



## Most Important Terms and Conditions (MITC)

I/ We confirm having read and understood the Terms and Conditions of Deutsche Bank A G relating to the conduct of the account, Phone Banking, ATM, Debit Card, Online and Mobile Banking services (collectively called "the said banking facilities") including the Bank's schedule of Service Charges, which can be given to me on request and is available on the bank's website ([www.deutschebank.co.in](http://www.deutschebank.co.in)) and agree to be bound and abide by them/ any other rules that may be in force from time to time. I/ We specifically understand and accept the following and confirm having received a copy of the MITC. Please note below charges are not an exhaustive list and other charges are covered in detail in the schedule of service charges mentioned above.

Savings Account (Tick as Applicable)	db Expat Savings Account <input type="checkbox"/>	db Professional Savings Account <input type="checkbox"/>	db Value-Plus Savings Account <input type="checkbox"/>	db Savings Account Regular* <input type="checkbox"/>	DB Staff Savings Account <input type="checkbox"/> Premium Payroll Account <input type="checkbox"/> Advantage Payroll Account <input type="checkbox"/>
Assets Under Management (AUM)# OR Average Quarterly Balance (AQB)	AQB >= ₹40,000	AUM/ AQB = Zero Balance	AUM >= ₹150,000 OR AQB >= ₹100,000	AUM >= ₹150,000 OR AQB >= ₹25,000 *Available only for Resident individuals in Aurangabad, Kolhapur, Salem, Vellore, Ludhiana, Surat and Moradabad	NIL
Fall Below Fees (per quarter)	Lower of the percentage shortfall from the AQB or AUM X ₹1,500 or ₹1,500 whichever is lower	NIL	Lower of the percentage shortfall from the AQB or AUM X ₹1,500 or ₹1,500 whichever is lower	Lower of the percentage shortfall from the AQB or AUM X ₹1,200 or ₹1,200 whichever is lower	Not Applicable
Cheque issued and returned Financial Reasons (per Instrument)	₹350	₹350	₹350	₹350	₹350
Payable at Par Cheque Book – Personalised	Free of Charge	Free of Charge	Free of Charge	Free of Charge	Free of Charge
db International Debit Card	db International Platinum Debit Card – Free of Charge	db International Platinum Debit Card – Free of Charge	db International Gold Debit Card – Free of Charge	db International Gold Debit Card – Free of Charge	db International Gold Debit Card – Free of Charge
ATM Cash Withdrawal Limit per transaction at Other Bank ATMs	₹10,000	₹10,000	₹10,000	₹10,000	₹10,000
Number of Free transactions (In case of non-maintenance of minimum balances; transactions at non db ATMs will be capped at 5 free transactions per month – above this free limit – ₹21^ per transaction will be charged) and charges at other Bank ATMs (Domestic)	Unlimited	db ATM – Free; 12 Free transactions per month on non db ATMs; Above the free limit – ₹21^ per Transaction	db ATM – Free; 10 Free transactions per month on non db ATMs; Above the free limit – ₹21^ per Transaction	db ATM – Free; 8 Free transactions per month on non db ATMs; Above the free limit – ₹21^ per Transaction	db ATM – Free; 5 Free transactions per month on non db ATMs; Above the free limit – ₹21^ per transaction  Please contact your Branch Manager for details on special pricing for your Corporate/ Staff  db Advantage and Staff – Unlimited Free ATM transactions at db/ Non db ATMs

## General Guidelines

- All accounts should maintain the stipulated Assets Under Management and/ or Average Quarterly Balance based on the product parameter.
- The Bank will not ask for your account details like Client Identification Number (CIF), Account number or your passwords and PIN numbers over any communication channel.
- The Bank does not accept or act upon any verbal instructions given to any bank official. Always give written and signed instructions in bank formats as applicable.
- The Bank does not permit any bank official to accept cash on behalf of client for investments or deposits, unless you are depositing cash at the teller counter in the Bank.
- The Bank does not endorse instructions sent from unregistered email IDs.
- The Bank does not commit any returns on third party products like Mutual Funds and Insurance.
- Business/ Trading/ Partnership/ Proprietary/ Company/ Corporations/ Hindu Undivided Family (HUF) cannot open a savings account. The bank reserves the right to close the account in case the savings account is used for business purposes as evident from the transaction behaviour.
- The bank has the authority to debit the accounts to recover any amount credited erroneously.
- If there is no transaction by the account holder in the account continuously for 24 months, the account automatically gets classified as a 'dormant/ inoperative account' whereupon certain facilities are not permitted in the account. A request for activation of the account has to be made by the customer along with fresh KYC documents.
- The Bank reserves the right to close and/ or freeze the account at any time by giving you a notice of 30 days.
- The Bank reserves the right to immediately close and/ or freeze the account under intimation to you in case of unsatisfactory conduct, regulatory breach or high instances of cheque returns for want of funds in the account.
- The Bank reserves the right to close salary accounts of the employees who do not receive any salary credits/ other credits to their account for the period of 3 continuous months and above under intimation to the company and such employee. The employees will have the option to continue the account as a normal savings account with average quarterly balance requirement and applicable schedule of charges.
- The Customer's Liability with respect to unauthorised electronic banking transactions where there is a third-party breach will be zero if he reports/ informs the bank within 3 working days of receiving the communication from the bank regarding the unauthorised transaction.
- Deposit Insurance and Credit Guarantee Corporation (DICGC) is a subsidiary of Reserve Bank of India. DICGC ensures that each depositor in a bank is insured up to a maximum of ₹5,00,000 (Rupees Five Lakh) for both principal and interest amount held by him in all deposits (Savings, Current, Fixed/ Recurring Deposits) in the bank.
- Charges plus Taxes as applicable will be levied.

## Good Banking Practices

- Keep your contact details like Address, Email and Mobile Number updated in the bank records. Call our 24X7 Bank by Phone service for assistance. The Bank will not be responsible for any loss, damage, or consequences for wrong delivery of the deliverables/ correspondence, arising out of non-intimation of change in address to the Bank.
- Remember to complete all your Banking/ Investment/ Insurance application forms yourself and mark all blank spaces in the form as 'Not Applicable (N/A)' before submission.
- Contact our Phonebanking service or Branch at the earliest if you are not receiving your statement from the bank or if there is any discrepancy sighted in your bank statement.
- Do not handover any blank signed forms/ cheque leaves/ withdrawal slips OR your ATM/ Debit/ Credit Card to any Bank official or to any other person.
- Do not seek assistance to collect cash from the cash counter at the bank branch.
- Do not make any alterations while writing a cheque, the bank will not accept any cheque with any type of alteration. Kindly note that the Bank will not be liable for the losses arising from the alterations which cannot be readily detected by visual inspection.
- Always keep the cheque book/s in a safe place when not in use. If any cheque/ s is lost or stolen, you should notify the Bank immediately giving the number thereof, to stop payment of a lost or stolen cheque/ s of your account, you should immediately instruct the Bank in writing to refuse the payment, giving the cheque number, date, amount and payee's name. Alternatively, you may call our 24 hour phone banking for stop payment of the cheque/ s.
- Request for issuance of a new cheque book can be placed through Deutsche Bank ATMs, Online Banking and Phone Banking. You can give a written request for the same at any of Deutsche Bank branches by filling up the cheque book requisition form.
- At the time of account closure, unused cheque leaves and the debit card should be destroyed at your end/ returned to the bank.
- Blank cheque/ s should not be issued/ given to anyone. Under no circumstances cheque/ s should be given to unknown person/ s in exchange for cash.
- To prevent fraud, while writing a cheque, the amount both in words and figures must begin as close to the left-hand margin as possible, so that other words or figures cannot be inserted.
- While sending the cheque/ s through post/ courier or otherwise you should ""cross"" them with two parallel lines. These lines should run from top to bottom of the cheques for more security.
- In case, you are aware of the name of the payee bank to whom you wish to send/ pay a cheque, you should write the name of the bank in the crossing before the words ""., "" and Co., "" and the cheque will then be paid only to that particular bank."
- Please ensure to avail of the Nomination facility on your savings account.

The Bank expressly reserves the right, at any time and with prior notice (public/ personal) to the account holder, to delete, add/ or alter, modify, change or vary all or any one of these terms and conditions/ rules at any time. The Bank states that an announcement of the change in the terms and conditions/ rules displayed on the notice board in the branch/ ATM and on the website of the Bank will be considered as sufficient notice.

I/ We understand that the interest earned on a savings account is 3.00% p.a. paid quarterly and calculated in the manner prescribed by RBI. The interest of Savings Bank Accounts is calculated on a daily product basis and paid at a quarterly basis i.e. on 31st March, 30th June, 30th September and 31st December every year. The Bank reserves the right to change the interest rate at any time with prior notice to the customers.

Signature of 1st Account holder		Signature of 2nd Account holder	
Name of 1st Account holder		Name of 2nd Account holder	



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Savings Account (Tick as Applicable)	db Private Banking Infinity <input type="checkbox"/>	db Private Banking Select <input type="checkbox"/>	db Advantage Banking * <input type="checkbox"/>
Assets Under Management (AUM)# OR Average Quarterly Balance (AQB)	db Private Banking Infinity: CAT A/B AUM >= Rs. 5,000,000 OR Home Loan Relationship >= Rs. 15,000,000	db Private Banking Select: CAT A AUM >= Rs. 3,000,000 CAT B AUM >= Rs. 1,000,000 OR Home Loan Relationship >= Rs. 5,000,000 to < Rs. 15,000,000	(CAT A Branch): AUM >= ₹5,00,00,000 OR AQB >= ₹1,50,000 (CAT B*): AUM >= ₹250,000 OR AQB >= ₹75,000 *Available only in Aurangabad, Kolhapur, Salem, Vellore, Ludhiana, Surat and Moradabad
Fall Below Fees (per quarter)	Not Applicable	Not Applicable	Lower of the percentage shortfall from the AQB or AUM X ₹1,800 or ₹1,800 whichever is lower
Cheque issued and returned Financial Reasons (per Instrument)	₹350	₹350	₹350
Payable at Par Cheque Book – Personalised	Free of Charge	Free of Charge	Free of Charge
db International Debit Card	db International Infinite Debit Card – Free of Charge	db International Signature Debit Card – Free of Charge	db International Platinum Debit Card – Free of Charge
ATM Cash Withdrawal Limit per transaction at Other Bank ATMs	₹10,000	₹10,000	₹10,000
Number of Free Transactions (Incase of non-maintenance of minimum balances; transactions at non db ATMs will be capped at 5 free transactions per month – above this free limit – ₹21^ per transaction will be charged) and charges at other Bank ATMs (Domestic)	Unlimited	Unlimited	Unlimited
International ATM transactions	2 free transactions on all ATMs worldwide per month. In case of non-maintenance of client eligibility requirement, ₹115 will be charged for each transaction. Mark-up of 3.5% on all International Transactions (cash withdrawals)	1 free transaction on all ATMs worldwide per month. In case of non-maintenance of client eligibility requirement, ₹115 will be charged for each transaction. Mark-up of 3.5% on all International Transactions (cash withdrawals)	Not Applicable

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- The Bank does not accept or act upon any verbal instructions given to any bank official. Always give written and signed instructions in bank formats as applicable
- The Bank does not permit any bank official to accept cash on behalf of client for investments or deposits, unless you are depositing cash at the teller counter in the Bank
- The Bank does not endorse instructions sent from unregistered email IDs
- The Bank does not commit any returns on third party products like Mutual Funds and Insurance.
- Business/ Trading/ Partnership/ Proprietary/ Company/ Corporations/ Hindu Undivided Family (HUF) cannot open a savings account. The bank reserves the right to close the account in case the savings account is used for business purposes as evident from the transaction behaviour.
- The bank has the authority to debit the accounts to recover any amount credited erroneously.
- If there is no transaction by the account holder in the account continuously for 24 months, the account automatically gets classified as a 'dormant/ inoperative account' whereupon certain facilities are not permitted in the account. A request for activation of the account has to be made by the customer along with fresh KYC documents
- The Bank reserves the right to close and/ or freeze the account at any time by giving you a notice of 30 days.
- The Bank reserves the right to immediately close and/ or freeze the account under intimation to you in case of unsatisfactory conduct, regulatory breach or high instances of cheque returns for want of funds in the account
- The Bank reserves the right to close salary accounts of the employees who do not receive any salary credits/ other credits to their account for the period of 3 continuous months and above under intimation to the company and such employee. The employees will have the option to continue the account as a normal savings account with average quarterly balance requirement and applicable schedule of charges
- The Customer's Liability with respect to unauthorised electronic banking transactions where there is a third-party breach will be zero if he reports/ informs the bank within 3 working days of receiving the communication from the bank regarding the unauthorised transaction
- Deposit Insurance and Credit Guarantee Corporation (DICGC) is a subsidiary of Reserve Bank of India. DICGC ensures that each depositor in a bank is insured up to a maximum of ₹5,00,000 (Rupees Five Lakh) for both principal and interest amount held by him in all deposits (Savings, Current, Fixed/ Recurring Deposits) in the bank
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- Always keep the cheque book/s in a safe place when not in use. If any cheque/ s is lost or stolen, you should notify the Bank immediately giving the number thereof, to stop payment of a lost or stolen cheque/ s of your account, you should immediately instruct the Bank in writing to refuse the payment, giving the cheque number, date, amount and payee's name. Alternatively, you may call our 24 hour phone banking for stop payment of the cheque/ s
- Request for issuance of a new cheque book can be placed through Deutsche Bank ATMs, Online Banking and Phone Banking. You can give a written request for the same at any of Deutsche Bank branches by filling up the cheque book requisition form
- At the time of account closure, unused cheque leaves and the debit card should be destroyed at your end/ returned to the bank.
- Blank cheque/ s should not be issued/ given to anyone. Under no circumstances cheque/ s should be given to unknown person/ s in exchange for cash
- To prevent fraud, while writing a cheque, the amount both in words and figures must begin as close to the left-hand margin as possible, so that other words or figures cannot be inserted
- While sending the cheque/ s through post/ courier or otherwise you should ""cross"" them with two parallel lines. These lines should run from top to bottom of the cheques for more security
- In case, you are aware of the name of the payee bank to whom you wish to send/ pay a cheque, you should write the name of the bank in the crossing before the words "" & Co, "" and the cheque will then be paid only to that particular bank."
- Please ensure to avail of the Nomination facility on your savings account

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Savings Account (Tick as Applicable)	db Eve Advantage Savings Account <input type="checkbox"/>	db Eve Value Plus Savings Account <input type="checkbox"/>
Assets Under Management (AUM)# OR Average Quarterly Balance (AQB)	(CAT A Branch): AUM >= ₹5,00,000 OR AQB >= ₹1,50,000 (CAT B Branch): AUM >= ₹2,50,000 OR AQB >= ₹75,000	AUM >= ₹1,50,000 Recurring Deposit of ₹15,000 for 12 months or SIPs of ₹15,000 for 12 months
Fall Below Fees (per quarter)	Lower of the percentage shortfall from the AQB or AUM X ₹1,800 or ₹1,800 whichever is lower	Lower of the percentage shortfall from the AQB or AUM X ₹1,500 or ₹1,500 whichever is lower
Cheque issued and returned Financial Reasons (per Instrument)	₹350	₹350
Payable at Par Cheque Book – Personalised	Free of Charge	Free of Charge
db International Debit Card	db International Platinum Debit Card – Free of Charge	db International Gold Debit Card – Free of Charge
ATM Cash Withdrawal Limit per transaction at Other Bank ATMs	₹10,000	₹10,000
Number of Free Transactions (Incase of non-maintenance of minimum balances; transactions at non db ATMs will be capped at 5 free transactions per month – above this free limit – ₹21^ per transaction will be charged) and charges at other Bank ATMs (Domestic)	Unlimited	db ATM – Free; 10 free transactions per month on non db ATMs; Above the free limit – ₹21^ per Transaction

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