

I/We understand that as a Customer of Bandhan Bank Limited ("Bank"), I am/we are subject to the Terms and Conditions (T&C) and rules of the Bank as may be in force, and the changes made thereto from time to time, as communicated and made available on the Bank's website, and agree to abide by them. Any changes to the T&C will be available on the website <https://bandhan.bank.in/> only.

Account Opening and Maintenance: I/We understand and agree that all services, including opening and maintenance of the account with Bank, are subject to extant guidelines of Reserve Bank of India ("RBI") as well as the Terms & Conditions and internal guidelines prescribed by the Bank from time to time.

I/We understand and agree that the Bank before opening any account will carry out due diligence as required under Know Your Customer guidelines of the Bank and I/we would be required to submit duly filled and signed-in Account Opening Form along with necessary documents, proofs and information as sought by the Bank. Further, after the account is opened, in compliance with the extant regulatory guidelines, I/we agree to submit the necessary documents in respect of KYC again at periodic intervals, as may be required by the Bank.

I/We understand and agree that notwithstanding the submission of the documents and account opening form, the Bank reserves the right to accept/reject my/our application and the Bank's decision in this regard will be final. I/We understand and agree that in the event this account is not opened, and I/We have initially funded the account in cash for ₹20,000 or more, the amount will be refunded to me/us in the form of a DD/PO only.

Customer/Account Information: I/We agree to inform immediately (but not later than two week), of any change in my/our personal information, residential status, address, etc., along with documentary proofs as required.

I/We understand and agree that all information provided by me/us of any nature (including personal and 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 or customary practice by the Bank.

I/We agree that all information provided by me/us of any nature (including personal and sensitive information) can be shared with agencies/service providers, who have an agreement with Bank for business purpose, on need-to know basis. The Bank shall remain committed to comply with the rules and regulations as applicable from time to time in this context in accordance with the Bank's privacy policy. If at any time I/we intend to revoke my/our consent to the sharing of the data, the products/services available to me/us, pursuant to the consent provided earlier, shall no longer be available to me/us, and I/we shall be required to initiate closure of such products/services.

I/We understand that the Bank or its officers will never seek sensitive information such as my/our Internet Banking Login ID, Password, Credit/Debit Card Numbers, Account Number/details etc. over phone or through email or SMS. In case I/we receive a message of this type or telephonic call that appears to be from the Bank, or related to a Bank's product or service, I/we will not respond and report the same to the nearest Bandhan Bank Branch or 24X7 Customer Care Number.

I/We understand that the Bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any regulatory/statutory 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.

Services: I/We understand and agree that all services/facilities will be provided by Bank on a best effort basis. The complete list of services available to me/us will be available on Bank's website <https://bandhan.bank.in/>.

I/We understand and agree that the Bank can at its sole discretion, amend any of the services/facilities given in my/our account either wholly or partially at any time by giving me at least 30 (thirty) days' notice and/or provide an option to me to switch to other services/facilities.

I/We understand and agree that the Bank shall not be liable for any damages, losses (direct or indirect) whatsoever, due to disruption or non-availability of any services/facilities due to technical fault/error or any failure in telecommunication network or any error in any software or hardware systems beyond the control of the Bank.

Nomination and Survivorship Facility: I/We understand that nomination facility is available in Savings Bank Accounts for eligible customer types and that, nominations can be made in favour of up to four nominees (Individual). Nomination made can be either simultaneous or successive in line with Banking Regulation Act, 1949, and Banking Companies (Nomination) Rules, 2025.

If, I/we do not wish to avail nomination facility, I/we agree to provide a written declaration or recorded refusal of opting for such nomination facility on the account opening form. Furthermore, in case of joint accounts with survivor benefits (such as 'Either' or 'Survivor' accounts), I/we understand that the surviving account holder(s) will be entitled to operate the account and claim the funds upon the demise of the other holder(s), subject to the Bank's prescribed formalities and RBI's claim settlement procedures.

Fees and Charges: I/We understand and agree to that I/we shall be liable to pay all charges, fees, interest, costs wherever applicable, which Bank may levy with respect to my/our account or any transaction or services rendered and the same maybe recovered by the Bank by a debit to my/our account. The Schedule of Charges will be made available on the Bank's website https://bandhan.bank.in. Furthermore, GST and other statutory charges, as applicable from time to time will be levied on all fees.

Change in Fees and Charges: I/We understand and agree that the Bank can, at its sole discretion, amend any of the fees/charges applicable in my/our account at any time, completely or partially, by giving me/us at least 30 (thirty) days' notice through letter/SMS/website/email or other means.

If, I/we opine that the said change is not to my/our benefit, I/we may, within the above 30 days, switch to any other eligible account or close my/our account, without any cost.

Recovery of Fees, etc.: If no funds are available in the account to pay fees/charges, I/we authorise the Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits held in my/our name.

Authorisation to reverse erroneous entries: I/We understand that the Bank has the authority to debit my/our account/s to recover any amount credited by the Bank erroneously. I/We declare that I/we will not utilise the amount and or make good the loss to the Bank in case of any wrongful gain/credit by any means in my account which I/we am/are not entitled to.

Interest Payment: I/We understand that, in Savings Accounts, Bank pays interest, at quarterly intervals, on daily balance and differential rate of interest is paid as per balance available in account. Interest rates are subject to change at the sole discretion of the Bank. I/We understand that the Interest rates for Savings Account and various other deposit products will be available on the website <https://bandhan.bank.in/>.

Transactions: I/We understand and agree that the Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account, without any prior notice. Any transactions undertaken from this account, shall be in compliance of all the FEMA rules, regulations or notifications thereunder.

I/We understand and agree that all instructions, both financial and non-financial in nature (e.g., Issuance of cheque book/card, financial transactions, change in personal details etc.), relating to my/our account will have to be intimated to the Bank by me/us only through channels authorised/ approved by the Bank.

Such channels will be specified by the Bank, based on prevailing regulatory guidelines, etc. The Bank will not normally act on instructions that do not come in through the authorised channels, but reserves the right to act upon the same, at its sole discretion, under extraordinary circumstances.

Channel Facilities: I/We understand that in case channel facilities provided by the Bank is/are availed by me then, Bank is not liable for fraud in the event of disclosure of sensitive information such as passwords, PINs, or IDs by me/us to third party/s or unauthorised use thereof.

I/We also undertake to inform the Bank immediately in case of loss of cheque leaf(s), Credit/Debit Card(s) linked to my/our account. Bank will record and accept instructions from the drawer for stopping payment requests against cheque/s that are lost, stolen, or not required to be paid against, only if such instructions are received from the drawer by the Bank, prior to presentation of such cheque at the Bank or in the case of e-cheques, only if the stop payment requests are logged prior to payment of moneys against the same, and the Bank shall not be responsible in any manner whatsoever for any losses caused, or payments made, if the cheques are presented for payment to Bank prior to receipt of instructions, if any, from the drawer of the cheque/s or in the case of e-cheque, if the stop payment requests are logged after payment against such cheques has been initiated by Bank. The Bank may charge service charge for such countermanding instructions.

I/We shall issue cheques in the account only after making prior arrangement of funds in the account to avoid returns/dishonor. In case of large number of returns/dishonors in the account, the Bank reserves the right to take corrective action for the specific accounts as deemed fit.

MOST IMPORTANT TERMS AND CONDITIONS - SAVINGS ACCOUNT



If for whatever reasons the account has a debit balance, I/we shall pay interest and other charges in accordance with the Bank's prevalent rates and practice. Any temporary overdraft in the account should be construed as a one-time facility only and not a continuous arrangement.

Dispute Regarding Transaction: Unless I/we report a problem/unsatisfactory transaction/error within Seven (07) days of such transaction/occurrence, the same shall be deemed to be accepted by me/us.

Deposit Insurance: I/We understand that the deposits of the Bank are insured with DICGC and in case of liquidation of the Bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit up to rupees five lakh within two months from the date of claim list from the liquidator or any amount prescribed by the regulator from time to time. I/We understand that further details are available on www.dicgc.org.in.

Monthly Average Balance (MAB)/Total Relationship Value (TRV): I/We understand that some of the Savings Account Schemes have a MAB/TRV requirement stipulated by the Bank. I/We agree that I/we will maintain the minimum balance in my/our account as prescribed by the Bank from time to time. I/We agree that:

- In case of non-maintenance of desired MAB/TRV the Bank may reserve the right to downgrade the account to an appropriate product variant in line with the MAB/TRV maintained hitherto. Downgrade of account due to non-maintenance of desired MAB may be carried out without any prior notice as per the discretion of the bank.

I/We agree that failure to maintain minimum balance in the account shall attract levy of charges as specified by the Bank from time to time. Details of MAB/TRV requirements can be found on the Bank's website - <https://bandhan.bank.in/>.

Re-submission of KYC Documents: I/We agree that as and when requested by Bank, KYC documents shall be provided by me/us.

Inoperative/Dormant Accounts: I/We agree that accounts in which there are no operations (i.e., no credit or debit transactions other than crediting of periodic interest or debiting of service charges) for more than 24 months may be categorised as 'Inoperative/Dormant account'.

Transaction(s) Restricted: I/We authorise the Bank to restrict transaction(s) in my/our account in the following circumstances under intimation to me/us (a) Balance in the account remaining zero for consecutive 3 months or more. (b) No transactions induced by me/us in the account for a period of 2 years or more. (c) When a minor, who is the holder of the account, attains majority. (d) If it is suspected by the Bank that transactions in my/our account are not initiated by me/us (the Bank will not assume any liability for the transactions already executed). (e) Any directives issued by an agency or statutory authority as authorised by law.

I/We understand and agree that the Bank may freeze transactions in my/our account without notice, if it is suspected that my account is being misused as a channel for unauthorised money pooling or a conduit for any illegal activity.

Account Closure: I/We agree that, under normal circumstances, the Bank has the liberty to close my account at any time by giving me at least 30 (thirty) days' notice and remit to me/us the balance, lying in the account, net of all charges and out-of-pocket expenses, by means of a DD sent to my/our address as available in the Bank's record. Without in anyway limiting the right of the Bank to close my/our account for any reason it deems fit, I/we authorise the Bank to close my/our account in the following circumstances, with intimation to me/us (a) High occurrences of dishonored payments from my/our account (b) If the Bank is not able to verify my/our identity/obtain the necessary documentation either because I/we don't cooperate or if the data/information provided by me/us is not reliable and (c) In the event of inappropriate behavior/gross misconduct by me/us or my/our representatives in the Bank premises.

I/We agree that in case of joint accounts, the closure request has to be signed by all the joint signatories. Service charge at prescribed rate may be recovered as per Schedule of Charges during closure of accounts.

WhatsApp Banking: I/We understand and agree that the banking products and services availed by using Bandhan Bank WhatsApp Banking channel will be governed by the terms and conditions for WhatsApp Banking available on the Bank's website <https://bandhan.bank.in/>.

Indemnity: I/We agree that I/we shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by the reason of or arising out of providing any of the services or due to any negligence/mistake/misconduct on my/our part or breach or non-compliance by me/us of any of the terms and conditions relating to any of the services or by reason of the Bank in good faith taking or refusing to take action on any instruction given by me/us.

Force Majeure: The Bank shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Bank to perform any of its obligation under these Terms and Conditions or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a Force Majeure event and in such case its obligations shall be suspended for so long as the Force Majeure event continues.

Reward Points: The terms and conditions related to reward points shall be governed by the reward or benefit terms and conditions available on the Bank's official website <https://bandhan.bank.in/>.

Locker Allocation: Allocation of locker will be as subject to the availability at the respective branch. In the event of non-availability of locker, the Bank's extant process governing the allocation of lockers to customers on the waiting list shall be applicable.

Corporate Salary: Tick if opening Corporate Salary Account

I/We understand that the following additional terms and conditions shall be applicable in the event, I/we have opened a Corporate Salary Account with Bandhan Bank Limited:

- In case of Corporate Salary Accounts, if no salary credit is received for consecutive 3 (three) months after completion of initial 12 (twelve) months from the date of account opening, the Corporate Salary Account variant shall be converted to a Savings Account variant, and the relevant terms and conditions shall be applicable. Upon such reclassification, all benefits associated with the Corporate Salary Account variant shall be withdrawn and you will need to maintain the minimum Monthly Average Balance (MAB) associated with the particular Savings Account to which it is converted.
- Effective August 26, 2025, existing Corporate Salary Account holders who continue to use their previously issued default debit cards will not be eligible for the new features and insurance cover associated with the new default debit cards linked to their respective Corporate Salary Account variants. To avail of these new features and insurance benefits, existing Corporate Salary Account holders must upgrade to the new default debit card corresponding to their Corporate Salary Account variant.
- The savings illustrated on the benefit illustrations table available in the account opening kit are indicative and are applicable only upon regular salary credits. Actual savings may vary depending on usage of the debit card and other account-related products and services.
- Complimentary insurance coverage with the debit card is subject to the terms and conditions of the insurance policy as stipulated by the insurance company.
- Bank reserves its right, at its sole discretion, to engage third party service providers and/or agents, for delivery of services and products offered by the Bank, on such terms and conditions as may be necessary. I/We understand that these terms and conditions and/or the operations in my/our account(s) maintained by Bank and or the use of the services and products offered by the Bank shall be governed and be subject to laws of India including rules, regulations, guidelines, circulars and notification issued by applicable regulators including the Reserve Bank of India and Securities & Exchange Board of India from time to time.

I/We have read and agree to the above stated terms and conditions.

Date:

Signature/Thumb Impression of Account Holder(s)/Seal: _____

Place: _____