

## TERMS AND CONDITIONS

1. By sharing all the information, I consent to provide his/her name, contact details and other information on and at will basis with Bank.
2. 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 in completion of his/her application.
3. I herewith agree to provide the accurate documentation and information as listed in the application for the purpose of account opening. I understand and agrees that failure to provide requisite documentation and information shall result in rejection of application by the Bank. I agree 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.
4. I agree that the name in the account will be the name as per my name mentioned on Aadhaar Card.
5. I hereby agree to be contacted by bank for promotional/ sales activities through telephone/sms/email/mobile etc. My consent to receive promotional /sales communication(s) shall prevail over the current or on subsequent registration of my contact number and address.
6. I hereby understand and agree to the collection, processing, use and disclosure of information as described in Privacy Policy of the bank available at [www.capitalbank.co.in](http://www.capitalbank.co.in).
7. I declare and confirms that all information/details given to the bank through electronic /physical form shall be considered final and legally binding. Bank reserves the right to take necessary action, legal or otherwise, if it finds any willful modification/ withholding of information or misrepresentation by me. Bank shall not bear any liability for any loss arising out of my failure to do so.
8. I herewith agree to be contacted by the bank to receive information with respect to account maintenance, alerts, payments due, and updates on existing and new products, servicing of account for sales, marketing or servicing their relationship with CSFB, through Telephone/Mobile/SMS/Email etc. I understand and confirms that the consent to receive calls/communications shall be valid and shall prevail over their current or any subsequent registration of their mobile number.

9. I authorize Bank to share my mobile number with the respective mobile operator to verify address at any point of time.
10. The Capital E-savings account is not available to a certain set of individuals (person operating with thumb impression or medically incapacitated or any person where the bank feels that require additional controls / diligence to safeguard Bank / Customer interest). These set of individuals may visit our Branch to select other products available. If the bank finds out that the above mentioned set of individuals have opened an CSFB E-savings account, the Bank reserves the right to convert to another eligible account and close this CSFB E-savings account.
11. I confirm that the account is being opened, for my own use and that the mobile number, SIM & device used for opening the account belongs to me and same have not been shared by me with any other individual. I further confirm that I will not share the credentials pertaining to the account opening with any other person. In case of any discrepancy, the bank reserves the right to block or close the account without any notice.
12. I hereby understand that, email ID given by me will be updated in the bank records only after email verification has been completed by me. Till such time, no communication or statements regarding account, will be sent to my email ID. I further understand that If I want to update a new email id at a later date, then new email id will take effect only once it is verified and till such time all communication regarding account will continue on that old email ID.
13. I understand and agrees that the bank attempts to complete the process of Full KYC for the account on a best effort basis. I herewith understand that the bank may use the services of Direct Sales Agents/ Direct Marketing Agents/Business Correspondents/Vendors in sales/marketing/KYC etc of the products.