

# 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.
- 

## 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.
- 

## 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.
- 

## 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
- 

**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.

---

**ZX Bank Ltd. | Your trusted banking partner in South Asia**