**Terms and Conditions: Digital Banking**

# Can I track the accounts of my family members from one device?

User can only view/access his own account or jointly held account with others such as family members

# I have savings as well as current account with Open Finance, which of the two will be synchronized to the application?

Both the accounts will be synchronized to the mobile application.

# How can I inquire about account balance after deposit is made?

Your combined deposit account balance will be instantly displayed once you click "My Deposit" section. You can also view the details of your individual deposit account such as the interest rate, maturity date etc. by clicking the respective deposit account number in "My Deposit" section

# Can I pay someone else's bill?

Yes, you can pay someone else's bill. To do so you will have to add the Biller Specific Details of the person whose bill is to be paid.

# Is there any upper limit while deposit?

You can also fix an upper limit for payments. Bills within this specified limit will get automatically processed for payment whenever they are due.

# What if bill amount is greater than autopay amount set?

Each bill for amount greater than the specified can only be paid against your specific authority

# What are the consequences of not paying a bill that is presented to me?

We will not be able to make a payment to the biller unless you specifically authorize a payment. You could provide this authorization online either on a case-to-case basis or through the AutoPay feature in respect of bills within the upper limit fixed by you. Accordingly, should you not pay a bill that is presented to you the specific Terms of Service (Terms & Conditions) laid down by biller for late or non-payment of bill could become applicable.

# What happens if I have a dispute with Bill Payment (Digital Bank)?

The Bank shall assist you in every possible manner to provide you with information on the bills presented and payments that you have made. However, please note that the Bank is not responsible for settling disputes between the biller and you relating to the bill payments. For any specific charge that you might wish to dispute or discuss in a specific bill, you would need to contact the biller directly.

# Can I perform transaction from other accounts?

Dear Customer, if more than one transaction account are operative, then you can perform transaction, but please note that on maturity the proceeds will only be credited to the account from where funds debited initially.

# Can I select more than one payee?

No, it is not permissible.

# On editing nominee, can I go for payee who is not relative

No, it is not allowed.

# What are the types of accounts from which I can debit?

You can debit a savings, current, or OD account to open term deposit. The account selected for debiting should be valid transactional a/c through Internet Banking channel and should not be a stopped / dormant / locked account.

# Does customer need a mobile number for registration in the mobile app?

Yes, customer needs to register the Lotus app with the registered mobile number that is mapped to customer's internet banking, savings account and debit card/atm card.

# How to proceed for app registration?

User must click on "Go To Your Account" to proceed with App Registration process

# Can I register the app without Internet Banking and Account/Debit card details?

User cannot register without one of Internet Banking or Debit Card details

# Which debit card must a customer use to register?

User must choose the debit card & account number which is mapped to the mobile number. The same mobile number must be used in the device where the app is being registered

# Can I edit the account from which the monthly contribution is debited?

You can edit the account only while funding the dream. Once the funding is completed, you cannot edit the account.