

ANZ India Branch Citizen Charter



Table of Contents

Preface.....	1
Common Practices Followed by Our Branch	2
Fair Banking Practices	3
Common Areas of Customer-Banker Relationship	4
Term Deposit Accounts.....	5
Payment of balance in accounts of the deceased customers to Survivors/Claimants	6
Standing Instructions	6
Nomination	6
Remittance Service	6
Issue of Duplicate Demand Draft without receipt of non-payment advice	6
Time Frame for issue of Duplicate draft.....	7
Collection Service.....	7
Service Charges	7
Redressal of Complaints.....	7

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 banking hall prior to close of business hours.
- 4) Provide separate 'Enquiry' or 'May I Help You' counter at our branch.
- 5) Offer nomination facility for all deposit accounts.
- 6) Display interest rates for various deposit schemes from time to time.
- 7) Notify change in interest rates on advances.
- 8) Provide details of our various deposit schemes/services.
- 9) Issue Demand Drafts, Pay Orders, etc.
- 10) Pay interest for delayed credit of outstation cheques as per our Cheque Collection policy
- 11) Accord credit in respect of outstation and local cheques subject to certain conditions, as per our Cheque Collection policy.
- 12) Provide facility for logging complaints/ suggestions in our premises.
- 13) Display address of Head Office as well as Nodal Officer dealing with customer grievances/ complaints

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 FDR, account statements etc. and ensure confidentiality.
- 9) Provide accurate information about name, address, telephone number, etc. and also 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, Internet Banking etc.
- 15) Not to sign blank cheque(s) and also do not record specimen signature in the cheque book.

Common Areas of Customer-Banker Relationship

- 1) Current Account/ Savings Account applicable to Non- Institutional Customers
- 2) Current Accounts/ Savings Account applicable to Non-Institutional customers can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.
- 3) 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.
- 4) We will also require two recent passport size photographs and the Permanent Account Number (PAN) or General Index Register (GIR) Number 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).
- 5) 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.
- 6) Minimum balance as stipulated from time to time will be required to be maintained.
- 7) No interest is paid on credit balances kept in current account.

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 in addition to a satisfactory introduction.
- 5) We will also require two recent passport size photographs and the Permanent Account Number (PAN) or General Index Register (GIR) Number 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 upto 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.

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.

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

Nomination

Nomination facility is available for all accounts opened by individuals and sole proprietary concerns. Nomination can be made in favour of one individual only. 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. Nomination can be modified by the consent of account holder/s. Nomination can also be made in favour of a minor.

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

Remittance Service

You can transfer funds from one centre to another centre by Demand Draft or Electronic Funds Transfer by paying specified charges as per our Bank's rules. 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, we 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

We will issue duplicate demand draft to you 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 for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made available on request.

Redressal of Complaints

In case of any complaint, you can contact us through various channels:

- By visiting our branch
- By sending written correspondence to the Bank through post on the following address:

Branch Manager

Australia and New Zealand Banking Group Limited.
Energy, Unit No. A, Sixth Floor
Appa Saheb Marathe Marg,
Prabhadevi, Mumbai- 400025

Branch Manager

Australia and New Zealand Banking Group Limited.
Level 20, One Horizon Center, Golf Course Road,
DLF Phase-5, Sector 43, Gurugram - 122002,
India

Branch Manager

Australia and New Zealand Banking Group Limited.
Hoysala Corpus, 1st Floor, Nandi Cross,
NH-7, Devanahalli, Bengaluru 562 110, Karnataka,

In case of any complaint, the matter may be first brought to the notice of Branch Manager for immediate redressal. If you still feel unsatisfied with the responses received, you can address your complaint to our Nodal Officer designated to deal with customers' complaints/grievances giving full details of the case. Our bank's Nodal Officer for the said purpose can be contacted on the following address:

Principal Nodal Officer,

Australia and New Zealand Banking Group Limited,
Energy, Unit No. A, Sixth Floor
Appa Saheb Marathe Marg,
Prabhadevi, Mumbai- 400025
Nodal.officer@anz.com

Or

Nodal Officer,

Australia and New Zealand Banking Group Limited.
Level 20, One Horizon Center, Golf Course Road,
DLF Phase-5, Sector 43, Gurugram - 122002,
India

Or

Nodal Officer

Hoysala Corpus, 1st Floor, Nandi Cross,
NH-7, Devanahalli, Bengaluru 562 110, Karnataka,

After exhausting all the above machinery/channels, if you are still not satisfied, you may contact:

The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme, 2006. The details are provided at the following link
https://www.rbi.org.in/Scripts/bs_viewcontent.aspx?id=164

Please refer to the complaints and grievances policy for more information regarding the contact details of the designated officials for handling of the complaints and grievances.