

ANZ India Branch

Citizen Charter

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ANZ INDIA BRANCH CITIZEN CHARTER

PREFACE

The ability of the banking industry to achieve the socio-economic objectives and process of bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

Citizen Charter highlights ANZ's commitments towards customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

We maintain constant consultations with our clientele to evaluate, improve and widen the range of services provided by us. However, all our customers are requested to provide us feedback of their experiences about the various services rendered by us and feel free to comment on this charter.

NOTE

Information given in this document pertains to India Products and Services of ANZ Banking Group Limited, India ("ANZ") and is subject to change/revision.

This document should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and ANZ. Only key information on various services/facilities is given in this document. Each service has its own detailed terms and conditions; which can be made available on request. For further details/information, visit ANZ website, branch or write to us.

COMMON PRACTICES FOLLOWED BY OUR BRANCH

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the Bank Branch prior to close of business hours.
4. Offer nomination facility for all deposit accounts.
5. Display interest rates for various deposit schemes from time to time.
6. Provide details of our various deposit schemes/services.
7. Issue Demand Drafts, Pay Orders, etc.
8. Pay interest for delayed credit of outstation cheques as per our Cheque Collection policy.
9. Accord credit in respect of outstation and local cheques subject to certain conditions, as per our Cheque Collection policy.
10. Provide facility for logging complaints / suggestions in our branch premises.
11. Display address of Head Office as well as Nodal Officer dealing with customer grievances/ complaints.
12. Provide "May I help you" counter at the branch.

FAIR BANKING PRACTICES

Customers are requested to:

- 1) Ensure safe custody of cheque book.
- 2) Preferably use reverse carbon while writing a cheque.
- 3) Issue crossed/ account payee cheques as far as possible.
- 4) Check the details of the cheque, name, date, amount in words and figures, crossing etc. before issuing it. As far as possible, issue cheques after rounding off the amount to the nearest rupee.
- 5) Issue cheque after ensuring adequate balance in accounts; maintain minimum balance as specified by us from time to time.
- 6) Send cheques and other financial instruments by Registered Post or reliable courier.
- 7) Use nomination facility.
- 8) Safe keep details of Fixed Deposit Advice, account statements etc. and ensure confidentiality.
- 9) Provide accurate information about name, address, telephone number, etc. and inform changes, if any, to us immediately.
- 10) Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/ book, etc. immediately to us.
- 11) Avail of standing instructions facility for repeat transactions.
- 12) Provide feedback on our services.

- 13) Pay interest, instalments, and other dues on time.
- 14) Avail of direct services such as ECS, EFT and Internet Banking etc.
- 15) Not to sign blank cheque(s) and do not record specimen signature in the cheque book.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP-CURRENT ACCOUNT

1. Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.
2. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. We will also require two recent passport size photographs, Aadhaar copy and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening/operating the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).
4. We will provide to prospective customers details of the documents required for identification of the person/s opening the account in addition to a satisfactory introduction.
5. As per the relevant regulations, no interest is paid on credit balances kept in current account.
6. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Customer Service team may be contacted who will help in opening these types of accounts.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP-SAVING ACCOUNT

1. These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/withdrawn from these accounts by way of cheques/Debit cards and withdrawal slips/ATMs. It helps the customers to keep minimum cash at home besides earning interest.
2. Savings Bank accounts are very popular. These accounts can be opened by eligible person/s and certain organization /agencies (as approved by the RBI).
3. While opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
4. The Bank requires a satisfactory introduction of the person/s opening the account by a person acceptable to the Bank.
5. The Bank is required to obtain two recent photographs of the person/s opening the account.
6. As per the provisions of section 139A of the Income-Tax Act, 1961, while opening an account, the Bank is required to obtain Permanent Account Number (PAN) of the

person(s) opening the account or General Index Register Number or alternatively obtain declaration in Form No. 60 or 61 as the case may be from the person(s) opening the account.

7. The Bank will provide to the prospective customers details of the documents required for identification of the person(s) opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving license or passport, etc. A detailed list of documents is available on the application form which is available at our branch upon request.
8. Cheques, dividend warrants drawn in the name of account holder(s) will only be collected through this account. Financial Instruments endorsed in favour of the account holder(s) will not be collected through savings bank account.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP - TERM DEPOSIT ACCOUNTS

- 1) Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.
- 2) As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
- 3) We will require a satisfactory introduction of the person(s) opening the account by a person acceptable to us and/ or relevant documents required for identification of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.
- 4) We will provide to the prospective customers details of the documents required for identification of the person/s opening the account.
- 5) We will also require two recent passport size photographs and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
- 6) Premature withdrawals are allowed subject to terms and conditions and penalties. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days.
- 7) Deposits are renewed by us on due dates on request.
- 8) Interest on deposits is payable monthly or on the date of maturity as applicable under particular deposit scheme.
- 9) Interest on overdue deposit is paid if the deposit is renewed, as per defined terms and conditions from time to time.
- 10) Interest on bank deposits is exempt from income tax to be deducted at source up to a limit specified by Income Tax authorities from time to time.
- 11) The depositor may furnish declaration in Form No. 15 G/H (as applicable) preferably at the Commencement of the Financial Year for receiving interest on deposits without deduction of tax.
- 12) We will issue TDS Certificates quarterly for the tax deducted as per the existing Income Tax Regulations.

PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS /CLAIMANTS

As directed by the RBI, we may not insist on succession certificate from legal heirs irrespective of amount involved. However, we may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond.

Refer to our Deposit Policy for settlement of claims of deceased depositors.

STANDING INSTRUCTIONS

Standing instructions can be given to us for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other bank or any other third party.

NOMINATION

1. Nomination facility is available for all accounts opened by individuals and sole proprietary concerns.
2. Nomination so made can be cancelled or changed by the account holder/s any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party.
3. Nomination can be modified by the consent of account holder/s. Nomination can also be made in favour of a minor.

REMITTANCE SERVICE

1. Customers can transfer funds from one center to another center by Demand Draft or Electronic Funds Transfer by paying specified charges as per our Bank's rules.
2. Demand drafts and Pay orders will be issued by us only by debit to your account and not against cash payment.

ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE

As directed by the RBI, the Bank will issue duplicate demand draft on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

TIME FRAME FOR ISSUE OF DUPLICATE DRAFT

The Bank will issue duplicate demand draft within 14 working days from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, we will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate you for such delay.

COLLECTION SERVICE

The Time frame for all cheques presented in clearing will be as per our cheque collection policy.

SERVICE CHARGES

We provide various services to you for which service charges are levied. The charges are reviewed/ revised from time to time.

Service charges are levied as per the schedule of charges published on ANZ India website and as amended from time to time and can be made available on request.

INTEREST ON DEPOSITS

1. The Bank pays interest on deposits as per various deposit schemes.
2. Interest rates are revised from time to time and made known to public.
3. Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

REDRESSAL OF COMPLAINTS

Kindly refer to the "ANZ India Customer Grievance Redressal Compensation Policy" published on our website.

POLICY ADMINISTRATION

Policy Administrator	Chief Operating & Technology Officer
Related policies	RBI/2015-16/59 DBR No.Leg.BC. 21/09.07.006/2015-16
Effective date	Aug 2024
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Regulator	Reserve Bank of India
Compliance mechanism	Customer Service Committee Internal Audit Reviews Periodic External Reviews Risk & Compliance Monitoring

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1.0	July 2016	Hemantha Kumar Dhanasegaran	Head IIB Ops	Introduced version Control
2.0	July 2017	Vaibhav Jain	OEM	Revised Version
3.0	May 2018	Gaurav Sharma	BRAM	Annual Refresh
4.0	July 2019	Uma Anand	Client Services	Annual Refresh
5.0	July 2020	Uma Anand	Client Services	Annual Refresh
6.0	July 2021	Varsha Nair	Head-Mkt Ops, ICA & CS	Annual Refresh
7.0	July 2022	Varsha Nair	Head-Mkt Ops, ICA & CS	Update Bank's address and reference to banking Ombudsman Scheme 2021
8.0	June 2023	Varsha Nair	Head-Mkt Ops, ICA & CS	Annual Review
9.0	July 2024	Varsha Nair	Head Onboarding, Service & Documentation	Annual Review