

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

If you're joining a new company, or your employer has partnered with ZX Bank for salary disbursement, you may want to convert your existing savings account into a salary account for added benefits. This guide walks you through the process with ZX Bank.

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## Why Convert to a Salary Account?

- **Zero minimum balance** requirement (in most salary account types)
  - **Faster salary credit** and alerts
  - **Preferential offers** on loans, credit cards, and more
  - **Fee waivers** on select services
  - **Exclusive benefits** like insurance and accidental coverage
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## Steps to Convert Savings Account to Salary Account at ZX Bank

### 1. Check Your Employer's Tie-Up

- Confirm with your HR/Payroll department if they have a salary account arrangement with ZX Bank.
- Obtain the official employer letter or introduction.

### 2. Visit Your Home Branch or Use ZX Bank Asia App

- You can initiate the conversion:
  - By visiting your ZX Bank home branch, **OR**
  - Through the "Account Services" section in the **ZX Bank Asia** app

### 3. Provide Required Documents

Prepare the following documents: - Copy of your **employee ID card** - **Letter from employer** (on company letterhead) specifying: - Employment status and salary account introduction - Account number (if upgrade of an existing account) - **PAN card** (if not already updated in records) - **Recent passport-size photograph** (if required) - **KYC update** if asked by bank staff

### 4. Fill Out Conversion Form

- At the branch: Ask for the **Account Conversion/Upgrade Form** and fill in the details.

- On app: Navigate to > Account Services > Convert to Salary Account and follow on-screen prompts. Upload scanned documents if prompted.

## 5. Verification and Processing

- The bank will verify documents.
- Upon successful verification, your account type will change to **Salary Account**.
- Obtain written/email confirmation from the bank.

## 6. Enjoy Salary Account Benefits!

- Zero minimum balance
- Priority services and offers
- Employer-specific benefits if applicable

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## Frequently Asked Questions

### Q: Will my account number or debit card change?

A: No, your account number remains the same. Debit card change is only if you opt for exclusive salary account variants.

### Q: What if my salary is not credited for a few months?

A: If salary is not credited for 3-6 months (as per bank policy), the account may revert to a regular savings account with applicable minimum balance criteria.

### Q: Can I convert online?

A: Yes, if your employer is registered with ZX Bank and your KYC is up to date, you can use the ZX Bank Asia app or NetBanking for conversion.

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*For more assistance, contact the nearest ZX Bank branch or call customer care via the ZX Bank Asia app.*

Visit ZX Bank Website