

GDPR Customer Consent Notice

Why are we seeking your consent?

We require your consent for certain processing of your personal data, in line with our internal procedures and with applicable data protection laws such as the EU General Data Protection Regulation 2016/679 ("GDPR"). This is for the following reasons:

- We need to process certain information about you that is considered 'special categories of personal data' or information about criminal offences and convictions (together 'sensitive personal data') and is highly protected under the GDPR. We need this information for the purpose of NRI account opening application.
- We may wish to use exclusively automated processing techniques to make decisions about you, for example your suitability for a loan, or to create a customer profile that will help us assess the risks associated with any products or services you apply for and you have a right under the GDPR to object to us using these automated processing practices.
- we would like to send you marketing communications by email, SMS or phone to let you know about our products and services, and any promotions or special offers we are running.

What types of data will you process?

We need to use a range of your personal data in order to comply with our legal requirements and to provide our products and services. Below we set out the types of data for each of the activities we ask your consent for:

Processing of sensitive personal data

We wish to use [racial or ethnic origin, religious or philosophical beliefs, biometric data for ID purposes, Demographic details]
Automated processing

For automated decision making, we wish to use [Demographic Details, Employment Details, Income Data, and Residential status]

For profiling activities, we wish to use [Demographic Details, Employment Details, Income Data, and Residential status].

Direct marketing

In order to provide you with marketing communications relating to our products or services we think you might be interested in, we wish to use your email address, name and mobile Number.

What happens if you refuse to provide consent?

If you do not provide your consent, we will not use your personal data for the activities listed above.

Where you refuse to provide consent for us to use your sensitive personal data, we may be unable to provide you with the services you have requested from us.

Where you refuse to provide consent for us to use automated processing to make decisions about your suitability for our products, we will ensure that decisions are reviewed by members of staff in the relevant Axis banking team.

Where you do not want us to use automated processing for profiling purposes, we will not do so. This may affect any risk assessments we make in respect of any products or services you have applied for and may impact on our ability to suggest the most appropriate Axis product for you.

Where you do not consent to receiving marketing communications from us, we will not add you to any of our marketing lists and you will not receive any such communications.

What happens if you change your mind about consent?

You are free to withdraw your consent at any time. If you would like to do this, please visit [www.axisbank.com/support] and we will ensure that we no longer process your personal data in this manner.

For any grievances please reach out to us at <https://www.axisbank.com/contact-us/grievance-redressal>. Where you receive marketing emails from us, we always include an unsubscribe link to enable you to withdraw your consent. This is the easiest way of withdrawing consent for marketing messages; however, you may also use the link above.

Where can you find more information about our processing of your personal data?

You can find out more about how we process your personal data, including the types of personal data we process and who we share it with, by reading our Customer Privacy Notice, available online at www.axisbank.com

Consent

If you are happy to provide your consent, please **tick** the appropriate boxes below (options with a cross sign or if left blank would be construed as consent not given):

I consent to the processing of my sensitive personal data for the purposes of:

- developing and carry out sourcing activities through online account opening channels; ☐
- developing, marketing, and communicating their products and services to me; ☐
- data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services; ☐
- Processing data as the Bank's Cookie Policy over Axis Bank's digital channels relating to behavioural pattern and develop relevant products. ☐

I consent to Axis Bank and/or its affiliates/subsidiaries to send marketing communications in respect of its various products and services from time to time by:

- Email ☐
- SMS text messages ☐
- Telephone ☐

Primary applicant

Joint applicant

Name: _____

Name: _____

Signature: _____

Signature: _____

Customer Profile section

Primary applicant profile details:

If occupation is Salaried: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Pvt Ltd <input type="checkbox"/> Partnership firm <input type="checkbox"/> Multinational </div> <div> <input type="checkbox"/> Public Ltd <input type="checkbox"/> Public Sector <input type="checkbox"/> Trust/ Association/Society/Club </div> <div> <input type="checkbox"/> Proprietorship <input type="checkbox"/> Government </div> </div>		If occupation is Self Employed: a) Nature of Business <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Information Technology <input type="checkbox"/> Bullion /Gold Jewellery <input type="checkbox"/> Trader </div> <div> <input type="checkbox"/> Professional Service Provider <input type="checkbox"/> Stock Broker <input type="checkbox"/> Money Lender </div> <div> <input type="checkbox"/> Agriculture <input type="checkbox"/> Real Estate </div> </div>	
Annual Income <input style="width: 150px;" type="text"/>		*b) No. of years in Business <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> c) * Annual Business Turnover (₹lakhs) <1 <input type="checkbox"/> >1-5 <input type="checkbox"/> >5-10 <input type="checkbox"/> >10-15 <input type="checkbox"/> >15-25 <input type="checkbox"/> >25-50 <input type="checkbox"/> >50-100 <input type="checkbox"/> >100 <input type="checkbox"/>	
Source of Fund <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Salary <input type="checkbox"/> General </div> <div> <input type="checkbox"/> Business Income <input type="checkbox"/> Physically Challenged </div> <div> <input type="checkbox"/> Agriculture <input type="checkbox"/> Pardanashin </div> <div> <input type="checkbox"/> Investment Income <input type="checkbox"/> Blind </div> <div> <input type="checkbox"/> Other (Please specify) <input style="width: 100px;" type="text"/> </div> </div>			
Status : <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> General <input type="checkbox"/> SSC </div> <div> <input type="checkbox"/> Physically Challenged <input type="checkbox"/> HSC </div> <div> <input type="checkbox"/> Pardanashin <input type="checkbox"/> Graduate </div> <div> <input type="checkbox"/> Blind <input type="checkbox"/> Masters </div> <div> <input type="checkbox"/> Professional (CA, CS, CMA, Others) </div> </div>			
Education : <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> SSC <input type="checkbox"/> HSC </div> <div> <input type="checkbox"/> Graduate <input type="checkbox"/> Masters </div> <div> <input type="checkbox"/> Professional (CA, CS, CMA, Others) </div> </div>			

Joint applicant profile details:

If occupation is Salaried: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Pvt Ltd <input type="checkbox"/> Partnership firm <input type="checkbox"/> Multinational </div> <div> <input type="checkbox"/> Public Ltd <input type="checkbox"/> Public Sector <input type="checkbox"/> Trust/ Association/Society/Club </div> <div> <input type="checkbox"/> Proprietorship <input type="checkbox"/> Government </div> </div>		If occupation is Self Employed: a) Nature of Business <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Information Technology <input type="checkbox"/> Bullion /Gold Jewellery <input type="checkbox"/> Trader </div> <div> <input type="checkbox"/> Professional Service Provider <input type="checkbox"/> Stock Broker <input type="checkbox"/> Money Lender </div> <div> <input type="checkbox"/> Agriculture <input type="checkbox"/> Real Estate </div> </div>	
Annual Income <input style="width: 150px;" type="text"/>		*b) No. of years in Business <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> c) * Annual Business Turnover (₹lakhs) <1 <input type="checkbox"/> >1-5 <input type="checkbox"/> >5-10 <input type="checkbox"/> >10-15 <input type="checkbox"/> >15-25 <input type="checkbox"/> >25-50 <input type="checkbox"/> >50-100 <input type="checkbox"/> >100 <input type="checkbox"/>	
Source of Fund <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Salary <input type="checkbox"/> General </div> <div> <input type="checkbox"/> Business Income <input type="checkbox"/> Physically Challenged </div> <div> <input type="checkbox"/> Agriculture <input type="checkbox"/> Pardanashin </div> <div> <input type="checkbox"/> Investment Income <input type="checkbox"/> Blind </div> <div> <input type="checkbox"/> Other (Please specify) <input style="width: 100px;" type="text"/> </div> </div>			
Status : <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> General <input type="checkbox"/> SSC </div> <div> <input type="checkbox"/> Physically Challenged <input type="checkbox"/> HSC </div> <div> <input type="checkbox"/> Pardanashin <input type="checkbox"/> Graduate </div> <div> <input type="checkbox"/> Blind <input type="checkbox"/> Masters </div> <div> <input type="checkbox"/> Professional (CA, CS, CMA, Others) </div> </div>			
Education : <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> SSC <input type="checkbox"/> HSC </div> <div> <input type="checkbox"/> Graduate <input type="checkbox"/> Masters </div> <div> <input type="checkbox"/> Professional (CA, CS, CMA, Others) </div> </div>			

Primary applicant

Name: _____

Signature: _____

Joint applicant

Name: _____

Signature: _____

Rules & Regulations (to be mandatorily signed)

I/We have read and understood the Terms and Conditions relating to various services and understand that any changes to the Terms & Conditions will be available on the website www.axisbank.com only. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. An account of an individual of Pakistani nationality / ownership can be opened only with the prior approval of RBI. RBI has authorized banks to open only NRO account of individual/s of Bangladesh nationality without the approval of RBI. I/We hereby undertake to intimate you about my/our return to India for permanent residence, immediately on arrival. I/we agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India as per FEMA Regulations, 2016 Notification No. FEMA 5(R)/2016-RB. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. As per Reserve Bank of India circular No. RBI/2015-16/390 A.P. (DIR Series) Circular No. 67/2015-16 [(1)/5(R)] An NRO account can be opened jointly with residents on 'former or survivor' basis. An NRE account can be opened jointly with resident relative(s) on "former or survivor" basis. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 during the lifetime of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. The said person shall have full authority to operate the said Bank account solely for Internet Banking, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually. It is further clarified that the above instructions shall be valid only for the purpose of availing Internet Banking, Mobile Recharge, Bill Payments facilities and except for the existing mandate i.e. joint operation shall be applicable. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis. However, during the lifetime of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder. I further undertake that any violation under Para 7 of Schedule 1 of FEMA Notification No. 5(R) – Deposit regulations as amended from time to time will constitute as a default on my part and Axis bank will not be responsible for any loss arising due to non-intimation of the same.

I/We hereby authorize the bank to share my personal KYC documents which are in foreign language to its third-party service provider who shall send it further to their sub-contractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the bank in order to ascertain the details and validity mentioned in my personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents.

Terms & Condition for Usage of Channel Facilities

For NRE / NRO accounts: I/We hereby agree and undertake that I/We shall only acquire immovable property in India in accordance with Foreign Exchange Management (Acquisition and Transfer of Immovable Property in India) Regulations, as amended from time to time and related RBI guidelines in this regards. I/We also hereby agree and undertake to lend to a person resident in India, not being a company incorporated in India, after satisfying the following terms and conditions:

- Borrowing shall be only on a non-repatriation basis;
- The amount of loan should be received either by inward remittance from outside India or by debit to NRE/NRO/FCNR(B)/NRNR/NRSR account of the lender, maintained with an authorised dealer or an authorised bank in India;
- Period of loan shall not exceed 3 years;
- Rate of interest on the loan shall not be more than two per cent above Bank Rate prevailing on the date of availment of loan;
- Payment of interest and repayment of principal shall be made only to the NRO account of the lender.

I/We declare that transaction in the account would be in conformity with the provisions and rules as prescribed under FEMA and by the RBI. I/We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration.

Declaration for Foreign National other NRI/PIO/OCI

I/We hereby agree and undertake that I/We shall only acquire immovable property in India in accordance with Foreign Exchange Management (Acquisition and Transfer and Transfer of Immovable Property in India) Regulations, as amended from time to time and related RBI guidelines in the regard.

Citizen of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau, Hong Kong or Democratic People's Republic of Korea (DPRK), irrespective of their residential status, cannot, without prior permission of the Reserve Bank, acquire or transfer immovable property in India, other than on lease, not exceeding five years. This prohibition shall not be applicable to an OCI. Foreign nationals of non-Indian origin resident in India (except 11 countries listed at (a) above) can acquire immovable property in India.

Foreign nationals of non-Indian origin resident outside Indian can acquire/transfer immovable property in India, on lease not exceeding five years and can acquire immovable property in India by way of inheritance from a resident.

I/We would confirm that all debits and credits to my/our account in India are covered either by general or special permission of RBI. I/We agree to abide by all applicable laws and regulations governing the above account and extant regulations provided under Foreign Exchange Management Act, 1999 ("FEMA"). The Terms and Conditions are as per current regulatory environment, the same are bound to change without prior notice as per changes in the regulatory framework.

Primary applicant

Name: _____

Signature: _____

Joint applicant

Name: _____

Signature: _____