

General Terms and Conditions for City Union Bank Easy Account

Definitions (a) "Customer" means the person named herein who has executed this Agreement. (b) "Bank" means The City Union Bank Limited, a Banking Company incorporated under the Companies Act 1956, and having its Registered office at 149, T S R Big Street, Kumbakonam 612001 (hereinafter termed as CUB).

Account opening under Web or Mobile app is applicable for Resident Indian Individuals only. Any Resident Indian who is of 18 years age and above and provides his/her details in the Digital Savings Account application for opening CUB Easy account offered by CUB, is a Customer. By visiting the CUB Web or Mobile app, customer can click the link "Apply Now" and give consent to share all information by providing his/her name, contact details and other information on an at will basis.

Customer authorizes CUB to call on the given phone/mobile number, to explain the features of the product.

Bank shall not be liable for any connectivity/ signal/ data issues leading to non-completion or wrong/false/ incomplete information being provided by the customer leading to the incompleteness of his/her application.

The customer agrees to provide his/ her valid Aadhaar number and valid PAN Card details. He/she understands that opening an account under the Digital mode by the Bank is subject to furnishing of correct, complete and accurate information by the customer.

Customer agrees that upon successful OTP validation of Aadhaar, the name as appearing in his/her Aadhaar Card, will be the name of the customer in the said account.

Application once submitted cannot be withdrawn by the customer. Bank shall not be liable to pay for any costs (technical/ data plan related or otherwise) incurred by the customer in the course of the downloading or sharing of his/her details on the application.

The customer herewith agrees to provide the accurate documentation and information as listed in the app for the purpose of account opening. Customer understands and agrees that failure to provide requisite documentation and information shall result in rejection of application by the Bank. The customer agrees that Bank has every right to reject the account opening application, if there is any erroneous, incomplete or misleading information provided by the customer or for any other reason whatsoever with/without assigning any reason or if KYC documents submitted do not comply with the KYC norms of the Bank.

This account opening process is not available for existing CUB customers who have a relationship with the bank

This account opening process is also not available for customers who are FATCA reportable. Such customers are requested to approach the branch and to comply with requirement of opening an account.

Bank reserves the right to take necessary action, legal or otherwise, if it finds any willful modification/ withholding of information or misrepresentation by the customer.

Initial deposit to the CUB Easy Account shall be made only from their own bank account and not from a Third Party Bank account. Bank shall be at liberty to refuse to open the account funded from a Third Party Bank account at its sole discretion.

Customer understands and agrees that the amount funded online shall be withdrawn subject to the activation of the account.

The customer shall not enjoy the services provided by the bank unless the customer fulfils the terms and conditions applicable to Cub Easy Account.

Customer will have restricted access on this account till KYC is completed. Till KYC process is completed the account will be termed as "CUB EASY ACCOUNT". After completion of all required formalities, the account will be termed as "CUB GENERAL SAVINGS BANK" account

Customer declares and confirms that the Bank shall be entitled to rely on all/any communication, information and details provided on the electronic form and all such communications, information and details shall be final and legally binding on the Customer.

Customer understands and confirms that the Bank has every right to close or debit freeze the account, if the details provided by him/her are found to be inaccurate, incorrect or false by the Bank or for any other reason whatsoever without assigning any reason thereof. In such an event, the bank shall not be liable to pay any interest on the amount of deposit & the amount deposited in the account will be refunded to the source account/or by way of issuing a Demand Draft to the Customer. In such an event, bank will retain the documents / Photographs (if any) and any other e-signed document submitted through the Web or Mobile App.

Customer gives consent to the Bank to fetch his/her demographic details from Unique Identification Authority of India (UIDAI), using OTP/biometric authentication which will be used for KYC purposes. The demographic details include name, DOB, Father's Name, gender, address and photograph. Customer further consents to the Bank to fetch his/her contact details from UIDAI which includes the contact number and email ID.

Customer authorises the Bank to link the Aadhaar number provided by him/her with the savings account opened by him/her under this process. Customer herewith understands and agrees that this data will be shared with Government Department and customer might receive direct transfer of subsidies/benefits, subject to this being the primary account number seeded with Aadhaar.

The Bank reserves the right to cancel the Customer ID and Account Number (A/C) allotted to the customer, if the customer does not complete the verification process within the stipulated time of 365 days.

The Account opened under the CUB Easy Account will have a per txn and/or outstanding balance limit of Rs.100,000 at any point in time and a cumulative credit limit of Rs.200,000/- in a financial year till the Video KYC and approval or in branch KYC verification and approval is completed.

Even after the account activation, Bank reserves the right to hold the accounts in Debit Freeze or close the Account, in case of any discrepancy found as part of regular monitoring and document verification activities.

The customer agrees to provide the necessary details (Mobile, Email etc.,) as per his/her requirement at the time of submission of details through the CUB Web or Mobile App. Bank shall not bear any liability for any loss arising out of customer's failure to do so.

The customer agrees to be contacted by the bank to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing their relationship with CUB and its group companies / associates or agents through Telephone / Mobile / SMS / Email etc. Further he/she understands that the consent

to receive calls / communications shall be valid and shall prevail over their current or any subsequent registration of their mobile number for NDNC and shall continue to be treated as customer consent / acceptance.

The customer herewith agrees that if the application is rejected, Bank will retain the documents / Photographs and any other signed document submitted by the customer through the CUB Web or Mobile App.

Customer confirms to have read, understood and will be bound to/ abide by the Terms and Conditions of account opening as above

THE ACCOUNT WILL BE converted to CUB GENERAL SAVINGS ACCOUNT AND CUSTOMER post KYC completion has to maintain the balance as per the schedule of charges available on the website www.cityunionbank.com/web-page/service-charges1

CUB Easy Account - Terms and Conditions

The customer hereby confirms that he/she has not used the OTP based Aadhaar (e-KYC) verification to open bank account with any other Bank.

The overall cumulative deposit in Cub Easy account should comply with the below criteria, till the full KYC process is completed.

1. Outstanding balance should not exceed Rs.100,000/- at any point in time.
2. Aggregate of all credits should not exceed Rs.2 lakh during the financial year

The customer herewith agrees to complete his full KYC by visiting his nearest CUB branch/ by completing the VIDEO KYC (VCIP) within 365 days of opening CUB EASY account.

The customer agrees that failure to complete full KYC within 365 days will lead to his/her account being closed by the bank.

The customer agrees that if his/her balance in the CUB Easy/Small account satisfies any of the above 3 criteria, bank reserves the right to put the account on a total freeze, till such time the customer completes the full KYC process.

In case of account being put under total freeze, the customer agrees that the principal amount on such deposits kept along with the interest accrued (if any) will be payable to him/her only upon completing his/her full KYC.

The customer will not be eligible to get a Cheque book, Pass book, ATM Debit card, Internet & Mobile banking facilities for this account till the full KYC including submission of PAN details are completed.

The customer agrees that such an account will be subject to regular scrutiny and monitoring from the bank and bank shall reserve the right to completely freeze/debit freeze/ close the account, at its sole discretion.

If Customer fails to provide full KYC for any reason, customer understands and agrees that the bank reserves its right to close the account post which the bank will issue a Demand Draft and dispatch the same to the customer communication address available in the bank records as provided at the time of opening small account.

Customer declares that the details furnished above are true and correct to the best of his/her knowledge and belief and undertake to inform the Bank of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, he/she aware that he/she may be held liable for the same.

Personal / KYC details of the customer shall be shared with Central KYC Registry.

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

Aadhaar T & C

1. Customer confirms that he/she has not used the OTP based Aadhaar (e-KYC) verification to open any other bank account in CUB Bank or any other bank in non-face-to-face mode.
2. Customer states that he/she has no objection in authenticating with Aadhaar based authentication system and consent to providing Aadhaar Number, Biometric and/or (One Time Pin) OTP data (and/or any similar authentication mechanism) for Aadhaar Based authentication for the purpose of availing all the Banking Service from CUB.
3. Customer understand that the Biometric and/or (One Time Pin) OTP (and/or any similar authentication mechanism) may provide for authentication shall be used only for authenticating of identity through Aadhaar Authentication system for that specific transaction and for no other purposes. CUB shall ensure security and confidentiality of personal identity data provided for the purpose Aadhaar based authentication.
4. Voluntarily submit his/her Aadhaar number for the following consents only:
Use the Aadhaar Details to authenticate from UIDAI;
Use the Registered Mobile Number in the bank records for sending SMS alerts;
Link the Aadhaar Number to all the existing/new/future accounts and customer profile (CIF) with the Bank and
Understand that information submitted to the bank herewith shall not be used for any purpose other than mentioned above.
Hereby declare that all the above information voluntarily furnished by customer and is true, correct and complete.
5. The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.

Declaration by the customer:

General: I have read the terms & conditions of the Bank pertaining to CUB EASY and CUB GENERAL SAVINGS BANK ACCOUNT , Internet banking (CUB Net) and Mobile Banking (CUB mBanking PLUS app), and ATM cum Debit Card facility. I have understood the same and agree to abide by such/any other terms and conditions that may be in force from time to time. I also agree to abide by the Bank's Schedule of Charges as applicable from time to time for savings account as published in the bank's web site/notice board. I also understand that the terms & conditions and the service charges are subject to change without any personal notice. The information furnished/declaration given by me in this form is true and I shall be held responsible for any wrong/misleading information at all times. For the purpose of providing certain services, the Bank is/may be required to engage the services of specialized and other service providers/ agents. I authorize the Bank to furnish any information regarding my account to these service providers/agents. I also understand that the continuation of the accounts is at the Bank's sole discretion, and in case of dissatisfaction with the conduct of the account, the Bank has right to close the account after giving suitable notice or withdraw some/all services/ concessions granted to me.

DECLARATION:

Debit Card: I have read and understood the terms and conditions governing the usage of the Debit Card. I accept to be bound by the said terms and conditions and to any changes made therein from time to time by the Bank, at its sole discretion without any notice to me/us. I confirm that I am the sole account holder or have the required mandate to operate all the accounts linked to the Debit Card(s) singly. I understand that upon issue of a Debit Card to me, the existing ATM card linked to my account will be deactivated. I understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control Regulation and in event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof stipulated by the Reserve Bank of India, or rules notified under the Act or any other Act governing such transactions. I accept full responsibility for my Debit Card and agree not to make any claims against The City Union Bank Limited, in respect thereto. I agree that the cash deposited by me in the ATM will be credited by the Bank to the account after due verification and if it is found in order within 24 hours from the next working day. I agree further that all complaints pertaining to all ATM transactions will be resolved by the Bank within about 2 months.

Mobile Banking (Alert): I wish to apply for the SMS banking and subscribe for the Mobile alerts facility offered by CUB. I am herewith furnishing the details of my account for which this facility shall be enabled. I have read and agree to abide by the terms and conditions governing CUB mBanking Plus app made available to me by The City Union Bank Ltd. I am responsible for the registration of Mobile Banking mentioned above. In the event of availing any additional / specialized facility through Mobile Banking, I shall be fully responsible for the account being debited on instruction from the above mobile Number. I have no objection to the fees, duties or any other charges which is associated with the service. In case of any mistake on my part or that of the mobile service provider in respect of these services, I agree that the Bank will not be responsible and agree not to make any claim against the Bank.

Mobile Banking (CUB mBanking Plus App): I hereby confirm the following: I have read and agree to abide by the terms and conditions governing Mobile Banking services with regard to CUB EASY Account, made available to me by The City Union Bank Ltd. I am the sole account holder to operate the account through mobile banking. I am solely responsible for all the transactions happening through my mobile number. I will keep the application password / MPIN / any other form of security/authentication pin provided by the bank and maintain the confidentiality and secrecy. In case of change in my mobile number, I will uninstall /remove the mobile banking application installed in my mobile, for maintaining the confidentiality and secrecy. In case of lost / theft of my mobile / SIM, I will immediately inform the bank to cease /suspend the mobile application facility. I am aware of the charges applicable for this service and hereby authorize The City Union Bank Limited to debit my account towards any service charges for availing mobile banking facility, as and when it is applicable. Charges as per my tariff plan may be levied by my mobile service provider. I declare that the above details mentioned in the application are true and correct to the best of my knowledge.