

## Customer Rights Policy

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**Hnung:**

Customer centricity hi bank-a thil pawimawh ber panga zinga pakhat a ni. Bank chuan Customer Experience hi customer te hlim taka awm theihna tur leh chu chuan Bank nena inzawmna rei tak neih theihna tur kawng pawimawh tak a ni tih a ring tak zet a ni. Axis Bank's Customer Right Policy hi Customer Rights chungchanga regulator kaihhraina angin siam a ni.

**Thiltum:**

Axis Bank-a Customer Rights Policy-ah hian customer dikna leh Bank mawhphurhna te tarlan a ni. He Policy hi Axis Bank emaw a agent-te emaw thil leh service zawng zawngah hman a ni a, chu chu counter kaltlanga, phone hmanga, post hmanga, interactive electronic device hmanga, internet emaw, kawng dang hmanga pek emaw pawh ni se.

**Policy huam chungga coverage a awm :****Dik taka enkawl theihna dikna:**

A chungga Right tarlan ang hian Axis Bank chuan –

- a. Customer te nena inzawmna zawng zawngah minimum standard zawm a, banking kalphung tha leh dik tak tihmasawn
- b. Bank leh customer inkara inzawmna dik leh felfai tak siam
- c. Bank staff te chu customer te enkawltu, a tling tawh leh a remchan dan anga zirtir
- d. Staff member-te'n customer leh an sumdawnna chu rang tak leh zah takin an ngaihsak theihnan hma la rawh
- e. Customer zawng zawngte dik taka enkawl la, customer tu pawh hi mipa leh hmeichhia, kum, sakhaw, hnam, ziaak leh chhiar thiamna, economic status taksa chakna, etc. avanga thliar hran loh tur a ni. Axis Bank erawh chuan scheme emaw product bik a nei thei a, chu chu a member-te tana ruahman bik a ni target market group emaw, customer inthliarna atan defensible, sumdawnna lama pawm theih economic rationale a hman thei bawh. Bank hian affirmative action pakhat angin scheme emaw product emaw a nei thei bawh a, chu chu hmeichhia emaw, hnufual zawkte tan emaw a ni thei bawh. Chutiang scheme / product chu dik lo taka inthliarna nen a inang lovang. Chutiang special scheme emaw term emaw siam chhan chu Bank-in a tulna apiangah a sawifiah ang
- f. Thil siam leh service zawng zawng pek chhuah laiin a chungga thu bul hi hman a nih ngei ngei tur a ni
- g. Thil siam leh service pekte chu dan leh hrai kaihhnawih nena inmil a nih leh nih loh

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enfiah

Bank-in a customer-te chu harsatna awm lo leh dik taka enkawl chu a tum tur a nih laiin, Bank chuan a customer-te chu Bank nena an inzawmnaah zah tak leh rinawm taka che turin a beisei ang.

Bank-in a customer-te chu Bank-a internal grievance mechanism hnuaia an remedies zawng zawng an hman zawh hnuaia a customer-te chu Bank-a internal grievance redressal machinery-te pan a, alternate forum-te pan tura fuih a tumna a ni bawh ang.

**Transparency, Fair leh Honest Dealing neih theihna dikna:**

A chung a Right tarlan ang hian Axis Bank chuan -

- a. Customer chuan Bank atanga a beisei theih / dik taka a beisei theih dan hriatthiamna tha zawk a neih theih nan langtlang taka kalpui
- b. Bank-in customer nena a inzawmna chu ethical principles of equity, integrity leh transparency-ah a innghat tih enfiah
- c. Customer-te hnenah a thil siam leh service chungchang, terms and conditions, leh interest rate / service charge chungchang chiang taka hriat theih tur tawng awlsam leh hriatthiam awlsam tak hmangin pe la, customer-in product thlan dik leh hriatna nei taka a thlan theih nan information tling tak pe bawh ang che
- d. Term leh condition zawng zawng chu a dik vek tur a ni a, anmahni dikna, bat leh tih tur hrang hrangte chu chiang tak leh a theih ang anga tawng awlsam leh awlsam takin tarlan tur a ni
- e. Product nena inzawm risk pawimawh tak takte bakah a bik takin customer-in a tana a tichhe thei tur feature eng pawh hriattir rawh. Product emaw service emaw nena inzawm Most Important Terms and Conditions (MITC) chu product pek lai hian chiang takin customer hriattir a ni ang. A tlangpuiin, chutiang thuthlung chuan customer-in hmalam hun atana a duhthlanna a tikhawtlai lo tih a chiang ang
- f. Branch emaw website emaw-a Notice Board-ah emaw, help-line emaw help-desk kaltlangin interest rate, fee leh charge chungchang hriattirna pe la, a \ulna hmunah chuan customer hnenah direct-in hriattir a ni ang
- g. Website [www.axisbank.com](http://www.axisbank.com)-ah tariff Schedule tarlan la, a copy chu branch finah customer-te'n an en theih nan siam a ni ang. Tin, 4 Bank chuan a branch-ah branch-a Tariff Schedule awm theih dan tur hriattirna a tarlang bawh ang
- h. An Tariff Schedule-ah, customer-in a thlan thil leh service-a hman tur charge zawng zawng, a awm chuan, chipchiar takin pe rawh

- i. Terms and conditions siamthat a nih hma thla khat hmain a hnuaia channel pakhat emaw a aia tam emaw hmangin customer hnenah hriattir rawh:
  - Leikhathawn
  - Account chungchanga thuchhuah
  - SMSs
  - E-mail
  
- j. Chutiang inthlak danglamna chu thla khat chhunga hriattirna pek hnua prospective effect hmanga tih a nih tlangpui tih enfiah rawh. Bank chuan chutiang hriattirna pe lovin customer tana tha tur thil a tihdanglam chuan, chutiang inthlak danglamna a awm atanga ni 30 chhungin inthlak danglamna chu a hriattir ang. He inthlak danglamna hi customer tan a tha lo a nih chuan ni 30 aia tlem lo hriattirna pek hmasak a ni ang a, customer hnenah duhthlan tur pek theih a ni bawk ang, account khar emaw, account dang eligible account-a inthlak emaw, ni 60 chhunga revised charge emaw interest emaw pek ngai lovin chutiang hriattirna chu. Thu hriattirna pek a nih atanga ni 60 hnua, a awmna apiangah inthlak danglamna chu retrospective-in tih theih a ni
  
- k. Customer-in a thlan product / service chungchanga term leh condition eng emaw zawm loh/ bawhchhiat a nih chuan hremna pek tur chungchang hriattirna pe rawh
 

Public domain/ notice Board-a Bank-in Deposit, Cheque lakkhawm, Grievance Redressal, Compensation leh Dues khawn leh Security Repossession chungchanga a Policy te tarlanna, Customer Rights, Customer humhalhna policy, rualbanlo/kum upa zawkte tana hmanraw siamsak te
  
- l. Product pakhata thawktute chu customer-te hnena thu pawimawh kimchang, dik leh rinawm taka pe turin uluk taka zirtir an nih theih nan theihtawp chhuah rawh
  
- m. Product / service hman theihna tura dilna theihluhte pawm / pawm loh chungchangah Bank-in a rel angin hun remchang chhunga diltu hnenah hriattir tur a ni a, dilna pawm loh / hnawl chhan chu ziakin hriattir tur a ni. Chutiang hun chhung chu Bank website-ah hriattir a ni ang a, chubakah thil siam emaw service emaw bik hmannaah pawh hriattir a ni ang
  
- n. Customer segment kaihnawih te hnenah hetiang thu hi chiang takin hirih rawh:
  - thil siam bikte tihtawp
  - product availed-a inthlak danglamna
  - an office hmun danga sawn chhuah
  - hnathawh hun chhung inthlak danglamna
  - telephone number thlak danglam
  - office emaw branch emaw eng pawh ni 30 tal hriattirna pek hmasak a nih chuan khar

Bank chuan thu hriat puan chhuah chu thil siam / inzawmna nun chhung zawnga kalpui zel a nih thu leh taima taka zawm a nih tur thu a nemnghet a ni. Bank chuan a theih ang ang hman a tum ang channel of communication, web-site pawh tiamin, inthlak danglamna zawng zawng chungchanga information chu customer hnenah upfront-a hriattir a nih theih nan

- o. Customer-in thil pawimawh tak a rinhlel, a hmuhchhuah emaw, a tawn emaw report a ngaihna te pawh huamin, dan leh/ emaw banking regulation-a innghat dikna leh chanvot chu product hralh lain customer hnenah hriattir rawh
- p. Bank-a thawktute chu, thil siam emaw, service emaw hman tura customer-in a biak hunah, chu thil / service nena inzawm thu pawimawh zawng zawng pe vek tur a ni tih enfiah tur a ni a, chubakah customer-te tih theihna tur ngaihtuahin market-a thil awm ang chi chungchangah informational resources-te pawh kawng kawhmuh tur a ni thutlukna dik siam turin
- q. Customer hnenah hriattirna dik emaw contractual emaw pe lovin customer inzawmna tihtawp loh
- r. Customer chu a account enkawlina atana kawng awm zawng zawngah tanpui la, sum leh pai inzawmnaah Bank-a inputs mumal tak pe, account statement/ passbook, alerts, product's performance chungchang a hun taka information, term deposit maturity etc. te pe thin ang che
- s. Marketing leh promotional material zawng zawng chu a chiang a, mi hruai sual lo turin enfiah rawh
- t. Customer chu taksa lama hliam tuar vau lo, nghawng nei lo emaw, a dik lo taka fihbuai anga ngaih theih thil tih loh emaw. Sumdawnna kalphung pangngai pangngai chauh zawm ngei ngei tur a ni
- u. Product/services leh a structure atanga fee leh charge te chu customer tan a dik lo a nih loh nan enfiah thin ang che

**Right to Suitability:**

A chung a Right tarlan ang hian Axis Bank chuan -

- a. Third party product chu phalna a neih phawt chuan hralh tur a ni. Bank hian third party financial product hralh leh sem chungchangah Board pawmpui policy a nei ang a, chu chuan hralh hman customer te tana product a remchan leh tlin loh a zirchiang ang
- b. Thil emaw, service emaw hralh emaw, pek emaw chu customer mamawh ang zela inmil tur leh customer sum dinhmun leh hriatthiamna nena inmil lo a nih loh nan hma la rawh. Chutiang tehfung chu a record-ah dik taka ziah luh a ni ang
- c. Bank atanga service a hmuh apiang quid-pro-quo anga third party product eng pawh subscribe turin customer nawr loh

- d. Third party thil siam te pawh tiamin, thil hralh emaw, service pek emaw chu dan leh hrai awmsa nena inmil a nih leh nih loh enfiah rawh
- e. Bank-in a thil siam chu customer tana a remchan leh tlin loh a hriat theih nan a zawn zawnzawng, a tul leh dik lo zawnzawng chu rang tak leh dik taka pe vek tura a mawhphurhna chungchang customer hnenah hriattir rawh

**Right to Privacy:**

A chungah Right tarlan ang hian Axis Bank chuan -

- a. Customer-te mimal chanchin chu mimal leh thuruk anga ngaih (customer-in kan hnena banking a neih tawh loh lai pawhin), leh, dan tlangpui angin, chutiang thu chu mimal/institution dang hnenah a subsidiary / associate, tie-up institution etc. te hnenah puan chhuah loh tur a ni. eng thil atan pawh ni se:
  - Customer chuan chutiang thupuan chu ziakin chiang takin a phalsak a ni
  - Thupuan chhuah hi dan / thupek hmanga tih a ni
  - Bank hian mipui hmaah tih tur a nei a, i.e. mipui vantlang tana tha tur a ni
  - Bank hian a hlawkna tur chu thupuan hmangin a humhim a ngai a ni
  - Regulatory mandated business purpose atan a ni a, chutiang default chu credit information company emaw leiba khawntu agency emaw hnena puan chhuah a ni
  - Loan, credit card etc chungchang Credit company te hnena information insem
- b. Customer mimal chanchin chu marketing atan hman emaw, share emaw loh tur, customer-in a bik taka phalna a pek loh chuan
- c. Telecom Regulatory Authority of India-in a tihchhuah Telecom Commercial Communications Customer Preference Regulations, 2010 (National Customer Preference Registry) zawm tur a ni a, chutih rualin customer-te nena inbiakpawhna a nei bawh ang

**Right to Grievance Redressal and Compensation:**

A chungah Right tarlan ang hian Axis Bank chuan -

- Thil dik lo zawnzawng chu lainatna leh rang taka hmachhawn
- Thil tihsual siamthat vat
- Charge dik lo leh tihsual a nih chuan cancel rawh
- Bank-in compensation policy a siam angin, a lapses avanga customer-in direct financial loss a neih theih apiang chu customer-in a rul ang

Axis Bank pawhin a ti bawh ang -

- a. Bank-in compensation policy a siam angin, a lapses avanga customer-in direct financial loss a neih theih apiang chu customer-in a rul ang
- b. Customer transaction tikhawtlai / tihfel loh hun bituk chhunga leh contract inremna angin compensation policy chu public domain-ah dah rawh
- c. Grievance redressal procedure nghet leh chhanna nei thei tur leh customer-in a pan tur grievance resolution authority chiang taka tarlan tur
- d. Grievance redressal mechanism chu customer te tan awlsam taka hman theih tura siam.
- e. Customer hnenah complaint siam dan tur te, tute hnenah nge chutiang complaint siam tur tih te, engtikah nge chhanna beisei tur tih te leh a result-ah customer a lungawi loh chuan eng nge tih tur tih te chu thurawn pe rawh
- f. Grievance Redressal Authority / Nodal Officer hming, address leh biak theihna tur details tarlan. Complaint chinfel hun bituk chu service pekna hmun zawng zawngah chiang taka tarlan / hmuh theih a ni ang
- g. Complainant hnenah hun ruat chhunga complaint siamthat a nih loh chuan Banking Ombudsman hnenah a complaint escalate theihna option hriattir rawh
- h. Banking Ombudsman Scheme chungchanga thu hriatte chu mipui hriatah dah rawh
- i. Customer contact point-ah Bank branch chu a thuneihna hnuaia awm Banking Ombudsman hming leh contact details te tarlan a ni

**Customer Rights policy chungchanga thil hrang hrang:**

**Tin, Axis Bank chuan a hnuaia mite hi a enkawl ang:**

- Formal complaint zawng zawng (electronic hmanga complaint theihluh te pawh tel) chu hnathawh ni thum chhungin pawm vek tur a ni a, ni 30 aia rei lo (complaint tihpun leh complaint mawhphurtu sang ber internal official-in a enfiah hun pawh telin) hun remchang chhunga chinfel turin hna thawk tur a ni lungawi lohna chinfelna). Ni 30 chhung chu customer hnen atanga information mamawh zawng zawng a dawn hnuaah chhiar a ni ang
- Customer-in buaina chinfelnaah a lungawi loh chuan, emaw, buaina chinfel dan a\anga a chhuah danah emaw, complaint chinfelna tur Banking Ombudsman Scheme chungchang chipchiar tak chu aggrieved customer-te hnenah pek

**Hei bakah hian Bank chuan a hnuaia mite hi a enkawl ang:**

- Customer nena inzawmna siam lai hian, thil siamte chu specification angin a thawk lo emaw, thil a kal dik loh emaw a nih chuan, hlohna tur mawhphurhna, chutiang bawkin party zawng zawngte dikna leh mawhphurhna te chiang takin ziaak rawh. Mahse, Bank chuan a thunun theih loh thil dang (market inthlak danglamna, market variable avanga product performance, etc. ang chi) avanga hlohna eng pawh a phur dawn lo.
- Bank-in compensation policy a siam angin thil inhnialna (interest/charges nen) eng pawhah rinhlelhna awm lovin customer hnenah rinhlelhna awm lovin a lantir thei lo a nih chuan customer chu tikhawtlai leh demur lovin refund a nih theih nan hma la rawh.

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