



Customer Application Form

Appl No. 400042892

Personal Details

Full Name	Date of Birth	Gender
VINODHANI THANGARAJAN	06-06-1994	Female
Phone Number	Email ID	PAN Number
+919944127129	VINODHANI.THANGARAJAN@GMAIL.COM	ASNPV7716M
KYC Number	Spouse Name	Father's Name
XXXXXXXXX1648	K PARANTHAMAN	THANGARAJAN
Mother's Name	Nominee's Relation	Nominee's Date of Birth
MARIMUTHAL	Spouse	20-04-1994
Indian Resident	Marital Status	
YES	Married	

Address Details

Communication Address	Permanent Address	Nominee Address
4/958 PANNAYAM STREET MA PODAIYUR POST PODAIYUR MA - 606108 CUDDALORE TAMIL NADU	4/958 PANNAYAM STREET MA PODAIYUR POST PODAIYUR MA - 606108 CUDDALORE TAMIL NADU	4/958 PANNAYAM STREET MA PODAIYUR POST PODAIYUR MA - 606108 CUDDALORE TAMIL NADU

I am Tax Resident of ONLY India (This information is required to be collected as per The Income Tax Act, 1961 to comply with FATCA and CRS regulations. We will continue to report the above information 'As Is' till we receive any change request from you)

YES

Birth Place
CUDDALORE

Employment Details

Occupation	Education	Income
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Salaried	Under Graduation	Upto 5 lakhs
Source of Income	Designation	Name of Organization
Salary	Junior Management	TRICHY SRM MEDICAL COLLEGE AND HOSPITAL

Account Features

Account Type	FD Amount	FD Tenure
Insta Save FD Account	10,000	1 Year

Annual Debit card charges : ₹150 plus charges

Declaration:

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately

Please sign for the Physical Operations (Cheque Book, Debit card and more.)

1. Bank/Representative will visit to verify the KYC Document uploaded in the application
2. I accept the Terms and Condition mentioned below

Signature Specimen: This is an electronically verified document does not need physical /wet signature.This document is Reviewed as on 04-03-2020 14:58 via IP address 157.51.235.38



Signed pdf is verified through OTP verification.
 Name: VINODHANI THANGARAJAN
 Date : 04-03-2020 14:58
 IP : 157.51.235.38

Terms and Conditions

InstaSave/InstaSave FD

TERMS AND CONDITIONS GOVERNING ONLINE SAVINGS ACCOUNT (INSTASAVE) AND ONLINE SAVINGS ACCOUNT ALONGWITH ATTACHMENT PRODUCTS THROUGH OTP BASED KYC PROCESS.

THESE TERMS AND CONDITIONS ("TERMS") APPLY TO AND REGULATE THE OPENING AND OPERATION OF ONLINE SAVINGS BANK ACCOUNT AND THE ONLINE SAVINGS ACCOUNT ALONGWITH ATTACHMENT PRODUCTS (HEREINAFTER DEFINED) OFFERED BY ICICI BANK LIMITED ("ICICI Bank"). THESE TERMS SHALL BE IN ADDITION TO AND NOT IN DEROGATION WITH PRIMARY TERMS AND CONDITIONS AS MAY BE APPLICABLE TO THE SAVINGS ACCOUNT AND THE TERMS AND CONDITIONS AS MAY BE APPLICABLE TO EACH OF THE OTHER ATTACHMENT PRODUCTS AND ANY OTHER TERMS AND CONDITIONS APPLICABLE TO THE PRODUCT/FACILITIES/SERVICES AVAILED BY THE CUSTOMER. IN CASE OF ANY INCONSISTENCY BETWEEN PRIMARY TERMS AND CONDITIONS, THE ADDITIONAL TERMS AND THE TERMS, THESE TERMS SHALL PREVAIL.

1. DEFINITIONS:

In these Terms, the following words and phrases shall have the meaning stated hereunder unless indicated otherwise:

"Attachment Product" shall mean the Fixed Deposit opened with ICICI Bank;

"Customer" shall mean an individual applicant who applies for InstaSave bank account or InstaSave bank account along with an Attachment Product offered by ICICI Bank, subject to such terms and conditions as may be specified by ICICI Bank from time to time.

"InstaSave" shall mean a savings bank account offered by ICICI Bank which may be applied online under "InstaSave" and is governed by Primary Terms and Conditions and Additional Terms and Conditions.

"InstaSave FD" means the combination of the savings bank account with fixed deposit, which may be applied online under "InstaSave FD" and is governed by Primary Terms and Conditions and Additional Terms and Conditions;

"InstaSave account/InstaSave FD Online Application Form/Online Application Form" shall mean savings bank account and the FD application form submitted online;

"InstaSave/InstaSave FD Account Opening Process/Account Opening Process" shall mean the process of opening online savings bank account and FD by the Customer, including but not limited to OTP based E-KYC, video verification process (if applicable) and initial account and deposit funding.

"MAB" means the Monthly Average Balance that the Customer may be required to maintain as per these Terms;

"Primary Terms and Condition" shall mean the below specified terms and conditions which shall be in addition to these Terms:

- a. ICICI Bank's savings bank account terms and condition as more specifically available on the Website.
- b. Citizen Charter issued by the Reserve Bank of India ("RBI") and available at https://www.icicibank.com/managed-assets/docs/personal/accounts-and-deposits/ICICI_Bank_Citizens_Charter.pdf (https://www.icicibank.com/managed-assets/docs/personal/accounts-and-deposits/ICICI_Bank_Citizens_Charter.pdf)
- c. Terms and Conditions governing the various products/ services /facilities availed the Customers as available on the Website.

"Additional Terms and Conditions" shall mean the below mentioned specified terms and conditions which shall be in addition to these Terms and the Primary Terms:

- i. For terms and conditions applicable on the Regular Savings Account, please click here (<https://www.icicibank.com/Personal-Banking/account-deposit/savings-account/terms-conditions.page?#toptitle>)
- ii. For terms and conditions applicable on Fixed Deposit, please click here (<https://www.icicibank.com/terms-condition/savings-terms-conditions.page?#fixd>) "Website" refers to the website owned, established and maintained by ICICI Bank at the URL www.icicibank.com (<https://www.icicibank.com>)

INTERPRETATION:

- a. All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".
- b. Words importing any gender include the other gender.
- c. Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.
- d. All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of these Terms and Conditions.
- e. Words "ICICI Bank", "the Bank", refer to ICICI Bank Limited having its registered office at: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat, 390007 and corporate office at ICICI Bank Tower, Bandra Kurla Complex, Mumbai, Maharashtra - 400 051.
- f. Reference to any "law or legislation, regulation, rule" shall mean, applicable, constitution, statute, law, rule, regulation, ordinance, judgment, order, decree, authorisation, or any published directive, guideline, notice, requirement or governmental restriction, having the force of law in any jurisdiction and include laws as amended from time to time.

2. APPLICABILITY OF THE TERMS

These Terms, Primary Terms and Conditions and Additional Terms and Conditions form the express contract between the Customer and ICICI Bank. The Customer shall apply to ICICI Bank in the prescribed form for opening InstaSave or InstaSave FD. By applying, the Customer acknowledges that he/she has/have read, understood and accepted these terms and conditions.

3. GENERAL TERMS

a. Eligibility Criteria:

- i. The InstaSave account and/or the InstaSave FD is available only for resident Indian individuals in the age group of 18 years to 60 years.
- ii. The InstaSave account and/or the InstaSave FD are to be opened by the Customer in his/her own name and is not available for joint account holding pattern and customers.
- iii. The Customer can opt for any of the below combinations:
- iv. The Customer opening a InstaSave FD should not have any existing liability relationship (including but not limited to savings account, deposits etc.)

InstaSave account*

- i. MAB of Rs. 10,000/- mandatory.

InstaSave FD*

- i. MAB- NIL
- ii. Minimum FD amount of Rs. 10,000/- mandatory.
- iii. FD tenure- minimum 12 months, maximum- 10 years

*Note (the Customer specifically understands and agrees to the following terms and conditions)-

- i. The maximum initial funding amount for InstaSave/ InstaSave FD is Rs. 25,000/-.
- ii. For receiving the zero/Nil MAB benefit in the InstaSave FD, the Customer understands and agrees that he is required to apply for the FD with the minimum requirements as detailed hereinabove within 3 months of opening the InstaSave FD.
- iii. In case the Customer opts for InstaSave FD and prematurely closes his FD account, the customer will be required to open a new FD within 3 months from the date of InstaSave FD opening. In case a new FD is not created within this time period, the Bank reserves the right to close the existing InstaSave FD account. In such a scenario, ICICI Bank or officers, employees shall not be liable or responsible for any losses or damage that you may suffer as a result of non-credit of any amount/dishonour of any cheque or default of Electronic Clearance Service (ECS)/standing instruction (received through any mode, including electronic mode) from your InstaSave FD presented for payment after the account has been closed.
- iv. A one-time debit will be made towards Fixed Deposit.
- v. The benefits associated with the InstaSave/InstaSave FD is being offered by ICICI Bank at its sole discretion and the same can be altered/modified or terminated at any point of time by ICICI Bank, at its sole discretion, without any notice, subject to these Terms.
- vi. ICICI Bank's decision on all matters relating to the InstaSave/InstaSave FD shall be final and binding on all Customers. ICICI Bank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate InstaSave/InstaSave FD at any time without prior notice or liability to any person.
- vii. The Customer has the choice to opt for any of the products on a standalone basis also.

4. INSTASAVE AND/OR INSTASAVE FD ACCOUNT OPENING

4.1 All field(s) in the digital Journey are mandatory (except where specified otherwise). If any field is left blank, or is filled with incorrect or incomplete data, the digital Journey shall be considered as incomplete and may be rejected by ICICI Bank.

4.2 The Customer undertakes, agrees and confirms that any and all information/details/ data/ documents etc provided by him/her at each and every stage of the Account Opening Process (including PAN details / Form 60, Aadhaar details nomination details, FATCA declaration etc.) shall be accurate, up to date, genuine, true and correct in every manner whatsoever.

4.3 As a part of the Account Opening Process, the Customer shall be required to provide his/ her Aadhaar number along with OTP (sent on mobile number registered with UIDAI), to facilitate extraction, reliance and verification of Customer's data stored with Unique Identification Authority of India (UIDAI) and the same shall be governed by Terms and Conditions relating to Aadhaar Updation and Authentication as provided in the digital journey. The Customer authorizes ICICI Bank to use Aadhaar number and OTP (sent on registered mobile number) mentioned in the digital Journey to authenticate the Customer and collect/verify information/details of the Customer from UIDAI. The Customer understands and agrees that the Customer related details (including demographic details) received from UIDAI database shall be pre-populated in his/her digital journey and that ICICI Bank may, for all purposes, be relying on the information so received from UIDAI for processing the InstaSave/InstaSave FD account opening.

4.4 The InstaSave account opened, may be in debit freeze mode until (i) the KYC formalities are completed; and (ii) the InstaSave has been credited with the initial funding amount. In case the documents submitted along with the application do not comply with the KYC guideline, the application shall be rejected and ICICI Bank will not be liable to pay any interest on the amount of deposit & the amount deposited in the account as initial payment/funding will be refunded to the source account. Customers account shall become transaction active only on completion of KYC formalities. In case such KYC requirements are not complied within 15 days of online application, ICICI Bank would be constrained to cancel the account number allotted.

4.5 ICICI Bank retains the right to upgrade the limited account to a full savings account by completing the full physical KYC verification /Customer Due Diligence (CDD) of the Customer.

5. ACCOUNT FUNDING

5.1 5.1 The Customer understands and agrees that the initial funding amount for applying for the InstaSave/InstaSave FD shall be from his/her own savings bank account held with ICICI Bank or any other bank.

5.2 Initial funding can be done through online channels: (i) Debit Card; (ii) Net Banking or any such other mode as may be decided by ICICI Bank from time to time.

5.3 The Customer understands, agrees and authorises ICICI Bank that, in the event and as part of Account Opening Process, if the Customer doesn't provide for any account funding and/ or provides for only partial funding, ICICI Bank shall be required to contact the Customer for obtaining the said funding amount through other acceptable modes and to process further the Account Opening Process.

5.4 The Customer agrees and understands that at the time of InstaSave/InstaSave FD funding through debit card, the Customer may be levied with ICICI Bank charges and/or payment gateway charges and/or any other transactional charges, which shall not be refunded.

5.5 The Customer hereby agrees and confirms that while transferring funds through online mode(s), ICICI Bank shall not accept any responsibility or liability of whatsoever nature in respect of any loss or damage arising directly or indirectly to the Customer or to his/her InstaSave/InstaSave FD due to:

- non-transfer of any funds, or;
- decline of transaction for any other reason/s.
- In case the account is not activated within 15 days, full amount will be credited back to customer /customer's account via the same channel of funding and ICICI Bank is not liable to pay any interest on the amount if returned back to customer /customer's account due to any reason. Refund process may take 6-8 additional working days.
- Interest on the amount funded online will be paid from the date of credit in the account that the customer has opted for.

6. KNOW YOUR CUSTOMER (KYC)

OTP based e-KYC

6.1 As part of Account Opening Process through OTP based e-KYC, the Customer agrees and understands that such InstaSave/InstaSave FD is a limited KYC account in such accounts opened through OTP based e-KYC the aggregate balance in all the deposit accounts (including the savings account and the Attachment Product) shall not exceed INR one (1) lakh.

6.2 The Customer agrees and understands that the aggregate of all credits in a particular financial year, for the deposit accounts (including the savings account and the Attachment Product) opened through OTP based e-KYC, shall not exceed INR two (2) lakh.

6.3 Customer agrees and understands that ICICI Bank reserves the right to freeze the InstaSave/InstaSave FD open through OTP based e-KYC if the aforementioned limits of INR one (1) lakh and INR two (2) lakh are breached by the Customer.

6.4 The Customer agrees and understands that upon physical completion of KYC verification and customer due diligence ("CDD") the above mentioned limits of INR one (1) lakh and INR two (2) lakh on InstaSave/InstaSave FD opened through OTP based e-KYC shall be removed.

6.5 Customer agrees and understands that the InstaSave/InstaSave FD opened through OTP based e-KYC shall be closed (savings account plus the Attachment Product if applicable) immediately if physical completion of KYC verification and/or CDD is not completed because of any reason whatsoever within one (1) year of opening the account opened through OTP based e-KYC.

6.6 The Customer agrees and understands that he/she has not opened any account nor shall open any other account with ICICI Bank or any other bank/Regulated Entity (as defined in Reserve Bank of India ("RBI") Master Direction- Know Your Customer ("KYC") Direction, 2016 (updated as on May 29,2019). using the OTP based e-KYC mode.

6.7 Customer understands and agrees that, pursuant to the provisions under applicable laws, approvals/ permissions, and policies of ICICI Bank, ICICI Bank may be required to collect physical certified true copies of account opening documents / KYC documents etc. from the Customer. Customer agrees and consents to cooperate and provide all such relevant data/ documents etc. for the purpose of verification and account opening.

6.8 Customer agrees and understands that debit card for the InstaSave/InstaSave FD opened through OTP based e-KYC shall be dispatched to communication address mentioned by the Customer while opening the account.

6.9 Customer agrees and understands that Cheque book for the InstaSave/InstaSave FD opened through OTP based e-KYC shall only be provided upon physical completion of KYC verification and/or CDD.

6.10 Customer agrees and understands that for he/she can avail internet banking facility on InstaSave/InstaSave FD opened through OTP based e-KYC, only by generating the internet banking user id and password from the Website.

6.11 Customer agrees and understands that the nomination details filled by him/her on the Website shall be updated in his/her InstaSave/InstaSave FD opened through OTP based e-KYC. In case the Customer wants to change/modify the nomination details, he/she shall be required to visit the nearest branch of ICICI Bank.

7. ACCEPTANCE OF TERMS AND CONDITIONS

7.1 By accepting these terms and conditions in the digital journey of InstaSave/InstaSave FD Account Opening Process, the Customer shall be deemed to have accorded his approval/consent to (i) the application for opening InstaSave/InstaSave FD (ii) the consents, authorizations, declarations and undertakings etc mentioned therein, (iii) nominee details (iv) FATCA declaration (v) these Terms, Additional Terms and Conditions and the Primary Terms and Conditions (iv) Account Opening Process.

8. MISCELLANEOUS

8.1 Customer agrees that all costs incurred at the Customer's end (technical/ data plan related or otherwise) for completing the Account Opening Process shall be borne by the Customer solely.

8.2 The Customer agrees that ICICI Bank shall not be liable for any connectivity/ signal/ data related issues leading to incomplete information/ application being provided by the Customer.

8.3 Customer agrees and understands that ICICI Bank shall be relying upon the (i) the Online Application Form, (ii) the consents, authorizations, declarations and undertakings etc. mentioned therein, (iii) consent to these Terms, Additional Terms and Conditions and the Primary Terms and Conditions (iv) Account Opening Process.

8.4 In case the digital journey is not completed/submitted for any reason whatsoever, ICICI Bank may contact the customer for offline account opening process.

8.5 Customer hereby agrees to indemnify, defend and hold harmless ICICI Bank from and against any and all liability, loss that may occur, arise from reliance by ICICI Bank on the information, declarations, documents, images and undertakings etc. provided by the Customer (on account of them being fake/incorrect/erroneous), the usage of online mode for opening, operation or use of the InstaSave/InstaSave FD or breach, non-performance or inadequate performance by the Customer of any of these Terms, Additional Terms and Conditions and the Primary Terms and Conditions or the acts, not-errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations.

8.6 In case of any inconsistency/inaccuracy/ non-completion of any formalities in the opening of InstaSave/InstaSave FD and/or verification process or for any other reason whatsoever, ICICI Bank may contact the Customer for physical completion/process of opening of InstaSave/InstaSave FD. The Customer agrees and confirms that ICICI Bank shall at its sole discretion reject the InstaSave/InstaSave FD application for any reason whatsoever including but not limited reasons attributable to erroneous, incomplete, misleading information or non-compliance with the KYC norms/non submission of KYC documents to ICICI Bank or upon any notice/directions received from any other regulatory body.

8.7 The request for applying for the Attachment Products will be processed only upon activation of the InstaSave account.

9. CHANGE OF TERMS

9.1 ICICI Bank shall have the absolute discretion to amend or supplement any of the Terms at any time. ICICI Bank may communicate the amended Terms by hosting the same on the Website or in any other manner as decided by ICICI Bank. The Customer shall be responsible for regularly reviewing these Terms including amendments thereto as may be posted on the Website.

9.2 The InstaSave/InstaSave FD is also subject to the terms and conditions of each individual Attachment Product. ICICI Bank shall endeavor to give reasonable notice of such alternations/modifications or termination of the Attachment Product but shall not be bound to do so. Any update of the same on the Website shall be deemed to be binding on the Customer.

10. LIMITATION OF LIABILITY

ICICI Bank shall neither be responsible nor be liable for and towards any claims, services, and/or any product offerings including but not limited to the InstaSave/InstaSave FD account closure/premature FD closure/termination and collection of applicable service charges/premature withdrawal charges as updated on the Website.

11. GOVERNING LAW

The laws of India shall govern these Terms. The Parties hereby agree that any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. ICICI Bank may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other court, tribunal or other appropriate forum, and the user hereby consents to that jurisdiction.

☒ I accept the Terms and Conditions