

SELFE ACCOUNT FAQs

ACCOUNT OPENING

- **I hold only a fixed deposit with your Bank. Can I open a Selfe Half KYC account?**
No - since you already have an existing relationship with Equitas you cannot open a new digital half KYC account.
- **I have an existing digital account with another Bank. Can I open one with Equitas?**
No. As per RBI each customer is allowed only one half KYC account based on Aadhaar OTP verification.
- **I want to open a Selfe Half KYC account in the name of my Son who is 15 years old? What should I do?**
Selfe account can be opened ONLY by resident individuals aged 18 years & above.
- **What are the documents to be uploaded for opening a Selfe Half KYC account?**
You don't require any physical document. All you need is a PAN, Aadhaar/Virtual Id no., along with Aadhaar linked mobile number to open a Half KYC Selfe account.
- **I don't stay in my Aadhaar address anymore. How to open my account in my new address?**
You have the option of changing your current communication address by clicking "Change Mailing Address" while opening a Selfe Half KYC account. If you had missed to update, you may change it using DIY services available in our Internet & Mobile Banking post full KYC completion.
- **Can I open a joint Selfe Half KYC account?**
No. Currently this facility is not available.

CHEQUE BOOK & DEBIT CARD

- **I have opened a Selfe Half KYC savings account. How do I apply for cheque book & physical debit card?**
Selfe Half KYC is a half KYC account. Hence it does not qualify for a cheque book & physical debit card. You may complete KYC verification using our Video KYC link available in the website or by visiting the nearest Equitas branch. Post successful verification & conversion into full KYC account, you may apply for both cheque book & physical DC depending on your account type.
- **How do I operate my Selfe savings account?**
 - You may operate it using our Internet or Mobile Banking services by registering for the facility online.
 - You are eligible for Virtual Debit Card which can be used for online payments.
 - You may also link your account with any UPI & operate.

- **Are there any charges for Virtual Debit Card issued by the Bank?**
No – It is absolutely free.
- **How will I know my Virtual Debit Card details?**
 - You can view your virtual debit card details by logging in to our Internet/Mobile Banking.
 - Select “Selfe” from the Menu options.
 - Your virtual debit card details will be displayed post OTP verification.
- **I am unable to view my Virtual Debit Card. What should I do?**
You can generate your Virtual debit card through Internet or Mobile Banking – Menu – Selfe option instantly.
- **Do I require a PIN for my virtual debit card?**
No – You don’t need a PIN as the virtual debit card cannot be used at ATMs.
- **I am unable to use my Virtual Debit Card in international websites. Why?**
Virtual debit card is a domestic card which can be used only in Indian websites.
- **I blocked my virtual debit card by mistake. Can I apply for another one?**
No – Virtual debit card cannot be reissued. You may complete your KYC. Post converting into full KYC account, you may apply for a physical debit card.
- **I have converted my Selfe account into full KYC account. I am unable to view my virtual debit card in my Internet/Mobile Banking. What could be the reason?**
The option to view virtual debit card is available only for Selfe account holders. If you remember your virtual debit card details, you may use it till the validity period of 1 year. Else you need to apply for a physical debit card which will be displayed on your internet / mobile banking post issuance
- **I have my Virtual debit card details & also my physical debit card. Shall I use both?**
No - You may be allowed to use either your Virtual or your physical debit card only.
- **How to block my virtual debit card?**
You may block it using our Internet or Mobile Banking or by calling our toll free 1800 103 1222.
- **I applied for card & cheque book at the time of account opening. Can I cancel it during Video KYC call?**
Currently this is not possible in video call. But you may restart the Video KYC journey again & select “NO” option in the debit card & cheque book screen.
- **I forgot to apply for card & cheque book at the time of account opening. Can I request during Video KYC call?**
Currently this is not possible in video call. But you may restart the Video KYC journey again & select “YES” option in the debit card & cheque book screen.

ABOUT KYC

- **How do I complete KYC for my Selfe savings account?**

You may complete your KYC verification by using our Video KYC services offered between 8AM & 9PM on all days except National holidays. You may reach us using the link available in our website (or) by clicking the popup link available on your Selfe Internet / mobile banking during login.

You may also visit your nearest Branch with self-attested copies of Id & current address proof along with the originals to complete your KYC.

- **I don't have any Branch nearby. They are very far away. How do I complete KYC?**

You may complete your KYC verification by using our Video KYC services offered between 8AM & 9PM on all days except National holidays. You may reach us using the link available in our website.

- **What are your Video KYC hours?**

Our Video KYC services are available between 8AM and 9PM on all days except National holidays.

- **What documents should I have during Video KYC?**

Original PAN, Aadhaar, white paper & blue/black pen.

- **Do I have the option to change my permanent address in Video KYC call?**

No – Currently this facility is not available.

- **My account is blocked by your Bank & I am unable to do transactions. Shall I unblock my account using Internet & Mobile Banking?**

No – You need to complete your KYC process post which your account shall be unblocked.

- **What will happen if I don't complete my KYC?**

Selfe half KYC account is valid only for 1 year. Hence if KYC process is not completed within 1 year, Bank will close the account & the balances (if any) will be dispatched to you as a DD to your communication address.

TRANSACTION LIMITS

- **Is there any limit restrictions for Selfe half KYC account?**

Yes – Below are the daily, monthly & annual limits imposed on Selfe half-KYC account:

Yearly & Monthly Limits	
Cumulative credit transactions in a Financial Year shall not exceed	Rs. 2 Lakhs
Aggregate Credit Balance shall not exceed	Rs. 1 Lakh
Allowed monthly Debit Limit	Rs. 20000
Daily Withdrawal Limits	
Upto 72 hrs of account opening	Rs. 2000 per day
Upto 72 hrs - Transaction count	5 txns per day
Beyond 72 hrs of account opening	Rs. 5000 per day
Beyond 72 hrs - Transaction count	10 txns per day

- **How do I increase the transaction limits for my account?**
The above transaction limits apply for Selfe half KYC account. You may complete KYC verification using our Video KYC services to enjoy full benefits.
- **I am unable to transfer funds. It says limit exceeded. This is the first transaction I am performing for the day.**
Pls refer the above table for daily & monthly limits on debit transactions. For extended limits, pls complete your KYC to enjoy the full benefits.

SELFE FIXED DEPOSIT

- **Shall I book a Selfe FD in joint names?**
No. It can be opened in single name only.
- **Is there any restriction in the amount & tenure for booking a Selfe FD?**
Rs. 5000 to a maximum of Rs. 90000
7 days to a maximum of 365 days
- **I want to book a Selfe FD in my name. Shall I bring funds from my father's account?**
No – It is not allowed.
- **I want to change the maturity instructions for my Selfe FD. Shall I do it through Internet or Mobile Banking?**
No. Maturity instructions cannot be changed for Selfe FD.
- **Is there any pre-closure penalty for Selfe FD?**
A penalty of 1% is applied if it is closed within 6 months. However it is not applicable for Senior citizens aged 60 years & above.
- **How to pre-close Selfe FD?**
You may visit our nearest Branch & complete KYC to pre-close the Selfe FD.
- **Can I partially withdraw my Selfe FD?**
No. Currently it is not allowed.
- **How will I receive the Selfe FD maturity amount?**
It will be credited to your redemption Savings account given at the time of booking.