

(Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority)

**Account Opening Form for Individuals**

For Office Use :

CUST ID 1:

ACCOUNT NO. 1:

CUST ID 2:

ACCOUNT NO. 2:

.....Branch  
Purpose of Opening the Account

- Day-to-day personal transactions
- Operative Account for Fixed Rate Deposits/Investments
- Salary and Payments, Standing Orders & Direct Debits/Savings
- Other(give details)

Mark (tick) wherever applicable

Type Of Account

- Current Other (please specify)
- Savings

Currency of the Account GBP  USD  EUR

**Personal Details (Applicant 1)**

Title Mr.  Mrs.  Miss   
Dr.  Other

First Name

Middle Name

Surname

Current Address

Post Code

Country

Residing Since  M  M  Y  Y  Y  Y

Passport/DVLA No

Citizenship

Marital Status

Date of Birth  D  D  M  M  Y  Y  Y  Y

Home Tele No

Mobile No

E-mail Address

Previous Address (only if less than 3 years at current address)

Post Code

Country

**(Applicant 2)**

Title Mr.  Mrs.  Miss   
Dr.  Other

First Name

Middle Name

Surname

Current Address

Post Code

Country

Residing Since  M  M  Y  Y  Y  Y

Passport/DVLA No

Citizenship

Marital Status

Date of Birth  D  D  M  M  Y  Y  Y  Y

Home Tele No

Mobile No

E-mail Address

Previous Address (only if less than 3 years at current address)

Post Code

Country

**(Applicant 1)**Mailing Address  
(only if different  
from current  
address)
  
  


Post Code

Country

**(Applicant 2)**Mailing Address  
(only if different  
from current  
address)
  
  


Post Code

Country

**Additional Information Regarding Other Accounts**Do you have an Account with another Bank: YES  NO 

Name of the Bank

Residential property

 Own  Rented Staying with parents Other (specify) **Requirements (Applicant 1)**

Cheque Book

YES  NO 

Debit Card

YES  NO 

If (Yes)

(All columns must be filled)

Access Code (For PIN Retrieval)  
(Numeric Only)

Name to be displayed on card

Memorable word (For secured online transaction – minimum 8 Alpha/Num)

Access to Internet Banking

YES  NO 

Statement Frequency

 Monthly  Quarterly  Half Yearly Yearly  None**(Applicant 2)**

Cheque Book

YES  NO 

Debit Card

YES  NO 

If (Yes)

(All columns must be filled)

Access Code (For PIN Retrieval)  
(Numeric Only)

Name to be displayed on card

Memorable word (For secured online transaction – minimum 8 Alpha/Num)

Access to Internet Banking

YES  NO 

Statement Frequency

 Monthly  Quarterly  Half Yearly Yearly  None**I came to know about PNBIL from (Tick the appropriate box)**

<input type="checkbox"/> PNB	<input type="checkbox"/> PNBIL Customer	<input type="text" value="NAME"/>	<input type="checkbox"/> Leaflet	<input type="checkbox"/> Radio	<input type="text" value="SPECIFY"/>
<input type="checkbox"/> Letter From PNBIL	<input type="checkbox"/> Contact Of Staff	<input type="text" value="NAME"/>	<input type="checkbox"/> Other	<input type="text" value="SPECIFY"/>	

**Employment Details (Applicant 1)**

<input type="checkbox"/> Employed Full Time	<input type="checkbox"/> Student
<input type="checkbox"/> Employed Part Time	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired
<input type="checkbox"/> Homemaker	<input type="checkbox"/> Others <input type="text" value="SPECIFY"/>

Nature of Employment / Business (if retired,prior to retirement)

**(Applicant 2)**

<input type="checkbox"/> Employed Full Time	<input type="checkbox"/> Student
<input type="checkbox"/> Employed Part Time	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired
<input type="checkbox"/> Homemaker	<input type="checkbox"/> Others <input type="text" value="SPECIFY"/>

Nature of Employment / Business (if retired,prior to retirement)

**Employment Details (Applicant 1)**

Name of Employer / Business Name of Employer / Business

Address

Postcode

Telephone Number

Employed since

Total Annual Income

Dependants

**(Applicant 2)**

Name of Employer / Business Name of Employer / Business

Address

Postcode

Telephone Number

Employed since

Total Annual Income

Dependants

**Joint Account instructions**Is the account a joint account? YES  NO If yes, can any of the above operate the account singly? YES  NO 

If yes, review and sign the following section.

We, the undersigned, request you to open an account or accounts in our joint names, or to continue the joint account already opened. We authorize you, until you receive notice in written form from any of us to the contrary:

(1) To pay and debit to any such account all cheques, orders to pay, bills of exchange, and promissory notes drawn, signed and accepted or made by anyone of us, whether the account(s) be in credit or overdrawn or shall become overdrawn by reason of such payments or debits.

(2) To grant at the request of anyone of us, overdraft, loan or other credit facilities or accommodation to us or to any third person and by way of security therefore, to accept as duly signed or executed on behalf of all of us any document creating or evidencing any charge, mortgage or pledge over or in respect of any securities, deeds or other articles in our joint names.

(3) To pay against the signature of anyone of us, any moneys held in credit of any deposit account in our joint names.

(4) To deliver against the signature of anyone of us, any securities, deeds or other articles held in our joint names by way of security or for safe custody or otherwise.

We agree that, in the event of the death of any of us, you are to pay or deliver to or to the order of the survivor or survivors of us, all moneys, securities, deeds and other articles standing to the credit of or held for any account in our joint names. We agree that each applicant together and separately shall be responsible for any overdraft, loan or other credit facilities or accommodation which shall be granted in our joint names or for our joint account, together with all interest, commission and other banking charges and expenses. This means that if one of us is unable to repay the money owing, the other account holder(s) shall be required to pay the amount in full.

(5) To open any new account in future in the above names in which case all instructions contained in this application form will apply.

APPLICANT 1

Signature

Date

APPLICANT 2

Signature

Date

**APPLICABLE FOR JOINT ACCOUNT HOLDERS ONLY**

One statement of account will be received by all account holders jointly. Account holders not to receive separate statement of account should sign this dispensation notice.

NAME OF THE SECOND ACCOUNT HOLDER

Signature

Date

## General Agreement

I/We request the Punjab National Bank (International) Limited (the "Bank") to open the account in the above names and information.

I/We declare that the above information is true and correct to the best of my/our knowledge.

I/We agree that any new account opened immediately or on a future date will be subject to the Bank's Terms and Conditions (a copy of which has been provided) and as amended from time to time.

I/We undertake that I/we will not claim any interest on any of our Term deposit/s made from time to time after the maturity date unless and until we have made a specific request to renew the deposit. Notwithstanding this I/we hereby authorize Punjab National Bank (International) Ltd to renew the term deposit/s made from time to time, on maturity for an identical period in the absence of any specific notice to the contrary.

I/We agree to comply with the Bank's rules with regard to the conduct of the accounts. I/We resolve to provide to the Bank in writing any changes in personal details or circumstances that may change from time to time.

I/We acknowledge that the issue and usage of the debit/ATM card (the "Card") is governed by the Bank's Terms and Conditions (a copy of which has been provided) and as amended from time to time. In the event that I/we do not agree to any of the modified terms and conditions I/we will surrender the debit/ATM card to the Bank and shall cut into and through the magnetic strip. I/We authorize the Bank to debit my/our account to the amount drawn under the Card and for the fees and charges for the use of the Card.

I/We abide by the rules governing the usage of the Bank's Internet and Telephone banking and also undertake to ratify and confirm all that the user/s do/es or cause/s to do through these facilities. This undertaking should continue to be valid until and unless I/We revoke it by written notice to you.

I/We choose NOT to be contacted by Punjab National bank (International) Limited for marketing purposes by ticking this box

Under the Data Protection Act 1998, there are restrictions placed on data processors (PNBIL) regarding the transfer of data outside the EU. The data provided by me/us or already in the bank's records will be provided to the Back Office (part of PNBIL) in India for processing and may be communicated to the Bank's corporate office in India, who may, for regulatory or statistical purposes, provide information to the Indian Regulatory Authorities.

I/We understand that no information will be disclosed outside the bank. The Bank will disclose the information it holds if the Bank is allowed by law, if I/We give permission/authority to the Bank, if the Bank's interest means that it must give the information (for example, to prevent fraud) or if there is a public duty to do so. I/We have the right to request the data held about me/us. The Bank may charge an administration fee to meet its costs of providing me/us with the data, (details of this fee are set out in the Tariff booklet).

I/We understand that the Bank may validate name, address and other personal information supplied by me/us during the process against appropriate third party databases. By accepting these terms and conditions, I/We consent to such checks being made. In performing these checks personal information provided by me/us may be disclosed to a registered Credit Reference Agency which may keep a record of that information. All information provided by me/us will be treated securely and strictly in accordance with the Data Protection Act, 1988.

Information may be used for Credit Search. I/We understand that Bank may make periodic searches with credit reference agencies and fraud prevention agencies to manage my/our accounts with the Bank. The Bank will record details at the agencies of my/our agreements with Bank, the payments I/we make under it and any default or failure to keep to its terms. These records will be shared with other organizations and used by Bank and them to make decisions about credit related services, trace debtors, prevent money laundering and fraud. These agencies may use this information for statistical analysis.

By signing below, I/we have read and understood this General Agreement and consenting the Bank to process data for the purpose stated, including sending the data to the Bank's offices in India.

I/We declare that I/we have read and understood the booklet on Bank's Terms and Conditions and agree to abide by them.

ACCOUNT HOLDER HEREBY UNDERTAKES TO NOTIFY CHANGE OF ADDRESS TO THE BANK AS SOON AS POSSIBLE

## Instructions for Operations and Specimen Signatures (Tick the appropriate box)

Single A/C  Either or Survivors  Jointly by Two  Others

Applicant 1

Signature	Date

Name

Applicant 2

Signature	Date

Name

## Checklist

In case you send the documents by post to open your account

Please send the following documents

- Copy of the current signed passport or photo-card full driving licence (do not send the original).
- 'Original recent (not older than 3 months) bank statement or utility invoice (telephone, gas, electricity, water, council rates) with the full name & address. Internet printed document is not accepted. The original document will be returned.'
- A cheque of nominal amount signed by you (both/all in case of joint account) from your existing UK bank account. However, to facilitate early creation of deposit and start earning interest, cheque for full intended amount of deposit may be sent. Multiple cheques are accepted.
- Separate documents as noted above required for each applicant.

## For Bank's Internal Use Only

Validation	Identity	Address	Credit agency check	Telephone	Employment details	Signature	Bank reference	Mode of account operation taken
1st Applicant	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
2nd Applicant	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

## Additional Information

CUST TYPE 1:

Country Code

CUST TYPE 2:

Country Code

ACCOUNT OPENED BY

Signature	Date

NAME OF THE OFFICER

ACCOUNT VERIFIED BY

Signature	Date

NAME OF THE OFFICER

**FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) FORM – INDIVIDUAL ACCOUNT**

NAME:

The Foreign Account Tax Compliance Act (FATCA) is aimed at preventing US taxpayers from evading taxes. Under US federal tax law, Punjab National Bank (International) Limited (PNBIL) is required to have following information from its customers (whether such customers are US taxpayers or not). The Bank requires you to submit completed Form W9 or W8BEN along with other documents as a proof of your status. Bank will withhold 30% of any US sourced transactions if tax form is not submitted by you and Bank may close your accounts.

PLACE OF BIRTH:  CITY   COUNTRY

GENDER:  MALE  FEMALE

ARE YOU A RESIDENT OF UK?  YES  NO  IF YES NATIONAL INSURANCE NUMBER (CFT3)

ADDITIONAL NATIONALITIES (IF MORE THAN ONE NATIONALITY THEN LIST BELOW ADDITIONAL NATIONALITIES HELD)

1 <input type="text"/>	2 <input type="text"/>	3 <input type="text"/>	4 <input type="text"/>
PASSPORT NO.	PASSPORT NO.	PASSPORT NO.	PASSPORT NO.
COUNTRY OF ISSUE	COUNTRY OF ISSUE	COUNTRY OF ISSUE	COUNTRY OF ISSUE
DATE OF ISSUE	DATE OF ISSUE	DATE OF ISSUE	DATE OF ISSUE
DATE OF EXPIRY	DATE OF EXPIRY	DATE OF EXPIRY	DATE OF EXPIRY

COUNTRIES IN WHICH YOU HAVE TAX RESIDENCY

(IN CASE YOU ARE A US CITIZEN OR LAWFUL PERMANENT RESIDENT THEN PROVIDE FORM W9 AND IF YOU WERE BORN IN US, THEN PROVIDE FORM W9 OR W8BEN AND A NON US PASSPORT OR SIMILAR DOCUMENTATION ESTABLISHING FOREIGN CITIZENSHIP ALONG WITH YOUR WRITTEN STATEMENT.)

1 <input type="text"/>	2 <input type="text"/>	3 <input type="text"/>	4 <input type="text"/>
TAX IDENTIFICATION NO. (TIN/UTR)	TAX IDENTIFICATION NO. (TIN/UTR)	TAX IDENTIFICATION NO. (TIN/UTR)	TAX IDENTIFICATION NO. (TIN/UTR)

WILL THERE BE TRANSFER OF FUNDS TO US ACCOUNTS?  YES  NO

WILL THERE BE INSTRUCTIONS COMING FROM US ADDRESS?  YES  NO

WILL THERE BE ANY US TELE NO. FOR COMMUNICATION?  YES  NO

HAVE YOU EVER HELD US CITIZENSHIP OR PASSPORT?  YES  NO

IF YES, PROVIDE DETAILS:

I / We authorise PNBIL to disclose account details and personal information to the US tax authority for the Bank to be compliant as per the US Foreign Account Tax Compliance Act (FATCA).

Name of Account holder:  Signature:

Dated:

(Form to be completed by each account holder and POA/3<sup>rd</sup> party authorisation holder to the account)

For Office Use:

Customer ID:

Account Numbers:

Verifying Officer's name and signature: .....

### INFORMATION SHEET – DEPOSIT PROTECTION

Basic information about the protection of your eligible deposits	
Eligible deposits in Punjab National Bank (International) Limited are protected by:	the Financial Services Compensation Scheme (“FSCS”). <sup>1</sup>
Limit of protection:	£75,000 per depositor per bank
If you have more eligible deposits with us	All your eligible deposits with us and the total is subject to the limit of £75,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank’s failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Punjab National Bank (International) Limited for enquiries relating to your account:	Punjab National Bank (International) Limited Customer Support 1, Moorgate, London, EC2R6JH <a href="mailto:customersupport@pnbint.com">customersupport@pnbint.com</a> 0800 849 9229
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
<b>Acknowledgement of receipt by the depositors:</b>	
Name(s):	Signature(s)
1)	
2)	
3)	
4)	

### **1Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

### **2General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £75,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction

More information can be obtained under <http://www.fscs.org.uk>

### **3Limit of protection for joint accounts**

In case of joint accounts, the limit of £75,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £75,000.

### **4Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 77414100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £75,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.



### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

### **Exclusions from Protection**

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - a. Credit Institution
  - b. Financial Institution
  - c. Investment firm
  - d. Insurance undertaking
  - e. Reinsurance undertaking
  - f. Collective investment undertaking
  - g. Pension or retirement fund <sup>1</sup>
  - h. Public authority, other than a small local authority.

The following deposits, categories of deposits or other instruments are no longer protected from 3 July 2015:

- a. Deposits of a credit union to which the credit union itself is entitled
- b. Deposits which can only be proven by a financial instrument <sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- c. Deposits of a collective investment scheme which qualifies as a small company <sup>3</sup>
- d. Deposits of an overseas financial services institution which qualifies as a small company<sup>4</sup>
- e. Deposits of a certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company <sup>5</sup> – refer to the FSCS for further information on this category.

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<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

<sup>2</sup> Listed in Section C of Annex 1 of Directive 2014/65/EU

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> Small local authority means a local authority with an annual budget of up to EUR 500,000

<sup>5</sup> See Footnote above



(Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority)  
1, Moorgate, London, EC2R 6JH. Tel: + 44 (0) 20 7796 9600 Fax: + 44 (0) 20 7796 1015 Website: [www.pnbint.com](http://www.pnbint.com) Email: [debitcard@pnbtech.co.uk](mailto:debitcard@pnbtech.co.uk)

### Security Information Registration Form

Branch Office: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number :  

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Account Name : \_\_\_\_\_

Mobile number :  

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Memorable Information:  

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

Up to 15 characters long (can include number and character). It is recommended that it should be minimum 6 characters. (You will need this information to register for 3D secure online transactions)

Email Id : \_\_\_\_\_

**Please select any three (3) questions out of the following questions provided**

- 1. What is your favourite colour? .....
- 2. What is your favourite animal? .....
- 3. What was the colour of your first car? .....
- 4. What is your favourite drink? .....
- 5. What is your favourite food? .....
- 6. What was your favourite subject at school? .....
- 7. What was the name of your first school? .....
- 8. What is your favourite sport? .....
- 9. What is your favourite city? .....
- 10. What is your favourite flower? .....

Customer Signature: \_\_\_\_\_



(Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority)  
1, Moorgate, London, EC2R 6JH. Tel: + 44 (0) 20 7796 9600 Fax: + 44 (0) 20 7796 1015 Website: [www.pnbint.com](http://www.pnbint.com)

### **SMS Alert Registration Form**

Branch: \_\_\_\_\_

Date: \_\_\_\_\_

I wish to avail the SMS alerts facility for my below mentioned Customer ID.

**Customer ID:**

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**Account Holder:**

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**Mobile number to be registered:**

+															
---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

#### **Presently the Bank will notify for the following Activities:-**

- All financial transactions above £100 through Branch/IBS, 50 and above through ATM
- Change of transaction password for Internet Banking
- Confirmation of SMS alerts facility
- Confirmation of Stoppage of SMS alerts facility
- OTP for the online Self reset of IBS Password

#### **In Future following other services may be included for SMS Alerts:-**

- Addition of a new payee using Internet banking
- Stop payment of a cheque
- Cheque returned unpaid
- Realisation of an inward/outward cheque
- Lodging of a bill - (Inward/outward) Inland and Foreign bills
- Execution of a standing instruction
- Loan account repayment is overdue for previous month
- Repayment for loan account is due
- 15 days left for maturity of term deposit account
- Term deposit account has matured
- 15 days left for CC/OD account limit to expire

**Terms and Conditions:**

The bank will not be responsible for the unavailability of the service or for the non-receipt of an alert due to reasons beyond the control of the bank. The Bank may suspend or terminate the SMS alert facility without prior notice if the customer has breached the terms and conditions or the Bank comes to know of death or bankruptcy of the customer.

The bank may at its discretion, amend any of the Terms and Conditions governing the SMS services, at any time. Non receipt of any notification or failure to receive notification, if any, by the customer in this regard will not exempt such customer from such amendments and modifications. By registering for the SMS alerts facility, the customers agrees to accept and abide by all the Terms and Conditions of the bank relating to this facility. Presently this facility is provided to the customers, free of charge.

I have read and understood the terms and conditions relating to SMS Alerts Facility offered by Bank and agree to abide by the same.

I certify that the details furnished in this Application are correct and I give my consent to receive such information under this SMS Alerts Facility.

I shall advise the Bank immediately in case of any change in the above details including the information given in the Application form.

I agree to provide any additional information required by the Bank, from time to time, for providing the SMS Alerts Facility.

I confirm that the mobile number mentioned above belongs to me and only I have access to the SMS received on this mobile number.

Signature of

Account Holder

\_\_\_\_\_