



Relationship with the Depositor (if any)  Date of Birth of Nominee   
Nominee Mobile Number  Nominee Email ID

\*\* As the nominee is a minor on this date. I/We appoint   
to receive the amount of the deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of nominee.

Relationship with the minor :  Address :  Same as primary applicant

Address if different from primary applicant :

 Signature of 1st Applicant

 Signature of 2nd Applicant

 Signature of 3rd Applicant

#### 6. \*\*\* WITNESS

Name

Signature\*\*\*

Address

Date

Place

Name

Signature\*\*\*

Address

Date

Place

\*\*\*Witnesses) - Required only in case of thumb impression Thumb impression(s) to be attested by two witness. Two witness signature on be combination of Both Bank officials or Both third party or 1 third party and 1 Bank official.

\*\* In case nominee is a minor the nomination must be signed by person lawfully entitled to act on behalf of minor

#### 7. CUSTOMER DECLARATION

I/We declare, confirm, agree:

- That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I/we have not with-held any information.
  - That I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.
- I/ We have read and understood and agree to abide and be bound by all the provision of the Terms & Conditions published on the bank's website [www.cityunion.bank.in](http://www.cityunion.bank.in) governing the opening of all my/our accounts, present and future with the Bank and those relating to various service including but not limited to ATMs/Debit Card/ Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc.

There is no change in my KYC details updated my customer ID (Tick if applicable else submit a fresh CIF).

**DECLARATION:** 1) I/We agree to abide by and to be bound by the rules of the bank now in force and that may be made from time to time. 2) I/We confirm that I/We am / are NRI/PIO as per FEMA 1999 3) I/We declare that all the particulars and informations given in the Application form are true, correct, complete and upto date in all respects and I/We have not with held any information. 4) I/We understand that the above accounts will be opened on the basis of the statement/declaration made by me/us. I/We further agree that any false / misleading information given by me/us, or suppression of any material fact will render me/our account liable for termination and further action. 5) I/We am/are not enjoying any credit facility / ies with any Other bank/s any other branches of your bank and I/We undertake to inform you, in writing, as soon as any credit facility availed by me/us from any other bank/s any other branch of your bank. 6) I/We am/are enjoying credit facilities with other bank(s)/ branches) of your bank as details given in the enclosed sheet. 7) I/We accept the Bank's right to take steps to close the account if frequent return of cheques for want of funds or any other undesirable feature is observed. 8) I here by declare that shall represent minor applicant in all present and future transactions of any description. I shall indemnify the Bank against the claim of the minor for any withdrawal / transactions made by me in his / her account. 9) I/We agree that the bank may debit my debit my/our account for service charges as applicable from time to time. 10) I/We in understand that tax will be deducted at the prevailing rate as per the Indian Income Tax Act. 11) I/We hereby undertake to intimate you above my/our return to India for permanent residence on arrival.

\$In case of NRE/FCR Joint Deposit Accounts, the second applicant may be a resident who must be a close relative of the NRI/PIO primary account holder. In such case, the resident close relative shall be eligible to operate the account only as a Power of Attorney holder (not as a joint holder) in accordance with extant instructions during the life time of the NRI/PIO account holder.

I/We have also understood that non maintenance of above specified Monthly Average Balance (MAB) will attract charges of Rs. /- per month with average quarterly balance requirement of Rs. /- and other charges for Net Banking, ATM & Branch Services as detailed in the schedule of charges.

 Signature of 1st Applicant

 Signature of 2nd Applicant

 Signature of 3rd Applicant

Name of Applicant / Name of Authorised Signatory 1

Name of Applicant 1 / Name of Authorised Signatory 2

Name of Applicant 2 / Name of Authorised Signatory 3

Date

Date

Date

#### 8. TERMS & CONDITIONS

- The payout of interest on Term Deposits under Monthly Interest payout scheme, takes place at a discounted rate as prescribed under the IBA guidelines. Bank computes interest considering 365 days in a year irrespective of the leap or non-leap year. In case interest is calculated for incomplete month, it will be on actual number of days.
- Customers can give instructions for auto renewal, auto closure or any other maturity instructions prior to the date of maturity. In case of auto renewal, the entire maturity value, subject to deduction of tax at source, shall be renewed from maturity date with prevailing interest rate applicable for the date of renewal. The existing mode of operation and account details will continue in case of auto-renewal of FD unless change request applied by the customer on or before maturity/auto-renewal.
- No interest will be paid if FD prematurely withdrawn within 7 days of its booking in case of Resident Deposit or within 1 year of FD booking if FCNR, RFC & NRE deposits.
- Tax deducted at source will be as per Income Tax Rules applicable at the time wherein non submission of PAN by the depositor(s) will attract higher TDS as per applicable income Tax Rules.
- In case form 15G/15H is being submitted to City Union Bank, PAN to be mandatorily mentioned on the form and the same should be updated in the Bank records. Not applicable for NRO deposits
- In case of FCNR/RFC (Foreign Currency Non-Resident), the denominator is taken as 360 days in line with the prevailing regulatory guidelines. Interest rates offered on FCNR deposits are linked to Overnight ARR and hence may vary across currencies and tenures. In certain scenarios, the interest rate offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principal as well as the accrued interest.
- E-Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the customers' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E-Fixed Deposit advice, or in case of requirement of FD advice, please visit nearest City Union Bank branch.
- City Union Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from the interest component or the principal value, in case of any shortfall on account of pre-mature closure or breach of TDS threshold limits, wherever the TDS exemption certificate have not been submitted.
- I/We agree that the first installment shall be debited on the date of opening of the recurring deposit account. Subsequent installments shall be debited on the selected day of the month.
- I/We agree that in case of delay in payment of any installment, I/We shall be liable to pay monthly interest at the rate specified by City Union Bank for the period of delay.

#### Notes:

- The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other loans are not permitted.
- In case you wish to credit the fixed deposit maturity proceeds to another bank through NEFT/ RTGS, kindly provide us with a cancelled cheque of the beneficiary bank.
- Premature withdrawal of deposit will be subject to penal rates as per City Union bank's policy. For penal rates, please contact our branch executives or visit our website [www.cityunion.bank.in](http://www.cityunion.bank.in)
- For Joint Term Deposits having Operating instructions as "Either or Survivor" or "Former or Survivor", City Union bank shall repay the deposits before maturity in case such a request is received in writing in accordance with the operating instructions along with relevant documents as specified by bank from time to time. The same would be applicable even in the event of death of any of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall constitute a valid discharge of the bank's obligations, against all concerned including nominee / legal heirs of the depositor or anyone claiming under them and City Union Bank shall not be liable for any claim arising out of the same. This clause is only applicable when the Joint account

 Customer Signature

## Nomination Form DA-1

Date: \_\_\_\_\_

Nomination under Section 45ZA of the Banking Regulation Act 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rule 1985 in respect of Bank Deposits

Nature of Deposit	Account No.	Additional Details, If any

I/We, the undersigned, hereby nominate the following individual(s) to receive the amount of the deposit(s) in respect of the particulars above mentioned in the event of my/our death:

I/We wish to have

Successive Nomination     Simultaneous Nomination [if ticked, proportion of deposit needs to be filled (Column H)]

Sr. No	Name of nominee	Address of the Nominee	Mobile Number & E-mail	Relationship with customer, If any	Age	Successive Nomination Order of Priority	Simultaneous Nomination Proportion of amount
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1						1 <sup>st</sup>	
2						2 <sup>nd</sup>	
3						3 <sup>rd</sup>	
4						4 <sup>th</sup>	

If any assigned nominee is a minor, guardian details must be provided below.

**Guardian Details (if any nominee is a minor)**

Sl. No.	Name of Nominee	Name of Guardian	Relationship with Nominee	Address	E-mail / Mobile Number, if any
1.					
2.					
3.					
4.					

Our Products and services



Deposits



SIP



Education Loan



Short Term OD



Two Wheeler Loan



Instant Savings / Current Account



Hello UPI - Voice Payments



Mutual Funds



DEMAT / Online ASBA



Online deposit / loan against deposit

Incase of individual who cannot read and /or write, the signature means thumb-impresion of such individual, which should be attested by two witnesses.

Witness - 1		Witness - 2	
Name :		Name :	
Address :		Address :	
Signature	Place : Date :	Signature	Place : Date :

**Note:**

- Simultaneous nomination refers to nomination of one or more nominee but not exceeding four, with total amounting to 100%
- Successive nomination refers to the nomination made in favour of one or more individuals in order of priority and is limited to a maximum of four nominees. The nomination of a lower-order nominee becomes effective only upon the death of the nominee in the higher order.
- Total percentage across all nominees in column (H) must equal 100%
- I/We understand that the nomination does NOT create any legal ownership rights in favour of the nominee(s) and is only for facilitation of payment/access

Signature/Thumb Impression of the 1 <sup>st</sup> Applicant	Signature/Thumb Impression of 2 <sup>nd</sup> Applicant	Signature/Thumb Impression of 3 <sup>rd</sup> Applicant
Name	Name	Name
<ul style="list-style-type: none"> <li>• Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.</li> </ul>		

BRANCH USE SECTION			
Date of Receipt :	Branch Code :	Signature Verified by Officer Name & Signature :	POA Number :

I  agree /  do not agree for the name of my / our nominee to be displayed on Fixed Deposit Advice / Statement of Account and / or other documents / letters

----- ✂ ----- ✂ -----

Date: 

--	--	--	--	--	--



**ACKNOWLEDGMENT- DA1**

Customer Name					<b>Signature of Bank Official with seal</b>
Customer ID					
We acknowledge receipt of nomination made by you in favour of : <input type="checkbox"/> Simultaneous <input type="checkbox"/> Successive					
Nominee 1 :		% / Priority	Nominee 2 :		% / Priority
Nominee 3 :		% / Priority	Nominee 4 :		% / Priority
With respect to your	Account No.1 :		Account No.2 :		
	Account No.3 :				