to the best of my/our 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/We am/are aware that I/We may be held liable for it. • My personal / kyc details may be shared with Central KYC Registry • I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Acknowledgement (to be filled by Branch)**Application form acknowledgement**

I have received Application no. _____ from _____
 for opening an account with Axis Bank Branch _____
 Name of Bank Official _____
 Mobile no. _____ Date _____ Signature of Bank Official _____

Nomination acknowledgement

☐ I. We acknowledge receipt of nomination made by you in favour of:

Name of nominee _____ Age: _____ year with respect to your application
 no. _____

☐ II. No nominee for the account since nomination facility not availed by the account holder.

Signature of Bank Official _____

According to RBI's nomination guidelines, it is necessary to register a nominee on account opened under a single name. Appointing a nominee is beneficial for the following reasons:

1. If the account holder dies, the bank will easily pass on the funds in the account to the nominee
2. Hassle-free formalities for the nominee while claiming benefits

Documents Required for Opening an Account

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. In case of an NRI (Non Resident Indian) <ol style="list-style-type: none"> a. Photocopy of the relevant pages of current passport where name, date of birth, date & place of issue, expiry date, photograph & signature appear. b. Photocopy of valid work permit / employment visa (in case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of visas will be accepted as a valid document.) 2. In case you are a PIO (Person of Indian Origin) <ol style="list-style-type: none"> a. Photocopy of the relevant pages of current passport b. Copy of PIO card or proof of PIO and declaration for PIO as given in this Relationship Form. c. Overseas address proof 3. In case of Mariner: <ol style="list-style-type: none"> a. Photocopy of the relevant pages of current passport b. Valid copy of CDC (Continuous Discharge Certificate) c. Latest Contract Letter (if, customer is not a permanent employee) 4. In case of Foreign National Students <ol style="list-style-type: none"> a. Photocopy of the relevant pages of current passport b. Photocopy of valid Indian visa c. University/College admission letter | <ol style="list-style-type: none"> d. Local address proof can be obtained within 30 days of account opening *Subject to change as per Guidelines 5. In case of Resident Savings Account for Foreign Nationals <ol style="list-style-type: none"> a. Photocopy of the relevant pages of current passport b. Long term visa c. Recent passport size colour photograph d. FRRO / FRO copy e. Overseas Address Proof f. Letter from employer / contract letter g. Declaration cum Undertaking signed by the Foreign National and counter signed by the Branch Head (Please refer Annexure IV) 6. In case of Foreign National <ol style="list-style-type: none"> a. Photocopy of the relevant pages of current passport b. Tourist / Business Visa c. Recent passport size color photograph d. Overseas Address Proof e. Address proof as applicable for Resident Indians |
|--|---|

Address Proof**Acceptable Indian Address Proof**

• Passport (valid as on date) Permanent Driving License, which is valid with the photograph affixed thereon. • Voter's Identity Card (Election Card) • Job Card issued by NREGA duly signed by an officer of the State Government • Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number. Accordingly, either the physical Aadhaar card/letter issued by UIDAI received through post or the Aadhaar number validated through the e-KYC process is acceptable as an officially valid KYC document for onboarding the customer and for re-KYC purpose.

Acceptable Overseas Address Proof

• Passport -Bank statement (not more than 3 months old from the date of application) of Overseas or India based bank. • Valid Permanent Overseas Driving License • Credit Card statement (not more than 3 months old) • Company ID Card indicating the address Certificate from Indian Diplomatic Mission stating the

contact address • Government ID card ISSN / Green Card / PIO card / OCI card) • Utility bill (electricity/ gas/phone/ water - not more than 2 months old from the date of application) Appointment letter of overseas Employer Corporate. • Letter from foreign University stating the address(for on-campus lodging) • Registered Purchase / Sale Deed or agreement • Foreign Government issued Identity Card 'Lease / Rent/ Leave and License agreement indicating the address of the customer duly registered with Government or similar registration authority. • Valid employment contract letter. • Valid employment offer letter. • Employer's certificate for proof of overseas address. • Letter from the government postal services confirming the address of the applicant. • Permanent Resident Permit / Work Permit mentioning the overseas address. Following are some of the residence permits that have the address mentioned thereon: - Kuwait-Bataka Madaniya (Civil ID), Saudi Arabia-Iqama (Residential permit), Oman-Residence Card, UAE - Labour Card, Bahrain-CPR (Central Population registry) Card and Qatar-Residence Card, Singapore/Malaysia Permanent Resident Card.