

Aditya Birla Idea Payments Bank Limited

Citizen Charter

CITIZEN'S CHARTER for Aditya Birla Idea Payments Bank Ltd.

Application of Charter

This charter applies to all products and services listed below provided by any of our Banking Points, across the counter or through any of the alternate channels.

The Citizen of Charter is not a legal document creating rights and obligations.

Compliance

In accordance with the Regulatory/Statutory requirements, we shall abide with the Know Your Customer (KYC) norms, Anti Money Laundering (AML) guidelines to satisfy ourselves about the identity, including verification of address and additionally satisfy ourselves about the sources of income of the person seeking to open an account or do any transaction through the Bank, to assist in protecting all stakeholders connected to the Bank against any fraud or misuse of the Banking system. In addition to the due diligence requirements, the Bank is required by law to obtain the Permanent Account Number (PAN) or alternatively the Form 60 as specified under the Income Tax Act / Rules.

If the account opening of a prospect is delayed due to a requirement of a consent from an internal stakeholder, reasons for such delays will be duly communicated to the prospect along with the final status of the account.

Customer shall be required to provide the desired documents for updation and verification required by the Bank on periodic intervals.

Customer Information

The Customer information collected from the customer from time to time shall not be used for cross selling of products or services by the Bank or its affiliates without the consent of the account holder. However, the Bank may disclose information under compulsion of law or where there is a duty to public to disclose and where interest of the Bank requires disclosure.

Products

"Savings deposits" means a form of demand deposit which is subject to restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period.

Nomination facility is available on all deposit accounts opened by the individuals and can be made in the name of only one individual. Nomination, so made, can be cancelled or changed by the account holder/s any time. Nomination can be made in favor of a minor also. Bank recommends that all depositors avail nomination facility. The nominee, in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal heirs.

Interest Payment

The Bank shall pay interest on Savings Bank account at the rate specified by the Bank from time to time.

Services

- Assisted Banking Services
- Digital Banking Services
- Remittance facility to the customers by transfer through RTGS/NEFT/EFT
- Settlement of claim cases in deceased accounts.

Insurance Cover for Deposits

All Bank Deposits are covered under the Insurance Scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) subject to certain limitations and conditions. The details of the insurance cover shall be made available to the depositor.

Service Charges

The Bank may place certain restrictions on the number of transactions permitted on a Bank account for a given period. The Bank may also charge certain charges on various transactions. All such details on charges and terms and conditions for operation of the account and schedule of charges for various services provided shall be communicated to the prospective depositor while opening the account. Any change in service and fees shall be communicated one month in advance to all customers before effecting the change.

SMS/Email Alerts

The Bank will send regular SMS alerts to the customers confirming their account balances at regular intervals.

Standing Instructions

The Bank offers its customers an option for setting up Standing Instruction on their Account for remitting funds from one account to the other within or outside the Bank.

Dormant Accounts

All accounts not operated by the customer for a continuous period of more than 2 years shall be considered to be a Dormant Account in the interest of the Depositor and the Bank. The Depositor can place a request with the Bank to activate the account for operation.

Debit Card Hotlisting

The Bank will accept Debit Card Hotlisting from customers through its 24X7 Contact Centre. Customers may also hotlist their card through the Mobile Banking or Internet Banking service.

Settlement of Claims in Deceased Deposit Account

- In case of a nomination registered on the Account of the deceased, the bank shall pay the balance outstanding in the account to the nominee after identification of the identity of the nominee.
- In case there is no nomination registered on the Account of the deceased, and wherein no disputes have been raised among the claimants, the Bank shall pay the amount outstanding in the account against relevant application and indemnity provided by all legal heirs. The amount shall be paid to all the legal heirs or the person mandated by the legal heirs to receive the payment on behalf of them all without insisting the legal documents up to limit approved by the Bank's Board. This is in accordance with the regulations to avoid any adversity to the legal heirs on account of delays in completing legal formalities.

Redressal of Complaints and Grievances

Customers have a right to approach the designated authority of the Bank to lodge any grievance or complaint with regards to the services rendered by the Bank. The Bank representatives shall guide the customer with the process of lodging the complaint. In case the customer does not get a response from the Bank within one month from the date of lodgment of the complaint, or in case the customer is dissatisfied with the response received from the Bank, he/she has the right to approach the Banking Ombudsman appointed by the Reserve Bank of India.

Customer may
Call us @ 1800
Write to us @ vcare4u@adityabirla.bank

In case Customer does not receive a response from the Bank within 10 days, they may call/write to the Nodal Officer @ -
Mr. Francis D'Souza
TVH Beliciaa Towers II, 5th Floor
94 MRC Nagar
Chennai
Tamil Nadu- 600028
Tel No. 044-66420200

Time Norms for various Banking Transactions

New Bank Account Opening	2 minutes
Cash Deposit at Banking Points	5 to 10 minutes (depending on the queue)
Cash Withdrawals at Banking Points	5 to 10 minutes (depending on the queue)
Funds Transfer	5 to 10 minutes (depending on the queue)
NEFT/RTGS	15-30 min
Account Closure	3 to 5 working days
Physical Account Statement	7 working days
Nomination updation	3 Working days
Regeneration of PIN	Instant

Expectations from Customers for efficient Banking Services

- ✓ Check your account balance and statement regularly
- ✓ Update your nominee on the account
- ✓ Regularly operate your account to keep your account in an active status
- ✓ Inform the Bank of any change in Address, Mobile number, etc. as soon as they get changed
- ✓ Lodge a complaint regarding deficient service within a reasonable time
- ✓ Avail Standing Instruction facility for repeat transactions
- ✓ Ensure confidentiality of Password for Internet Banking and PIN for Mobile Banking services
- ✓ Memorize your Password and PIN and change them on a regular basis
- ✓ Never leave your mobile phone unattended
- ✓ Do not share your account details, password or PIN with anyone.
- ✓ Do not respond to any unauthorized email or phone call asking for your Bank related details including Password and PIN
- ✓ Notify any change in mobile number
- ✓ Avoid accessing Bank's internet banking site through a link from another website or an email. Validate the domain name displayed to avoid spoof website.
- ✓ Do not use Cyber cafes or shared PCs to access any internet banking site.
- ✓ Log off the PCs when not in use
- ✓ Personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded.
- ✓ Cooperate with the Bank/Investigation agency/Government authority for any investigation on any transaction on your account
- ✓ Account should not be used for money laundering or for any fraudulent transaction