



**\*PROOF OF IDENTITY (Self - Certified copy of any one of the following Proof of Identity [POI] needs to be submitted)**

<input type="checkbox"/> *UID Aadhaar (Last 4 digit)	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving License	<input type="checkbox"/> Voter ID	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> NPR Letter
Expiry Date: DD MM YYYY		(If applicable) Proof of Identification No.			
For Minor Proof of DOB: _____					

**TERMS, CONDITIONS & DECLARATIONS**

I/We have read and understood the Terms and Conditions relating to various services that I/We have specifically instructed above, from AU Small Finance 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/ email service at its discretion and such courier/postal/ email 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 as defined in Section 2(w) of Foreign Exchange Management Act, 1999 as amended from time to time (FEMA 1999). 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 non-correct in material particulars, the Bank is 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 Applicable regulation, rules, notification, direction or order made under FEMA 1999. 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, of Foreign Exchange Management (Deposit) Regulations, 2016 issued vide Notification No. FEMA 5(R)/2016-RB dated April 1, 2016, 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 instruction. 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. I/We undertake to inform AU Small Finance Bank Ltd. regarding change in my/our residence/employment and provide further information that AU Small Finance Bank Ltd. may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration 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.

**FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN :**

I/We hereby declare that I/We am/are Foreign nationals 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 non-correct 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 instruction. 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. I/We undertake to inform AU Small Finance Bank Ltd. regarding change in my/our residence/employment and provide further information that AU Small Finance Bank Ltd. may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration 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.

**ADDAHAAR:**

I/We hereby give my consent to AU Small Finance Bank Ltd. to obtain my Aadhaar Number, Name and Fingerprint /iris for authentication with UIDAI for account opening & periodic updation. Bank has informed me that my identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.

I hereby instruct AU Small Finance Bank and its affiliates, representatives, associates, service providers and employees of AU Small Finance Bank and its affiliates, to contact me by phone, or otherwise communicate with me from time to time in connection with servicing issues pertaining to the relationship which I have with AU Small Finance Bank/ and its affiliates from time to time. In addition to the above, AU Small Finance Bank, its affiliates and representatives, associates, service providers and employees of AU Small Finance Bank and its affiliates may contact me from time to time by phone, or otherwise communicate with me in connection with new products/services of AU Small Finance Bank/ its affiliates

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.

The balances in the account must adhere to the minimum Monthly Balance (AMB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change as may be advised to you. Non-maintenance of this AMB will attract applicable penalty as per the Schedule of Charges. The customer should maintain minimum monthly average balance as may be required from time to time in the account. The non-maintenance of such adequate balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. 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

Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a. balance in the account remains zero for 3 months or more occurrences of dishonored payments from my account no customer induced transactions for 6 months or more

Transactions: Any instructions to AU Small Finance Bank Ltd. regarding the account, both of a financial/non-financial nature (eg. Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulator/ guidelines prevailing at that time. AU Small Finance Bank Ltd. 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.

The Savings Bank Account entitles free access to AU Small Finance Bank Ltd. ATMs, Internet Banking and Phonebanking unless otherwise stated.

Availing of the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.

Any change of address should be immediately communicated in writing to the Bank along with Address Proof. 10) 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.

I/We hereby agree and confirm that I/We wish to open an Individual Current NRE/NRO account(s) (both Non Interest Bearing account (s) as I/We do not want any interest to accrue and/or be paid in to these account(s) and I/We further undertake, agree and confirm that this account shall not be used by me/us for any business or related transactions.

NRO Savings account & Current account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration 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.

Channel facilities: All channel facilities provided by AU Small Finance Bank Ltd. including Debit Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.au.bank.in and as per the T&Cs. AU Small Finance Bank Ltd. is not liable for fraud in the event that I disclose sensitive information such as passwords, PINs, or IDs to anybody. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Debit Card(s) linked to my account. 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. 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.

**Personal Information:**

Any updation of my details including personal information, change of address etc. will be provided by me to the bank, along with documents of proof. I agree to indemnify AU Small Finance Bank Ltd. for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to AU Small Finance Bank Ltd. and based on which the bank may act as true and correct.

All information provided by me 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 analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank.

All information provided by me of any nature (including personal & sensitive information) can be shared with agencies/service providers who have an agreement with AU Small Finance Bank Ltd. for business purpose and on need to know basis. AU Small Finance Bank Ltd. shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the bank's Privacy policy. If I intend to revoke my consent to the sharing of the data, the products/services available to me, 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.

Accounts opened on Non Face to face basis will be under Debit freeze till physical attested KYC documents and Account opening forms are received by AU Small finance bank and found to be as required for account opening AND initial funding is credited to the NRE/NRO account from your own NRE/NRO account in other banks in India. 16) Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Terms & Conditions / Schedule of Charges and on the website www.au.bank.in Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees.

**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 AU Small Finance Bank Ltd., in respect thereto.

AU Small Finance Bank Internet Banking: The account holder on usage of the AU Small Finance 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.au.bank.in 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 AU Small Finance Bank Ltd. Internet Banking User Id and password. The Bank will not be held responsible. The fees, duties or other charges associated with these services will be as applicable. All the linked accounts (including any new account that will 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. The account holder shall be fully responsible for the account being debited on instruction from the registered mobile Number/s directly or indirectly. 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.au.bank.in Further this facility shall be subject to the terms and conditions governing mobile banking of AU Small Finance Bank Ltd., as displayed on the website of AU Small Finance Bank Ltd., www.au.bank.in Disclaimer: I/We hereby instruct for AU Small Finance Bank Ltd. 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.au.bank.in and agree to abide by the same.

I/We am/are aware that AU Small Finance 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 AU Small Finance Bank Ltd. 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.

I hereby confirm that I am holding the afore-mentioned banking relationship. I hereby confirm that my new mobile number may be updated in the Bank's records for sending any communication related to my mentioned banking details as well as transaction details. I also authorize the bank to contact me on the number provided for doing verification checks / call backs to confirm the veracity of any transaction, as deemed fit by the bank. I confirm that the said mobile number is held by me and is not in use by any other third party. I undertake that I shall duly and promptly inform the Bank if and when my mobile number changes.

**Declaration:**

I/We declare that all the details provided on the above form are correct and I/We undertake to inform the Bank of any subsequent changes immediately.

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We 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 aware that I/We may be held liable for it.

I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I/We also give my/our consent for receiving product, service and other Bank-related information from AU Small Finance Bank Ltd. on the registered modes of correspondence.

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

I/We also confirm that English is my/our preferred language of communication, unless confirmed otherwise.

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

I declare that all the details provided on the above form are correct and I undertake to inform the Bank of any subsequent changes in the above information including documents provided or KYC details within 30 days of such updates.

I/ We understand that my / our details/ credentials declared in this instruction will be updated in all the existing relationships(if any) with AU Small Finance Bank Limited. I/ we confirm that, there are no other change(s) in my / our KYC information apart from the change(s) instructed in this form.

I/ We have been explained the terms & conditions for opening and operating the account along-with the facilities/ features available with this account.

**CKYC Declaration:**

I confirm that the Bank can seek my records from CKYC registry for account opening & periodic updation.

I/We also confirm that my/our Re KYC Form has been submitted to Bank officer Mr/Ms \_\_\_\_\_ & I/We have signed in his/her presence.

\_\_\_\_\_  
Signature/Thumb impression of Applicant

\_\_\_\_\_  
Name

**BANK USE SECTION**

**To be filled by the Bank staff**

- I confirm that I have personally met the customer and the customer has signed the form in my presence. The signature has been verified from bank records and is as per the operating mandate.
- Connected with Customer on registered Mobile No \_\_\_\_\_ @ \_\_\_\_\_ : \_\_\_\_\_ AM/PM
- Original Seen and Verified
- UDID (applicable for Differently Abled)
- Acknowledgement and service Instruction no. provided.

Emp. Name & Designation
Emp. Code
Signature of Bank Staff

**To be filled by the BOSM/BM, post below authorization**

All information (incl. Name and/or signature variation), as specified in the form have been verified & found to be correct. I authorize the form update.

Emp. Name & Designation
Emp. Code
Signature of BOSM/BM

Service Instruction Number \_\_\_\_\_

Branch Code \_\_\_\_\_

Branch Name \_\_\_\_\_

**Touchpoint**

- Walk In Customer
- Speed Post / Courier
- Form received from the Registered Mail