

Terms & Conditions – CSB Wink SA

- Any Resident Indian who is 18 years and above who provides his/her details in the Digital Savings Account application for opening CSB Bank account offered by CSB Bank Limited is a Customer
- CSB Wink account will be a limited KYC account, in which you cannot have a credit balance of more than 1 Lakh. Your overall cumulative deposit in such an account cannot exceed 2 Lakhs in a F.Y., unless you complete the full KYC process.
- The account will be in debit freeze on opening. The account will be unfreezed only after telephonic confirmation by CSB Call center during Bank Working hours.
- By initiating the journey and providing his/her details, customer agrees to the terms and conditions of the Bank
- By visiting the CSB Wink Account Opening – Apply Now link and sharing all information, customer consents to provide his/her name, contact details and other information on an at will basis with Bank.
- This A/C opening process is not available for existing CSB Bank customers who have a client id with the bank.
- Customer authorizes CSB Bank to call on the given number to explain the features of the product
- Customer agrees that the name in the account will be the customer name as per his/her name mentioned on the Aadhaar Card
- 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 herewith agrees to provide his/ her valid Aadhaar number and valid PAN Card details. He/she understands that opening an account is subject to correct, complete and accurate information is provided.
- Customer agrees that upon successful OTP validation of Aadhaar, the name of the customer in the account will be the same name as appearing in his/her Aadhaar Card
- Application once submitted cannot be withdrawn by the customer.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 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 wilful modification/ withholding of information or misrepresentation by the customer.
- Customer understands and agrees that interest on the amount funded online will be paid subject to activation of the account and only from the date when the funds has been credited into the account.
- The customer shall not enjoy the services provided by the bank unless the customer on-boarding process is complete.
- 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 refund of amount deposited in the account will be refunded to the source account/or issue a Demand Draft to the Customer. In such an event, bank will retain the documents / Photographs (if any) and any other signed document submitted.
- This application is available for opening a savings account by Resident Indian Individuals only.
- Customer gives consent to the Bank to fetch his/her demographic details from Unique Identification Authority of India (UIDAI), using 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 Bank to link the Tokenized Aadhaar number provide with the savings account opened by them under this process.
- 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 allotted time.
- The Bank reserves the right to hold the accounts in Debit Freeze or close the Account even after account activation in case of any discrepancy found as part of regular monitoring and document verification activities.
- The customer agrees to provide the necessary details (Location, Mobile, Email etc.,) as per his/her requirement at the time of submission of details through the app. Bank shall not bear any liability for any loss arising out of customer's failure to do so.
- The customer herewith 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 CSB Bank Limited 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 on the Web app or otherwise.
- Customer confirms to have read, understood and will be bound to/ abide by the Terms and Conditions of account opening and the general terms applicable to account as available on CSB Bank's website
- Customer should also ensure that his/her signature is duly updated in the Bank's records in order to issue ECS/NACH/Direct debit mandate on Digital Savings account.
- Customers can update their signature by visiting any of the nearest CSB Bank branch. Accounts with signature enables you to issue NACH/ECS/Direct Debit mandate
- The Customer herewith undertakes to complete his full KYC by visiting the branch and submitting kyc documents.
- If KYC documents submitted by the Customer during upgrade process does not matches with or any discrepancy found therein after validation thereof with the original KYC documents updated by Customer on the journey in that case Bank shall have exclusive discretion reject the application and the amount deposited by Customer for funding the account would be refunded into the bank account/debit card/upi address used by the Customer in the initial funding transaction process.
- Where the deposit is held singly and premature withdrawal is required by the nominee in the event of death of the deposit holder:
 - i. In the event of my death, the nominee named for the deposit is entitled to prematurely withdraw the said deposit, if he/she so requests the bank, without seeking the concurrence of my legal heirs. I further affirm that payment of the proceeds of such deposit to the nominee represents a valid discharge of the bank's liability.
 - ii. That the nominee would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him/her shall not affect the right or claim that my legal heirs may have against the nominee to whom the payment is made.
- The customer agrees that failure to complete full KYC within 12 months will lead to his account being closed by the bank. He can proceed to withdraw funds/ use his account for any transaction only upon completion of full KYC.
- The customer agrees that if her/ his balance in the limited KYC account exceeds 1 Lakh in a given day or overall cumulative deposit exceeds 2 Lakhs in a F.Y., bank reserves the right to put the account on a total freeze, till such time that customer completes the full KYC process.
- In case of account being put under total freeze, the customer agrees that principal amount on such deposits kept along with the interest accrued (if any) will be payable to him only upon completing his full KYC.
- The customer agrees to the issuance of a Virtual Debit Card linked to CSB Wink Account, which is by default disabled for Domestic / International online transactions. Customer can enable/disable any transaction type at any time and change your limits on the CSB Mobile+ app, Internet banking, etc.
- The customer will not be eligible to get a Cheque book for this account.
- The customer agrees that he/she will not be able to get the following services from the bank: • Cash withdrawal at branch • FCY – DD • Cheque withdrawal • Investment account • TD/RD • TOD • Activ Money • Investment in IPO
- 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 understand and agree that the bank reserves right to close the account and customer will have to contact the branch withdrawing any leftover amount in his/her account.

- CSB Bank reserves the right, at its own discretion, to close the account in case initial funding is returned/bounced and funding as per scheme code is not received within 30 days of account opening
- The Bank can at its sole discretion discontinue any service partially / completely or change fees by providing 30 days' notice. All revision in fees will be displayed on the Notice Board of the branches of CSB Bank and also on our website www.csbbank.co.in.
- GST as applicable will be levied on all fees.
- Aadhar Number should be updated in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
- Bank reserves the right to take necessary action, legal or otherwise, if it finds any wilful modification/ withholding of information or misrepresentation by the customer.
- The Bank reserves the right to hold the accounts in Debit Freeze or close the Account even after account activation in case of any discrepancy found as part of regular monitoring and document verification activities.
- Customer confirm to have read, understood and will be bound to/ abide by the Terms and Conditions of account opening and the general terms applicable to account as available on Bank's website at www.csbbank.co.in. Once an account is opened, the terms and conditions listed as under shall also apply, as per the product selected by the customer

Aadhaar related T&C

- Customer understands that he/she has no objection in authenticating themselves with Aadhaar based authentication system and voluntarily consent to providing their Aadhaar number, Biometric and/or One Time Pin(OTP) data (and/or any similar authentication mechanism) for the purposes of seeding their new account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG Subsidy from Govt. of India (GOI) their my new account.
- I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar Number, Biometric and/or (One Time Pin) OTP data (and/or any similar authentication mechanism) for Aadhaar Based authentication for the purposes of availing of the Banking Service from CSB Bank.
- I understand that the Biometric and/or (One Time Pin) OTP (and/or any similar authentication mechanism) I may provide for authentication shall be used only for authenticating my identity through Aadhaar Authentication system for that specific transaction and for no other purposes. I understand that CSB Bank shall ensure security and confidentiality of my personal identity data provided for the purpose Aadhaar based authentication.
- I submit my Aadhaar number and voluntarily give my consent to:
 - Use my Aadhaar Details to authenticate me from UIDAI.
 - Use my Registered Mobile Number in the bank records for sending SMS alerts to me.
 - Link the Aadhaar Number to all my existing/new/future accounts and customer profile (CIF)with your Bank.
 - I understand that my information submitted to the bank herewith shall not be used for any purpose other than mentioned above.I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.
 - 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.
 - If in case the customer do not wish to open the account through Aadhaar based authentication process, the customer can open an account by submitting physical account opening form along with his full KYC documents by visiting the nearest CSB Bank branch.