

Customer ID:	<input type="text"/>
Account No.:	<input type="text"/>



FIELDS WITH * (STAR) ARE MANDATORY

Application No.:

*Segment Code

RM / CSE / RO (Code): _____

Account Sourced By (Code): _____

Relationship Form (DCB PayLess Card / Account / Term Deposit)

Branch: _____ Branch Code:

Date: / /

Kindly fill all the details in **CAPITAL LETTERS** only.

"I / We hereby apply for a relationship with your Bank under which I / we will have access to DCB PayLess Card / Account linked to DCB Term Deposit"

(A) Applicant Details

Personal Details

Existing Customer ID (If Applicable): Staff: Yes No If yes, Employee No.:

*First Applicant:

Title First Name Middle Name Surname

*Occupation: Salaried Self-employed Self-employed Professional Housewife Retired Student
 Others (please specify):

*Short Name: (up to 19 characters)
 (This name would appear on the DCB PayLess Card)

*Date of Birth: / / Gender: Male Female Third Gender Marital Status: Single Married

*Mother's Maiden Name: *Nationality: Indian Other (please specify):

*Permanent Account Number (PAN): (If not available, please fill up Form 60 in this booklet)

Email ID: (Required for e-mail Statement of Account):

Communication Address:

Flat No. & Bldg / Rd.:

Landmark:

City: State:

Pin: Telephone: STD Code: Res.:

Fax.: *Mobile No.:

Permanent Address: Permanent Address Same as Communication Address

Flat No. & Bldg / Rd.:

Landmark: City:

State: Pin: Telephone: STD Code:

Res.: Fax.: *Mobile No.:

Joint Applicant Yes No (If Yes, please go to page no. 2)

(B) Financial Details / Expected Account Activity*

1. Name of Employer:

2. Designation:

3. Line of Business / Industry: (Please provide details)

4. Monthly Income: Less than ₹ 60,000 ₹ 60,000 - ₹ 1,00,000 ₹ 1,00,001 - ₹ 5,00,000 ₹ 5,00,001 - ₹ 15,00,000 ₹ 15,00,001 and above

5. Source of Funds: Salary Personal Savings / Investment Rental Income Business Income
 Others (please specify)

6. Estimated Net worth (₹): 7. Expected Annual Turnover (₹):

8. Expected number of monthly transactions:

(C) Enrollment for Alternate Service Delivery Channels

Please note that you are being enrolled for the following free services offered by the Bank. However, if you DO NOT wish to avail any / either of these facilities, kindly indicate accordingly with a tick mark in the box against the respective service

DCB Phone Banking DCB Mobile Banking DCB Mobile Alerts DCB Personal Internet Banking

(D) Term Deposit Details*

Type of Deposit	<input type="checkbox"/> Monthly Interest Payout (MIC) <input type="checkbox"/> Quarterly Interest Payout (QIC) <input type="checkbox"/> Quarterly Compounded (RIC) <input type="checkbox"/> Simple Interest (for deposits less than 6 months) <input type="checkbox"/> Tax Saver
Amount of Deposit	₹ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Rupees _____ only) Please issue Term Deposit in the Name(s) of Account Holder _____ by Cash/Debit to Account No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> for an amount of ₹ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Rupees _____ only) with Value Date As <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Deposit Period	<input type="text"/> <input type="text"/> Days <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/> Years (Deposit period is minimum 7 days and maximum 10 years) Senior citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Interest Rate <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Interest Payment Instructions	<input type="checkbox"/> Transfer to DCB Bank A/c No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Issue Demand Draft Payable at <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
*Maturity Instructions (Tick any one)	<input type="checkbox"/> Auto Renew Principal and Interest <input type="checkbox"/> Auto Renew Principal and Pay Interest <input type="checkbox"/> Repay Principal and Interest
Payment Instructions (upon closure)	<input type="checkbox"/> Transfer to DCB Bank A/c No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Issue Demand Draft Payable at <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Renewal Period	<input type="checkbox"/> Same period
Initial Payment Details	Payment by: <input type="checkbox"/> Cheque No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Drawn on: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Bank) Amount ₹: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Amount in words: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> [Please note: All cheques should be CROSSED and in favour of 'DCB Bank Limited A/c (Your Name)'] Payment by Debit to DCB Bank Account No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

(E) Joint Applicant 1: Existing Customer ID (if Applicable)

*Full Name of Applicant:

Relationship with 1st Applicant:

*Occupation: Salaried Self-employed Self-employed Professional Housewife Retired Student
 Others (please specify): Gender: Male Female Third Gender

*Date of Birth: / / *Mother's Maiden Name:

Marital Status: Single Married *Permanent Account Number (PAN): (If not available, please fill up Form 60 / 61)

Email ID:

Address :

*Mobile No.:

Joint Applicant 2: Existing Customer ID (If applicable):

Full Name of Applicant:

Relationship with 1st Applicant:

*Occupation: Salaried Self-employed Self-employed Professional Housewife Retired Student
 Others (please specify): Gender: Male Female Third Gender

*Date of Birth: / / *Mother's Maiden Name:

Marital Status: Single Married *Permanent Account Number (PAN): (If not available, please fill up Form 60 / 61)

Email ID:

Address :

*Mobile No.:

(F) Form 60 (to be filled by those who do not have either PAN or GIR). In case of Agricultural Income, please fill up Form 61 separately.

- Are you a Tax Assessee: Yes No
- If Yes, a) Details of Ward / Circle / Range where the last return of income was filed: _____
b) Reason for not having PAN / GIR No.: _____

I, _____ do hereby declare that what is stated is true to the best of my knowledge and belief.

Verified at _____ this the _____ day of _____ 20

Signature of the declarant

(G) Tax Deduction at Source

TDS to be deducted if applicable: Yes No

If no, TDS Exemption Reference No. _____ (Form 15G / 15H, etc. to be submitted at the beginning of every financial year and while making fresh deposits during the year).

TDS Exemption submission date:

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

(H) Credit Facility Details

Type of facility: Overdraft Amount of facility: ₹ _____ (capped to 90% of the Fixed Deposit amount)

Period of facility: 5 years Interest rate: Base Rate (_____) + (_____) = _____ per annum

(I) Declaration

I / We have read and understood the "Terms and conditions as applicable to my / our account" set forth on the DCB Bank Limited (the "Bank" or "DCB Bank") website at www.dcbbank.com. I / We accept to be bound by the said terms and conditions and to any changes made therein. I / We understand that access to any changes / update in terms and conditions applicable to this relationship shall be available on the Bank's website only. I / We do hereby declare that information furnished in this form is true and correct to the best of my / our knowledge and belief. I / We confirm that I / We am / are the sole / joint account holder(s) or have the required mandate to operate this account and the facility offered by the Bank in this account. I / We have completed 18 years of age. I / We hereby authorise issuance of DCB Debit / PayLess Card and provision of DCB Phone Banking, DCB Mobile Alerts, DCB Personal Internet Banking, DCB Mobile Banking and Bill Payment Services. I / We are aware of Charges Applicable for various services offered and I / We affirm, confirm and undertake that I / We have read and understood the "Terms and Conditions" and "Disclaimer" for usage of the DCB Phone Banking, DCB Mobile Alerts, DCB Personal Internet Banking, DCB Mobile Banking and Bill Payment Services of the Bank as set forth on the Bank's website www.dcbbank.com and that I / We agree on my behalf, or as the mandate holder on behalf of joint account holders, to adhere to all terms and conditions of opening / applying / availing / maintaining / operating (as applicable) for usage of these services of DCB Bank as may be in force from time to time. I / We further authorise the Bank to debit my / our DCB Card / PayLess Account(s) towards any applicable fees, interest and charges for any / various service / services provided as applicable from time to time and updated on the Bank website www.dcbbank.com and the same need not be intimated to me separately. I / We understand and undertake that the usage of the DCB Debit / PayLess Card shall be strictly in accordance with the Exchange Control Regulation and in the event of any failure to do so, I / We shall be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof stipulated by the Reserve Bank of India. I / We further undertake that I / we shall surrender my / our DCB Debit / PayLess Card before proceeding overseas on permanent employment and / or emigrating and / or changing my / our nationality.

I / We declare, confirm and agree:

(a) That all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I / we have not concealed any information. I / We understand certain particulars given by me / us are required by the operational guidelines governing banking companies. I / We agree and undertake to provide any further information as and when the Bank may require. (b) That I / we have had no insolvency proceedings initiated against me / us nor I / we have ever been declared insolvent. (c) That I / we have read the application form and brochures and am / are aware of all the terms and conditions of availing finance or service or products from the Bank. (d) I / We agree and understand that the Bank reserves the right to reject any application without providing any reason and reference to me / us. I / We agree and understand that the Bank reserves the right to retain the application forms, and the documents provided therewith, including photographs, and shall not return the same to me / us. (e) To inform the Bank regarding change in my / our residence / employment immediately and to provide any further information as and when the Bank may require from time to time. (f) I / We agree that in the case of joint account, both the applicant and joint applicant are singly and jointly liable for overdraft if any, even if the application cum demand promissory note is signed by the applicant alone. (g) That I / We shall not hold the Bank liable for sharing of information furnished by me with other Banks / Financial Institutions / Credit Providers / any other entities. (h) I / We agree and understand that I / we have to complete further application for specific liability products / services from the 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) I / We agree and understand that such further applications will require incorporation of the application form number, and / or such details as the Bank may prescribe, to facilitate data management. (j) I / We authorise the Bank to issue a Debit cum ATM Card under the DCB PayLess program to me / us. (k) I / We acknowledge that the issue and usage of the DCB PayLess Card is governed by the terms and conditions as in force from time to time and I / we agree to be bound by the same. (l) I / We accept that the terms and conditions of DCB PayLess Card are liable to be amended by the Bank from time to time. (m) I / We further unconditionally and irrevocably authorise the Bank, to debit my / our Account annually with an amount equivalent to the fees and charges for use of the DCB PayLess Card. (n) I / We, the joint holder(s) hereby authorise the first holder to access the DCB Internet Banking, DCB Phone Banking and DCB Mobile Banking channels as provided for viewing of and transaction from the Account and the First Holder confirms the said appointment. (o) I / We, the Joint Holders, hereby state that if I / we Joint Holder(s), wish to revoke the above authorisation, I / we Joint Holder(s) shall duly issue a letter of revocation ("the Revocation Letter") to the Bank in this regard. I / We hereby agree that such authorisation, as aforesaid, shall come into effect after ten clear working days after receipt of such Revocation Letter (p) I / We, the Joint Holder(s), agree, that in case of death of any or more of the joint depositors, the balance proceeds may be paid, at the Bank's discretion, on request before due date, subject to penal clause for premature payment (as may be stipulated from time to time), as per mode of operations indicated above. (q) I / We also understand that continuation of the account with the Bank is at the sole discretion of the Bank and in case the Bank is dissatisfied with the conduct of the Account, the Bank has the right to close the Account, after giving me / us one month's notice, or withdraw the concessions, into or any service granted to me / us or charge the Bank's applicable rates for such services (r) I / We understand, that the Bank may, at its absolute discretion, discontinue any of the services, completely or partially, without any notice to me / us. (s) I / We agree that on receipt of written application, from any of the Joint Holders and / or Survivor(s) of us, the Bank, at its sole, absolute discretion & subject to such terms and conditions grant a loan / advance against the security of the term deposit(s) issued in individual / joint name(s). (t) I / We accept full responsibility for my / our DCB Debit / PayLess Card and agree not to make any claims against the Bank, in respect thereof. Apart from this, the current Schedule of Charges has been received by me / us and I / we agree with the same.

I hereby consent to be contacted for marketing offers from all/any of the companies/associates/subsidiaries/affiliates thereof under DCB Bank, or any third parties. I hereby authorise any exchange, disclosure, sharing of my information with companies/associates/subsidiaries/affiliates thereof under DCB Bank and third parties. I understand that I will continue to receive account statements, important advices, service and operational alerts and communications critical to my DCB PayLess Card.

I do not wish to be contacted for any marketing offers from any/all of the companies/associates/subsidiaries/affiliates thereof under DCB Bank. I understand that I will continue to receive account statements, important advices, service and operational alerts and other communication including but not limited to communication/contact relating to any outstanding/due or other aspects critical to my DCB PayLess Card.

Signature of Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

(In case of joint account holders, all applicants should sign.)

(J) KYC Certification

I have met Mr. / Ms. _____ Mr. / Ms. _____

and Mr. / Ms. _____ (in case of joint accounts) in person and hereby confirm the identity and

address as filled in the relationship form which has been filled in my presence.

Name of the Bank official authorising opening of the account _____

Employee No. _____

Name & Signature of Bank Official

(K) Nominations Form DA1

Nomination under section 45ZA of the Banking Regulation Act, 1949 and rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I / We

Name(s) and address(es) of the depositor(s)

Nominate the following person to whom in the event of my / our / minor's death, the amount of deposit in the account(s) particulars whereof are given below, may be returned by DCB Bank Limited Branch.

Nomination for deposit account no. including renewal thereof (only for fresh deposits)

Nominee's Name : _____

Minor Nominee Guardian Details

Relationship with Applicant : _____

Guardian's Name : _____

Address (with Pincode) : _____

Relationship with Nominee : _____

Date of Birth (only if minor)⁺⁺ : _____

Address (with Pincode) : _____

Witness(es)⁺⁺⁺

Signature(s) / Thumb Impression(s) of depositor(s)

First Name : _____

Second Name : _____

Signature⁺⁺⁺ : _____

Signature⁺⁺⁺ : _____

Address : _____

Address : _____

Place : _____

Place : _____

Date : _____

Date : _____

⁺⁺Minor Nominee Guardian details mandatory. ⁺⁺⁺Thumb impression(s) shall be attested by two witnesses & signature will be attested by one witness. All the above fields are mandatory and in absence of any of the above mandatory fields the nomination stands rejected. Nomination: Yes / No (If No, I / We hereby declare that benefit of nomination facility has been explained to me / us and I / We am / are not interested to avail the nomination facility).

(L) Signatures and Photographs

Please affix a recent photograph. Please sign in black ink within the box.

<p style="text-align: right;">Signature</p> <p>_____</p> <p style="text-align: center;">Signature of Bank official in whose presence signed</p> <p>Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
--	--

<p>Please Paste photo of Applicant and sign across</p>
--

<p style="text-align: right;">Signature</p> <p>_____</p> <p style="text-align: center;">Signature of Bank official in whose presence signed</p> <p>Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
--	--

<p>Please Paste photo of Joint Applicant 1 and sign across</p>
--

<p style="text-align: right;">Signature</p> <p>_____</p> <p style="text-align: center;">Signature of Bank official in whose presence signed</p> <p>Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
--	--

<p>Please Paste photo of Joint Applicant 2 and sign across</p>
--

For use at NPC: Opened by _____

Verified by _____ Date _____

Approved by BM / BOM (Name and signature with signature code)

From

To
DCB Bank Limited
_____ Branch

Dear Sir(s),

Reg.: DCB Debit / PayLess Card / other credit facilities granted / to be granted to Mr. / Mrs. _____ (“Applicant”)

DCB Bank Limited (the “Bank”) has granted / agreed to grant / proposed to issue DCB Debit / PayLess Card up to a limit of ₹ _____ to _____ (Applicant) or such other facility as may be granted by the Bank or availed by the Applicant (hereinafter referred to as the “Credit Facility(ies)”)

I / We hereby state and confirm that I / we are holding the Fixed / Term Deposits to the extent of ₹ _____ placed with the Bank and also placing Fixed / Term Deposits from time to time with the Bank. I / We hereby confirm and undertake that as security / collateral security for the due repayment of the liability arising out of the aforesaid Credit Facility(ies) and the ultimate liabilities due / that may become due to the Bank from the Applicant and / or me / us, in addition to the Bank’s right of general lien and set off, the Bank shall also have right at any time and without prior notice or reference to me / us and without my / our consent to adjust, appropriate, or to set off any credit balance or any part thereof due to me / us in my / our current / savings / any other deposit account or any account whatsoever including the Fixed / Term Deposit Receipt(s) Account No (s) _____ and any other term deposit placed with the Bank in future, at any of the Bank’s branches in my / our name(s) (“Deposit”) with or without joint names of any other persons on or before the dates of maturity thereof towards the satisfaction or part satisfaction of outstanding balance of loan, overdraft / cash credit or of the amounts due to or to become due to me / us or by aforesaid borrower to you in any account including under the Credit Facilities at any of the Bank’s branch / branches whatsoever.

The said deposit shall continue to be available to the Bank as Security as such even if any overdraft facility runs into credit / is reduced or extinguished or the credit facilities are renewed at any time or from time to time and the Bank is authorised to renew the said Deposit without further notice or consent from me / us or the Borrower.

That in case of default or credit facility(ies) not repaid on demand, the Bank may take all necessary steps to prematurely encash the Fixed / Term Deposit to itself or set off or uplift the securities / Fixed or Term Deposits hereby offered or held at any time or transfer / assign or reassign the same considered to be reasonable by the Bank and appropriate the net amounts towards discharge of all my / our liabilities in the account(s) with the Bank in any of its branch(es). Should there be any shortfall, I / we hereby undertake and promise to pay the same along with interest at the rate specified in the DCB Debit / PayLess card application / sanction, on demand by the Bank without any demur and pretest and the Bank may reserve its right to initiate appropriate proceedings against me / us for recovery of its dues from me / us.

The security held on the terms of the Letter shall act as continuing security for ultimate balance of all monies that may be due from me / us, from the Applicant to the Bank. Neither the said security nor this Letter shall be considered as terminated by reason only of the repayment of any particular Credit Facility or by any change in the constitution or by death / retirement (in case of partnership) or otherwise and shall be fully binding on my / our legal representatives, heirs, executors, administrators and assigns.

Yours faithfully,

Fixed Deposit Holder 1

Place _____

Date:

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Fixed Deposit Holder 2*

Place _____

Date:

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Fixed Deposit Holder 3*

Place _____

Date:

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

*To be signed in case of a Joint Fixed Deposit with mode of operation as “Joint”

**Balance Transfer facility at 24% p.a. and waiver of 2% processing fee.
YOU SAVE**

- More than 12% p.a. on the interest rate compared to your existing credit cards.
- Waiver of 2% processing fee on balance transfer amount

Date: / /

To
The Manager,
DCB Bank Limited

Dear Sir,

I / We request DCB Bank Limited (the 'Bank'), to transfer the outstanding balance from my / our other Bank Credit Card, as per the details given below, to my / our DCB Debit / PayLess Card. Details of my / our other Bank's Credit Card from which the transfer is to be effected are:

Card Number

Expiry Date: / /

Name of the Issuing Bank (As shown on the other bank's Credit Card) _____

Amount to be transferred: ₹ _____

In words: Rupees _____

(to be more than ₹ 5,000 and less than or equal to 80% of the Fixed deposit amount linked to the DCB PayLess Account)

IFSC Code _____ (for NEFT transfer)

Branch Details _____

I / We enclose:

Self attested photocopy of the latest card statement (not more than 45 days old) of any other bank's Credit Card.

Signature of the Cardmember

Terms and Conditions

1. DCB Debit / PayLess Card member may make a single or multiple requests for Balance Transfer from one or many card issuing banks subject to the available credit limit assigned by the Bank to the cardmember, subject to the facility being available at that time.
2. The Balance Transfer request shall not be processed for amounts less than ₹ 5,000 or amounts greater than 80% of the Fixed Deposit linked to the DCB PayLess Account (or such amount as prescribed from time to time).
3. The Bank will transfer the funds to the credit card account(s) of the cardmember's bank through NEFT. It will be the cardmember's responsibility to provide the correct IFSC code and other details for a successful transfer.
4. The DCB Debit / PayLess account will be debited with the amount of balance transfer, at the prevailing rate of finance charges.
5. Cardmember(s) will be responsible to pay the finance charges levied on them by the issuing bank on account of payment of any dues that may be transferred to the card account along with the Balance Transfer.
6. The Bank may, at its sole discretion accept or reject the application form without assigning any reason whatsoever.
7. The Balance Transfer facility will be governed by the terms and conditions mentioned in the cardmember's agreement.
8. For customers who have signed up for a Balance Transfer at the time of application for a DCB Debit / PayLess Card, the Balance Transfer is subject to the DCB Debit / PayLess Card account opening on receipt of complete documentation. Any delay in completing the account opening formalities would lead to a delay in the Balance Transfer from the other bank card, for which the Bank will not be responsible.
9. The cardmember shall continue to make payments to the other issuers from which the transfer is to be effected until a confirmatory letter of approval is received from the Bank.

DCB PayLess Card Most Important Terms and Conditions

1. Fees and Charges

a. **Schedule of Charges:** The schedule of charges as applicable on date is provided below:

Description of Charges	Charges on the DCB PayLess Account
Annual fee	Introductory offer - ₹ 350 annually
Finance charges on all transactions - merchant establishments, cash withdrawal and balance transfer.	24% per annum or 2% per month
Domestic Cash Withdrawal Fee	2.5% or ₹ 250 whichever is higher
Late payment charges (per month)	₹ 100
Over credit limit charge	2.5% per month of the amount over credit limit
Cheque bounce charge	₹ 250 per returned cheque
Petrol transaction charge	2.5% (subject to a minimum of ₹ 10) waived for DCB PayLess Card members at all petrol pumps to a maximum of ₹ 500 per Card member per financial year
Railway ticket booking or Cancellation surcharge	2.5% of the transaction value (subject to a minimum of ₹ 25)
Statement request	No charge for e-statements ₹ 50 per page for duplicate physical statement
Reissue of lost or stolen card	₹ 150
Replacement of damaged card	Free
Balance transfer processing fee	2% processing fee waived off
Foreign currency transactions	Cross currency markup of 3.5%
International usage at Visa ATMs - Balance enquiry	₹ 25 per transaction
International usage at Visa ATMs - Cash withdrawal	₹ 125 per transaction
Outstation cheque charge	<= ₹ 10,000 - ₹ 50, ₹ 10,001 to ₹ 1,00,000 - ₹ 100, >= ₹ 1,00,001 - ₹ 150
Account Closure	₹ 500 if closed within a year, else ₹ 200

For a complete listing of charges on various services on the DCB PayLess account, please refer to www.dcbbank.com. GST, as notified by the government of India, is applicable on all fees, interest and other charges and is subject to change as per relevant regulations of the government of India.

b. Finance Charges (Interest Charges):

- Interest will be charged from the date of transaction, until the date of settlement, if you (the words "you" and "your" refers to the DCB PayLess Card member or Account Holder) do not pay back the previous bill in full.
- If a part payment is made, there would be no interest free period and interest charges would be applicable (including on fresh purchases, if any) via an average daily balance method.
- Your rate of interest initially is 2% per month (or 24% annualised).
This is linked to DCB Bank Limited's (DCB Bank) Base Rate. DCB Bank can choose to revise the rate periodically, based on DCB Bank's revision of Base Rate. Your rate of interest can also vary based on your spend, payback and utilisation patterns.
- All charges are dynamic and are subject to change based on DCB Bank's periodic review.

Illustrative example for interest calculation:

Assuming you have received the card on 1st of January. You have spent ₹ 5,000 on the 15th of January. You repay ₹ 500 on 25th of February (after the payment due date) You spend ₹ 10,000 again on the 25th of February and repay ₹ 14,000 on the 16th of March. You make no further payment till 31st March. In this example, the interest and charges are calculated as follows:

Narration	Date	Amount in ₹	Interest in ₹	Outstanding balance in ₹
Opening balance on 1st Jan	1-Jan	-	-	-
Spend on 15th Jan	15-Jan	5,000	-	5,000
Bill on 31st Jan	31-Jan			5,000
Repayment on 25th Feb	25-Feb	(500)		4,500
New purchase on 25th Feb	25-Feb	10,000		14,500
Interest calculation on 28th Feb	28-Feb		173	14,673
LPC on 28th Feb	28-Feb	100		14,773
Bill on 28th Feb	28-Feb			14,773
Repayment on 16th March	16-Mar	(14,000)		773
Interest calculation on 31st March	31-Mar		154	927
LPC on 31st Mar	31-Mar	100		1,027
Bill on 31st Mar	31-Mar			1,027

Note: GST charges have not been considered in the above illustration.

- On 31st Jan 2017, there is no interest charge, because of the free credit period
- On 28th of February 2017, interest is calculated as follows
Balance of ₹ 5,000* 41 days (between 15th Jan & 24th Feb) / 365 days* 24% per annum = ₹ 135
Balance of ₹ 14,500* 4 days (between 25th & 28th Feb) / 365 days* 24% per annum = ₹ 38
Total Interest for February 2017 = 135 + 38 = ₹ 173
- On 31st of March 2017, interest is calculated as follows:
Balance of ₹ 14,773* 15 days (between 1st & 15th Mar) / 365 days* 24% per annum = ₹ 146
Balance of ₹ 773* 16 days (between 16th & 31st Mar) / 365 days* 24% per annum = ₹ 8
Total Interest for March 2017 = 146 + 8 = ₹ 154

If you spend ₹ 5,000 and you payback exactly the minimum amount due every month, then it may result in repayment stretching over 6 years with consequent interest payment on the outstanding amount. Therefore, you should, whenever your cash flow allows, payback substantially more than your minimum due. This will also help open up your spending limit and improve your credit rating.

c. Late Payment Charges: Late Payment Charges are applicable on the DCB PayLess Card / Account if the Minimum Amount Due is unpaid after the Payment Due Date.

Illustrative Example for calculation of Late Payment Charges:

Assume you receive a statement for the period 16 Oct - 15 Nov, with a payment due date of 3rd December, for an outstanding balance of ₹ 5,000. You need to pay at least the minimum amount due i.e. ₹ 500 in this example by the payment due date (3rd December), to ensure that no late payment charges are levied. If you fail to do so, then late payment charges of ₹ 100/- would be levied on the card. Thus, in the example detailed above, if you make a payment only on, say 10th December, ₹ 100/- will be levied as Late Payment Charge. This charge will also be applicable if you make a payment of less than the minimum amount due (₹ 500, in this example) by the payment due date.

DCB 24-Hour Customer Care

Call Toll Free: 1800 209 5363 ■ 1800 123 5363

Email: customer@dcbbank.com

Web: www.dcbbank.com

DCB BANK

Please call DCB 24-Hour Customer Care to enquire about your account application status

DCB Bank Limited

- d. Interest-free (Grace) Period:** The Grace period could range from 15 to 45 days. Illustrative example for grace period calculation:
For a statement for the period 1st Jan to 31st Jan, the payment due date is 15th Feb. Assuming you have paid back your previous month's dues in full, the grace period would be:
For a purchase dated 1st Jan, interest-free grace period is 1st Jan to 15th Feb = 45 days for a purchase dated 31st Jan, interest-free grace period is 31st Jan to 15th Feb = 15 days
Thus the grace period can vary depending upon the date of the purchase. However, if you have not paid the previous month's balance in full, then there will be no interest-free period, including on the new purchases, if any.
- 2. Limits:**
The credit limit on your DCB PayLess Account will be 90% of the linked term deposit and any credit deposits into the account. The cash withdrawal limit is equal to the credit limit. However, the daily cash withdrawal limit on your card will be the lower of the overall cash withdrawal limit or ₹ 25,000. The credit limit and cash withdrawal limit on your DCB PayLess Account are communicated to you at the time of opening of the account and are also indicated in the monthly statements. The available credit limit at the time of generation of each monthly statement is provided as a part of the said statement.
- 3. Billing:**
- a. Statement:** DCB Bank will send you a monthly statement, showing payments and transactions for the month, provided the DCB PayLess Card has been active during the said period or there is an outstanding credit or debit balance in the DCB PayLess Account at the end of the period. The statement would be dispatched by surface mail to your mailing address as per DCB Bank records. Alternatively, you can choose to receive your statements via e-mail as well.
- b.** Your monthly payment should cover all your installments, interest / other charges and at least 1% of your principal; subject to this, it will be 10% of your bill. This will be shown in your statement as the "Minimum Amount Due". If you exceed your credit/cash limit, the amount by which you have exceeded the said limit will also be included in the minimum amount due. This is subject to change from time to time and will be notified accordingly.
- c. Payments:** Payments received against your DCB PayLess Account outstanding will be adjusted against all taxes, fees and other charges, interest charges, cash advances and purchases.
- d. Methods of payments:** Payments towards the DCB PayLess Account may be made in any of the following ways:
- By mailing the cheque or draft to any of the addresses provided on the reverse of the statement or by dropping it in the payment drop boxes at DCB Bank ATMs / Branches. Payments should be made to the DCB PayLess Account number as communicated in the monthly statements.
 - Online: You can also pay the DCB PayLess Account outstanding online at www.dcbbank.com through NEFT or RTGS.
 - ECS: Payments can be made through Electronic Clearing System (ECS). Please check with your nearest branch or refer to our website www.dcbbank.com for a listing of ECS Locations.
 - In case you have a DCB Bank account, you can opt for standing instructions, where funds will be automatically transferred from your DCB Bank account to your DCB PayLess Account.
- e. Billing Disputes:**
If there is a dispute, you must inform DCB Bank within 30 days of receipt of the statement. On receipt of such information, DCB Bank may reverse the charges on a temporary basis. If, on completion of subsequent investigations, the liability of such charges is ascertained to be to your account, the charge will be reinstated in a subsequent statement and a fee of ₹ 100 will be charged. You have a time frame of 60 days from the statement for informing DCB Bank of any other complaints/grievances.
- f. Contact Particulars:**
You can contact DCB Bank in any of the following ways:
- DCB 24-Hour Customer Care: Toll Free 1800 209 5363 or 1800 123 5363
 - Write to us at DCB Bank Limited, 601 & 602, 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013.
 - Through e-mail, by writing in to customercare@dcbbank.com.
 - Get in touch with Branch Service Operations Manager (BSOM) or Relationship Manager (RM) at the Branch / Business Unit you are maintaining your relationship.
- g. Grievance Redressal:**
If you are not satisfied with the response received on your enquiries, you can address the grievance to higher authorities in DCB Bank, through email, by writing into our Principal Nodal Officer at nodal.officer@dcbbank.com or approach him at the Corporate & Registered Office: "DCB Bank Limited, 601 & 602, 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013".
Please also refer to our website www.dcbbank.com for a complete listing of Regional Nodal Officers and the Banking Ombudsman.
- 4. Default:**
If you do not pay the minimum amount due or the interest accrued on the account for 3 consecutive months, this will be reported in the monthly submissions to the credit bureaus, authorised by Reserve Bank of India (RBI). You will be reminded in subsequent statements to pay your dues. Balances crossing 100% of the fixed deposit amount will result in your being reported as a "defaulter". If the requisite payment is made, your record will be updated as "current" in the next refresh to the credit bureaus.
If your payments are overdue, follow-ups may be done by visitation, post, fax, telephone, SMS messaging, email and/or engaging third parties to remind, follow-up and collect dues. In the event of default, if DCB Bank is unable to contact you, DCB Bank will leave messages with third parties (defined as spouse / parent / other direct adult family member / secretary / accountant) available at your residence / office / mobile number / address.

DCB Bank may, at any time, combine and consolidate any of your accounts and other facilities availed of by you, including any outstanding with respect to your DCB PayLess Account held with DCB Bank. DCB Bank shall be authorised to set off, adjust or transfer any sums standing to the credit of any of such accounts in or towards satisfaction of any of your liabilities to DCB Bank on any account in any other respect.

In case of demise of the Card member, DCB Bank will liquidate the term deposit and clear the outstanding in the DCB PayLess account. Any incremental balance will be transferred to the nominee.

5. Insurance Coverage:

- DCB PayLess Card members will receive a complimentary personal accident insurance cover of ₹ 1 lakh per customer for accidental death due to road, rail and air travel.
- DCB PayLess Card members are also entitled to zero lost card purchase liability. However PIN based transactions like ATM cash withdrawals are not covered here. Customers need to report loss of card to the DCB 24-Hour Customer Care at Toll Free 1800 209 5363 or 1800 123 5363
- All insurance covers are for the primary Card members only, unless otherwise indicated.
- The complimentary insurance benefit provided on the card will be available to DCB PayLess Card members as per the terms of the relevant insurance policy in force and only so long as DCB PayLess Card members are active cardholders of DCB Bank.
- Inactive cards and cards that are overdue for payment will not qualify for complimentary insurance covers.
- Insurance is a subject matter of solicitation.
- Insurance covers are not provided by DCB Bank Limited.
- The insurance benefits provided are as per the terms and conditions of the policies effected with the concerned insurance company. Exclusions/limitations are applicable as per policies issued by the concerned insurance company.
- DCB Bank reserves the right to add, change, modify or completely withdraw any or all benefits provided without giving prior notice.

6. DCB PayLess Card Renewal:

Your DCB PayLess Card is valid for a period of 5 years from the month of issuance. The validity of the card will be mentioned on the face of the card in the MMY format. Your renewal card will be dispatched one month before the expiry of the card.

7. Termination/Revocation of the DCB PayLess Card/Account Membership:

- You may do so at any time by contacting your DCB Bank branch or intimating the request for closure to the DCB 24-Hour Customer Care. All outstanding amounts will immediately become due.
- DCB Bank may also adjust or appropriate amounts in your deposit accounts and cancel the use of the DCB PayLess Card and close the DCB PayLess Account at any time without prior notice, if it reasonably believes it necessary for business and security reasons, including if you delay payments, exceed the credit limit or if cheques are returned.
- DCB Bank would take up to 30 days to execute the request for card closure. DCB Bank will liquidate the fixed deposit amount into the DCB PayLess Card Account, unless notified otherwise.
- DCB Bank will not honour a request for liquidation of term deposit, if there is a freeze order existing on the account from regulatory or statutory authorities.
- You may receive monthly statements even after the closure of the card, reflecting the actual outstanding.

8. Loss/Theft/Misuse of Card:

- You should contact DCB Bank immediately at DCB 24-Hour Customer Care at Toll Free 1800 209 5363 or 1800 123 5363, if a DCB PayLess Card is lost, stolen, misplaced, or if someone else knows your PIN or other security information. You must report the theft of your card(s) to the police and lodge an FIR.
- You will not be liable for any misuse on a card or PIN after you have informed DCB Bank of the loss, unless you have acted with gross negligence.
- You will be liable for all losses in case of misuse of the DCB PayLess Card through PIN based transactions or if the Card is used by someone with your consent.
- The card cannot be used for any purpose prohibited by a regulatory authority.

9. Disclosure:

- DCB Bank may tie up with credit bureaus authorised by the RBI and will share credit information including, but not limited to, your current balance, payment history, etc. along with your demographic details with these credit bureaus, as per the Credit Information Companies (Regulation) Act, 2005. The credit bureaus only provide factual credit information and do not provide any opinion, indication or comment pertaining to whether credit should or should not be granted. It is in your best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureaus in place, responsible customers can expect faster and more competitive services at better terms from the credit grantors. Default by customers would be available with the credit bureaus, which in turn could impact your creditworthiness for future requirements.
- DCB Bank will provide your particulars to statutory authorities as may be required.
- If you do not wish to receive any direct marketing or telecalling/telesales calls from DCB Bank, please call DCB 24-Hour Customer Care at Toll Free 1800 209 5363 or 1800 123 5363 and inform us. Alternatively you can register yourself for the "Do not call" service.

Important Regulatory Information for International Usage

This card is valid for use both in India and abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.

Usage of the card for transacting outside India must be made in accordance with the provisions of the Foreign Exchange Management Act, 1999 and related Rules & Regulations and in the event of any failure to do so, you may be liable for penal action under the Foreign Exchange Management Act, 1999.

You should consult your Authorised Dealer (AD) regarding your foreign exchange entitlement.

Signature of Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

*To be signed in case of a Joint Fixed Deposit with mode of operation as "Joint"

Apr 19 / 27

ACKNOWLEDGEMENT

Sr. No.

Branch Name:		Customer ID:	
Applicant's Name:			
Account Number:			

Signature of the Sales Executive:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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(Customer to retain this acknowledgment for future reference till the account is activated)