

## **General Terms and Conditions**

Definitions (a) "Customer" means the person named herein who has executed this Agreement. (b) "Bank" means Andhra Pradesh Grameena Bank, a Bank incorporated under Regional Rural Bank Act 1976, having its registered office at Guntur, Andhra Pradesh (hereinafter termed as APGB).

Account opening under VKYC 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 VKYC account offered by APGB, is a Customer.

By visiting the APGB website, 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 APGB 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Application once submitted cannot be withdrawn by the customer.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 website 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 APGB 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 wilful modification/ withholding of information or misrepresentation by the customer.

Initial deposit to the 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 Savings Account.

Customer will have restricted access on this account till KYC is completed.

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 signed document submitted.

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 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.

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. 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 APGB 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.

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.

### **Savings 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.

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.

### **Nomination:**

1. Online nomination facility is accessible when opening accounts through VKYC. By utilizing this feature to register nominations online, the depositor affirms that the designated nominee is a natural person known to the depositor and not disqualified from acting as a nominee under applicable laws.

2. If an artificial, juridical, or non-natural person is designated as the nominee, the nomination will be considered invalid. The Bank is not obligated to honor such nominations in such cases.

## **Aadhaar T & C**

1. I hereby grant authorization to Andhra Pradesh Grameena Bank to access my personal details from UIDAI.
2. I declare that no other account has been or will be opened using OTP-based e-KYC with Andhra Pradesh Grameena Bank.
3. I have no objection to Andhra Pradesh Grameena Bank validating and retrieving my e-KYC details from the Unique Identification Authority of India (UIDAI) through the Andhra Pradesh Grameena Bank e-KYC system, using my Aadhaar Number or Aadhaar card provided by UIDAI. I further authorize UIDAI to release my identity/address to Andhra Pradesh Grameena Bank.
4. I confirm that I have not used OTP-based Aadhaar (e-KYC) verification to open any other bank account with APGB or any other bank.
5. I state that I have no objection to authenticating with the Aadhaar-based authentication system and consent to providing Aadhaar Number, Biometric, and/or One Time Pin (OTP) data (or any similar authentication mechanism) for Aadhaar-based authentication to avail all banking services from APGB.
6. I understand that the Biometric and/or OTP (or any similar authentication mechanism) provided for authentication shall be used only for verifying identity through the Aadhaar Authentication system for that specific transaction and for no other purposes. APGB shall ensure the security and confidentiality of personal identity data provided for Aadhaar-based authentication.
7. I voluntarily submit my Aadhaar number for the following consents only:
  1. Use the Aadhaar Details to authenticate from UIDAI.
  2. Use the Registered Mobile Number in the bank records for sending SMS alerts.
  3. Link the Aadhaar Number to all existing/new/future accounts and customer profiles (CIF) with the Bank.
  4. Understand that information submitted to the bank herewith shall not be used for any purpose other than mentioned above.
8. I hereby declare that all the information voluntarily furnished by me is true, correct, and complete.
9. The bank may disclose information about the 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:**

I am desirous to open a Savings Bank account in Andhra Pradesh Grameena Bank.

I have been explained of the bank's guidelines on opening of Savings bank account through manual and digital modes. Since the Digital mode has been introduced by the bank with the objective of rendering services through faster and paperless mode, I have voluntarily opted for the same. I am fully aware of my AADHAAR details being required for availing the digital processing and hereby sharing the same making a request therefore.

I hereby extend my full consent to use my Aadhaar Number and perform Aadhaar based authentication using e-KYC authentication facility for opening my Savings Account. I hereby undertake not to make changes in my AADHAAR details without the knowledge of the bank.

I have read and accepted to, the terms and conditions of the bank and the Scheme.

I indemnify APGB against all losses arising out due to difference in my name on Aadhaar and PAN if any.

**Undertaking:** I have read and understood the Terms and Conditions (a copy of which I am in possession of) governing the opening of an account with APGB and those relating to various services including but not limited to (a) ATMs (b) Anywhere Banking. (2) I accept and agree to be bound by the said terms and conditions including those/limiting the Bank's liability. (3) I understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partly without any notice to me. (4) I agree that the Bank may debit my account for service charges as applicable from time to time. (5) I confirm that I am a resident of India. (6) I also abide by the terms and conditions of the bank for off-line transactions. (7) I shall be liable to the Bank for any monies owing to the bank from time to time in case the account is overdrawn and /debit balance is caused including Bank's commission, interest and other incidental charges. (8) I request and authorize the Bank to honour all cheques and other orders drawn or bills of exchange accepted or notes made on my behalf, to debit such cheques to my account with the bank, whether such accounts be for the time being in credit or overdrawn. (9) I also request the bank to accept the endorsement signed by me on cheques /orders/bills or notes payable to me. (10) The cheques/Bills presented by me in my account for collection are at our sole risk and responsibility and the bank may engage the services of courier/post office for sending the instruments for collection and the bank is not liable for any loss or damages in case the instruments are lost in transit. (11) I accept the Bank's right to take steps to close the account if frequent return of cheques for want of funds or any other undesirable feature is observed. (12) Failure to maintain monthly/quarterly minimum average balance in the SB attracts penal charges.

**General:** I have read the terms & conditions of the Bank pertaining to Savings Account, anywhere banking, tele-banking, internet banking, 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.

**Core Banking:**(1) The Bank shall facilitate payment and collection of cheques through all its branches while I shall have one account at the branch (for short "Home Branch") Bank shall also accept cash from me or my representatives and pay in cash against presentation of cheques drawn by me in favour of myself or third party to the credit or debit to my/our designated account with the Home Branch as per the applicable limits for the account. The cash transaction will be on the same lines as is the case when deposits/ withdrawals take place at the home branch. (2) While the instruments for and on my behalf will be collected in local clearing, the credit in respect of the proceeds, thereunder will be afforded at the home branch on and subject to realization at the respective centre(s)/branch(es). (3) The Bank will be entitled to debit by its home and any other branch(es) my account at its base branch against the cheques presented at various branches of the Bank. (4) My/our written intimation of "stop payment" to the various branches of the Bank will be at my risk and I agree to grant a lead time of at least 24 hours for intimation of such "stop payment" instruments to all its branches. In case of any erroneous information which may emerge due to any communication error and if the "stop payment" is not carried out in good faith based on the said information, the Bank shall not be held responsible for the said act. (5) I agree at any given time to maintain the average balance in my account as applicable for the account and informed by me by the Bank. In the event of my/our failing to maintain the minimum balance and for conduct of the account not being satisfactory, the Bank will at its discretion be entitled to forthwith terminate the facility hereby granted to me or to levy service charges as mutually agreed upon. (6) The agreement herein contained shall not affect, prejudice or derogate from the Bank's rights and privileges under the law including the right to claim setoff, general and the bankers disposing or retaining lien or similar rights pertaining to my/our credit balance in the account with the Bank. (7) In the event of any malfunctioning and/or break-down in the working of the said network for the reasons beyond the control of the Bank, the benefits and the facilities hereby granted to me will stand suspended during such break-down in which case the Bank will not in any manner be liable and/or responsible to me for any damages / compensation and/or for any other consequences arising out of such suspension. (8) I agree to hold the Bank indemnified in case the Bank suffers any loss in account of operation of the scheme for my/our benefit.

**Terms & Conditions of EFT Executed in the RBI EFT SYSTEM (as per form FT-2B)**

I am desirous of availing the Electronic Funds Transfer (EFT) through the RBI EFT System. In consideration of the bank agreeing to extend to me the said EFT facility, I hereby agree to and undertake the following terms and conditions.

1.Definitions (a) "EFT Facility" means the Electronic Funds Transfer Facility through the RBI EFT Systems. (b) "Security Procedure" means a procedure established by agreement between the bank and the customer for the purpose of verifying that the payment order or communication amending or cancelling a payment order transmitted electronically is that of the customer or for detecting error in the transmission for the content of the payment order or communication. A security procedure may require the use of algorithms or other codes,

identifying words or numbers, encryption call back procedures or similar security devices. (c) Words or expressions use in this Agreement, but not specifically defined herein shall have the respective meanings assigned to them in the RBI EFT Regulations, 1996.

2. Scope of the Agreement (a) This Agreement shall govern payment order issued by the customer during the period of validity of the Agreement. (b) This Agreement shall be in addition to and not in derogation of the RBI EFT Regulations, 1996. The customer has gone through and understood the RBI (EFT System) Regulations, 1996 and agrees that the rights and obligations provided therein so far as it relates to the originator shall be binding on him/her with regard to every payment order issued by him/her for execution in the EFT System. (c) The customer understands and agrees that nothing in this Agreement shall be construed as creating any contractual or other rights against the Reserve Bank of India or any participant in the EFT System, other than the bank.

3. Commencement and Termination (a) This Agreement shall come into force as soon as a security procedure is established by mutual agreement between the bank and the customer. (b) The Agreement shall remain valid until it is replaced by another agreement or terminated by either party or the account is closed whichever is earlier. (c) Either party to this Agreement may terminate this Agreement by giving one month's notice in writing to the other party. Notwithstanding the termination of the Agreement the parties to the Agreement shall be bound by all transactions between them in regard to EFT Facility availed of by the customer before the termination of the Agreement.

4. Security procedure (a) For the purpose of agreement for security procedure, the bank may offer one or more or a new combination of one or more security device. (b) A security procedure once established by Agreement shall remain valid until it is changed by mutual agreement.

5. Rights and Obligations of Customer (a) The customer shall be entitled, subject to other terms and conditions in the Regulations and this Agreement to issue payment orders for execution by the bank. (b) Payment order shall be issued by the customer in the form annexed hereto, complete in all particulars. The customer shall be responsible for the accuracy of the particulars given in the payment order issued by him and shall be liable to compensate the bank for any loss arising on account of any error in his payment order. (c) The customer shall be bound by any payment order executed by the bank if the bank had executed the payment order in good faith and in compliance with the security procedure, Provided that the customer shall not be bound by any payment order executed by the bank if he proves that the payment order was not issued by him and that it was caused either by negligence or a fraudulent act of any employee of the bank. (d) The customer shall ensure availability of funds in his account properly applicable to the payment order before the execution of the payment order by the bank. Where however, the bank executes the payment order without properly applicable funds being available in the customer's account the customer shall be bound to pay to the bank the amount debited to his account for which on EFT was executed by the bank pursuant to his payment order, together with the charges including interest payable to the bank. (e) The customer hereby authorises the bank to debit to his account any liability incurred by him to the bank for execution by the bank of any payment order issued by him. (f) Customer agrees that the payment order shall become irrevocable when it is executed by bank. (g) Customer agrees that the bank is not bound by any notice of revocation unless it is in compliance with the security procedure. (h) Customer agrees that he shall not be entitled to

make my claim against my party in the RBI EFT System except the bank. (i) Customer agrees that in the event of any delay in the completion of the Funds Transfer or any loss on account or error in the execution of the Funds Transfer pursuant to a payment order, the bank's liability shall be limited to the extent of payment of interest at the Bank Rate for my period of delay in the case of delayed payment and refund of the amount together with interest at the Bank Rate up to the date of refund, in the event of loss on account of error, negligence or fraud on the part of any employee of the Bank. (j) Customer agrees that no special circumstances shall attach to my payment order executed under the EFT facility under this Agreement and under no circumstances customer shall be entitled to claim any compensation in excess of that which is provided in clause above, for any breach of contract or otherwise.

**Rights and Obligations of the Bank:** 1. The bank shall execute a payment order issued by the customer duly authenticated by him as defined by the security procedure, unless (a) The funds available in the account of the customer are not adequate or properly applicable to comply with the payment order and the customer has not made any other arrangement to meet the payment obligation. (b) The payment order is incomplete or it is not issued in the agreed form. (c) The payment order is attached with notice of any special circumstances. (d) The bank has reason to believe that the payment order is issued to carry out an unlawful transaction. (e) The payment order cannot be executed under the RBI EFT System. 2. No payment order issued by the customer shall be binding on the bank until the bank has accepted it. 3. The bank shall, upon execution of every payment order executed by it, be entitled to debit the designated account of the customer, the amount of the funds transferred together with charges payable thereon, whether or not the account has sufficient balance.

**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 Bank, 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 APGB. 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 Mobile Banking. 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 (APGB Money):** I hereby confirm the following: I have read and agree to abide by the terms and conditions governing Mobile Banking services with regard to Savings Account, made available to me by APGB. 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 APGB 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.

**INTERNET BANKING:** I have read and agree to abide by the terms and conditions governing APGB Internet facility of APGB. provided to me including those excluding/limiting the Bank's liability and agree for any other changes to be made by the Bank from time to time and acknowledge that the Bank may in its absolute discretion discontinue any of the services completely or partially without notice to me. I request the Bank to provide access for internet banking as requested above. I agree that the Bank may debit my account for the service charges as applicable from time to time.

In order to ensure safety of "Online" banking, I ensure to observe the following precautions:

- a) I will visit the Internet Banking site directly.
- b) I will ignore any e-mail asking me to furnish the password or PIN and inform the Bank of the same immediately to investigate the same.
- c) I understand that neither the Police nor the Bank will ever contact me to ask to reveal my online banking or payment card PINs, or my password information.
- d) I will not use cyber cafes / shared PCs to access our Internet banking site.
- e) I will update our PC with latest antivirus and spy ware software regularly. I will install security programmes to protect against hackers, virus attacks or malicious 'Trojan Horse' programmes. I understand that a suitable firewall installed will protect my/our PC and its contents from outsiders on the Internet.
- f) I will disable the 'File and Print Sharing' feature on my/our operating system.
- g) I will log off from the bank's website in my/our PC when not in use.
- h) I agree not to store my/our ID/PIN in the Internet Explorer browser.
- i) I agree to check my account and transaction history regularly.
- j) I will use the Bank's websites to get help and guidance on how to stay online.

I agree that the Bank is NOT liable for any loss arising from my sharing or otherwise passing of my User Ids, passwords, cards, card numbers or PINs with anyone, NOR from their consequent unauthorized use. I have read and agree to abide by the above additional terms and conditions governing Internet Banking facility of APGB provided to me, which shall constitute an agreement between me and the Bank. I have read and understood the rules governing the above channel services and agree to abide by the same.