

General Terms and Conditions & Undertaking

- I hereby declare that, I am Non-Resident of Indian nationality/foreign national of Indian origin.
- I agree that the account will be opened on the basis of these statements / declarations made by me and I also agree that if any of the statements/declarations made herein are found to be not correct in material particulars, I am aware that I may be held liable for it.
- I hereby undertake to intimate to you about my return to India for permanent residence immediately on arrival. I hereby undertake not to make available to any person in India any foreign exchange against reimbursement in rupees or in any other manner.
- I hereby declare that the transaction which will be put therein my account by me or my Power of Attorney holder from time to time not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the FEMA 1999 or any rule, regulation, notification, direction or order made there under.
- I also hereby agree and undertake to give such information / documents which will reasonably satisfy you about this transaction in terms of the above declaration.
- "I hereby declare that I or any of my relatives have not been entrusted with prominent public functions in a foreign country e.g. Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc. I hereby further declare that in case in the future, I or any of my relatives have been entrusted with prominent public functions in a foreign country as stated above. I will immediately notify the bank about the same."

CRS/Central KYC Registry-Declaration and Undertaking:

- I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S. O. 2155 (E) dated 7 August 2015 and RBI Circular No., RBI/2015-16-165DBR AML. BC. No. 36/14.01.001/2015-16 dated 28 August 2015 in the regard.
- I Understand and acknowledge that as per the provisions of Income tax Act, Rules made thereunder and guidelines issued by the RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) and Common Reporting Standards (CRS) and or any other similar arrangements.
- I hereby declare that details furnished herein are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any other above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.

KYC Update/CKYC declaration

- I Undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh and valid self-certification along with documentary evidence.
- I also agree to furnish and intimate to MCC Bank any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the subject matter herein.
- I shall indemnify MCC Bank for any loss that may be caused to the MCC Bank on account of providing incorrect or incomplete information by me.
- My personal/ KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KY Registry through SMS / Email on my registered number / email address.

Electronic Delivery Services:

- I hereby authorize issuance of MCC bank Debit/Rupay card and provision of Mobile Banking services. I acknowledge that the issue and usage of any of the above services is governed by the terms and conditions in force from time to time as set forth on the website www.mccb.in and agree to abide by the same. I further unconditionally and irrevocably authorize MCC Bank, to debit my account annually with an amount equivalent to the fees and charges for the issue and use of the Debit/Rupay Card/Mobile Banking as decided by the Bank from time to time. I understand that to revoke the usage of the above electronic delivery services, I shall have to issue a letter of revocation ("the revocation letter") to MCC Bank in this regard. I hereby agree that until ten days after receipt of such revocation letter, the authorization as afore stated shall hold good.
- I agree and understand that I have to complete further applications for specific liability products/services from MCC bank as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application (and vice versa), and that unless otherwise disclosed in such further forms as prescribed, the particulars and information set forth herein as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. I understand that such further applications will require incorporation of the application form number, and /or such details as MCC Bank may prescribe, to facilitate data management.

E-KYC/Aadhaar Seeding Declaration

- I confirm and authorize to use my Aadhaar details to authenticate me from UIDAI
- Unique Identification Authority of India(UIDAI) to release my demographic details to MCC Bank through biometric authentication which MCC Bank may use for KYC verification (identity/ address proof) for the purpose of Account Opening. Map it at NPCI to receive Direct Benefit Transfer (DBT) from Government of India in my aforesaid account. I understand that if more than one Benefit Transfer is due to me, I will receive, all Benefit Transfers in this account.

Sensitive personal data or information

- I ("the customer") hereby expressly consent to provide my sensitive personal data or information ("Information") in t h e nature provided herein. I understand and acknowledge that the information has been collected for any/all of the purposes of providing of products/services including value added services, facilitating transaction(s) through MCC Bank's website, giving effect to my instructions as provided on MCC Bank's website, authentication and verifications purposes, research and analytical purposes, credit reporting, statistical analysis and credit scoring, verification or risk management and participation in any telecommunication or electronic clearing network as may be required by law, customary practice.
- For this purpose the meaning of "sensitive personal data of information of a person" shall be as defined under the Information Technology (Reasonable security practices and procedures and sensitive personal data or information Rules, 2011.)
- I hereby consent to providing of the information including Sensitive and personal data/Information and the authorizations thereof for the above referred purposes and agree to abide by the terms specified herein above.
- I further agree to indemnify and hold harmless, MCC Bank against any fraud, loss or damage suffered by MCC Bank, its customers or any third party or any claim, suit or action brought by any third party as a direct or indirect consequence of opening and/or accessing and/or operating my account/s with MCC Bank in any manner whatsoever and/or availing of any services in relation to the said account/s, as may be provided by MCC Bank to its customers from time to time. I hereby agree and authorize MCC Bank to reverse any wrongful / erroneous credit given to my/our account/s, and/ or to reverse any such amounts of which I a r e not the intended recipient. I undertake not to hold MCC Bank or its agents / representative liable (in any manner whatsoever) for any such reversal made to my/our accounts at any point in time.

PAN Acknowledgement / Declaration : (If acknowledgement no. mentioned in Form 60)

- I undertake to provide the Bank with the PAN or other related information within 90 days from the date of this application, failing which, Bank shall have the right to freeze my account, until the required information has been submitted by me to the Bank. I agree that Bank shall not be liable for any losses/damages that may arise as a consequence of non-submission of PAN or other information and / or freezing of the account.

GST declarations:

- I understand that the GSTIN provided will be the default / primary in case of multiple GSTIN and will be used for charging GST and reporting on to the GSTN portal unless otherwise specifically requested by me w.r.t. any transaction whatsoever.

I undertake and authorize:

- I hereby authorize MCC Bank to exchange, share or part with all the information / data provided herein including personal and business information with financial institutions/ credit bureaus /agencies / statutory bodies / other such persons, in order to facilitate the Bank to comply with its obligations under various applicable laws, regulations, and standards, I shall not hold MCC Bank or its agents / representatives liable for using / sharing information provided herein for the said purpose.

Signature of Applicant