

## **Customer Undertaking For Opening of SVC Salary Gold Account**

I/We have read and understood the terms and conditions governing to SVC Salary Gold Account.  
I/We understand that I/we are entitled to the following benefits,

### **Account Benefits:**

- 1) No minimum balance requirement in account.
- 2) No charges for the maintenance of the minimum balance in the account.
- 3) 2 Free Cheque books per annum.
- 4) Waiver of charges on NEFT/RTGS through branch as well as Internet/Mobile Banking.
- 5) 10 Free DD/PO per month, up to INR 75,000.
- 6) Unlimited free daily cash withdrawal limit and Cash Deposit at base and non-base branch.
- 7) Free SMS Alerts and E-mail Account Statements.
- 8) Sweep in /Sweep out facility over balance above INR 1,00,000/- in units of INR 25,000/- for a maximum period of 365 days (at customer's request)

### **Debit Card Benefits**

1. Complimentary RuPay Platinum Debit Card with waiver of its Annual Maintenance Charges.
2. Daily Cash withdrawal/POS/E-COM limit of INR 50,000.
3. Unlimited free transactions at SVC Bank ATMs.
4. 10 Free transactions per month on other Bank ATMs.
5. Complimentary Personal Accidental Death Insurance of INR 2,00,000 on RuPay Platinum Debit Card.\*\*
6. 24/7 Concierge Services.\*\*

### **Insurance Benefit**

1. Complimentary Personal Accidental Death Insurance Cover of INR 10,00,000 sponsored by SVC Co-operative Bank Ltd and underwritten by Manipal Cigna Health Insurance Company.

### **Demat Offering**

1. Free Demat Account opening, 50% waiver on its Annual Maintenance charges.

### **I also understand and accept that**

- a. If the account is closed, anytime between 15days upto 12 months from the date of opening of the account, Bank shall charge a penalty of INR 500\*/- for the same
- b. If there is no salary credit in my Salary Account for 6 consecutive months, then my account will be converted into a Regular Plus Savings Account, with an Average Quarterly Balance (AQB) requirement of INR 3,000, with no prior intimation.
- c. The Bank is at liberty to modify/change any of the aforesaid benefits at any point of time at its sole discretion.

- d. Other charges, as per the Bank's Schedule of Charges shall be applicable. The latest Schedule of Charges can be referred to from the Bank's website [www.svcbank.com](http://www.svcbank.com)

-----

Signature/s of the Customer with Stamp	Signature of the Customer with Stamp	Signature of the Customer with Stamp
Name:	Name:	Name:
Date:	Date:	Date:

-----

**Name of the Official with Stamp & Date**

\*Penalty charges are subject to change at the sole discretion of SVC Bank. The penal charges will be directly proportionate to the extent of shortfall observed. In other words, the charges will be a fixed percentage levied on the amount of difference between the actual balance maintained and the minimum balance, as agreed upon at the time of opening of account.

\*\*Debit Card terms and conditions apply. Please note that all these offers are provided by RuPay. To know more about these offers and its validity, kindly visit the RuPay website: [www.rupay.co.in](http://www.rupay.co.in) (Tax as applicable on all Charges)