

How to Convert Your Salary Account to a Savings Account at ZX Bank

If your employment has changed, or your salary account is no longer receiving regular salary credits, you may need to convert your Salary Account to a regular Savings Account. At ZX Bank, this process is straightforward. Here's how you can do it:

Why Convert Your Salary Account?

- **Salary accounts** are typically provided to employees for salary credits and have special benefits.
 - If salary credits stop (for 3+ months), your account may be automatically converted to a Savings Account by the bank, but manual conversion avoids service interruptions.
 - Savings accounts have different features and requirements, including minimum balance criteria.
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Steps to Convert Salary Account to Savings Account

1. Visit Your Home Branch

- Locate your nearest **ZX Bank branch** (especially the one where you opened your salary account).
- Carry valid **proof of identity** (Aadhaar, PAN Card, Passport, etc.) and **account passbook/debit card**.

2. Fill Out the Account Conversion Request Form

- Request a **Salary to Savings Account Conversion Form** at the branch.
- Fill in your details, mention your account number, and select “Convert to Savings Account.”
- Attach self-attested copies of requested KYC documents (if required).

3. Submit the Form and Documents

- Hand over the filled form and documents to the branch staff.
- The staff will verify your documents and initiate the conversion process.

4. Maintain Minimum Balance

- Ensure you maintain the **required minimum balance** for Savings Accounts as per ZX Bank guidelines, to avoid charges.

5. Get Confirmation

- You will receive confirmation via SMS/email once the conversion is complete.
 - Existing debit card, chequebook, and account number typically remain unchanged.
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Alternative: Conversion via Digital Banking

ZX Bank also enables digital requests:

1. **Open the ZX Bank Asia Mobile App** or log into NetBanking.
 2. Go to “Service Requests” > “Convert Salary Account to Savings Account.”
 3. Fill in details and upload necessary KYC docs, if asked.
 4. Receive confirmation after processing.
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Need Help?

- **Call Customer Care:** ZX Bank Contact
 - **Visit your Branch:** Find locations here
 - **Use Zia, the AI Chatbot:** Available in the ZX Bank Asia app for instant assistance
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Note: If the account is not converted and continues to have no salary credits, ZX Bank may automatically convert it to a savings account after a stipulated period as per bank policy.

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