

These terms and conditions apply to and regulate the operation of the Current Account / Term Deposit offered by Doha Bank QSC (the "Bank") to Customers. These terms and conditions ("Terms") shall be in addition and subject to any other terms as stipulated by the Bank from time to time.

1. Definitions:

In these terms and conditions, the following words and phrases have the meaning stated hereunder unless indicated otherwise:

- a) "Account" refers to the Current Account / Term Deposit that may be opened and held with the Bank.
- b) "Account Opening Form" (AOF) refers to the respective relationship forms for Current Account / Term Deposit products.
- c) "Customer" refers to any person holding an Account with Doha Bank QSC.
- d) "Month" shall mean a month reckoned according to the British calendar.
- e) "Quarter" shall mean a financial quarter i.e. April – June, July –September, October –December, January – March in any financial year.
- f) "Services" shall mean the various services that may be provided by Doha Bank QSC in connection with the Account and are more particularly referred to / described in these Terms and/or on the website.

2. Applicability of Terms:

The terms and conditions ("Terms") set out below, together with the AOF, account charges and any other conditions which may be implied by law shall govern the operation of the Current account / Term Deposit and other related services offered by Doha Bank QSC to the Customer. By applying for opening the Account, the Customer acknowledges that he / she has read, understood and accepted these terms and conditions, which form a part of the Customer's application to the Bank.

3. Account Opening:

The Account opening formalities are governed by the policies Doha Bank QSC and may be revised from time to time. The Bank may require Customer/s to submit duly filled application forms / along with the prescribed set of documents stipulated from time to time, to the satisfaction of the Bank. Until the Bank receives all the documents prescribed by the Bank pertaining to the duly authorised signatories of the Account including their specimen signatures, the Bank shall be entitled to refrain from adhering to any instructions and/or deny operation of the Account from/to such authorised signatories.

Doha Bank QSC shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject the application and Doha Bank QSC shall not be responsible/liable in any manner whatsoever to me/us for any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection of this application.

If during the process of opening of the account, Doha Bank QSC in its course of verification finds any irregularity/discrepancy in the details provided by me/us, it shall have the exclusive right to not open the account or permit opening of the account on such terms and conditions as may be indicated by it to me/us. However, if any such irregularity/discrepancy in the details provided by me/us is found after opening the account, then the account shall be closed or operation of the account shall be permitted on such terms and conditions as may be indicated by Doha Bank QSC to me/us.

4. Operating Accounts:

An Account may be opened in the names of:

- a) An individual in his / her own name;
- b) Two (only 2 individuals can open joint a/c) persons in their joint names;
- c) A Company, Partnership Firm, Sole Proprietorship Firm, Hindu Undivided Family, Trust, Club / Association or other entity as may be permitted by the Bank in their respective names.

All the Accounts maintained (and related Services availed of from time to time) in the name of the individual shall be operated singly by the individual or Power of Attorney Holder of such individual, and in case of joint Accounts, by Account holders jointly, or by either of the joint-holder/s or as may be specified by the joint Account holder/s in the AOF, or by their Power of Attorney holders and accepted by Doha Bank QSC in its discretion.

In case of joint Accounts, any change in operational instructions / signing conditions or any other information contained in the AOF shall be given by all the joint Account holders, irrespective of the mode of operation.

Accounts (and related Services availed of from time to time) in the names of a company, partnership firm, trust, association or other entity shall be operated by the authorised signatory(ies) of the respective entities, as specified in the AOF / resolution submitted by such entity at the time of opening the Account or as varied in accordance with these terms and conditions. Changes to authorised signatories of such entities shall be recognised only upon due submission of the requisite authorizations resolutions approving such changes and provision of specimen signature, proof of identity etc. of the new authorised signatories to the satisfaction of the Bank.

Doha Bank QSC may send through courier, post, email or any other physical or electronic mode as selected by Doha Bank QSC from time to time to the mailing address furnished by the Customer, statements of Account, balance confirmation certificates, and / or such other items relevant or pertaining to the Account/ Customer. It shall be incumbent upon the Customer to inform Doha Bank QSC of any changes in the Customer's mailing address immediately. Doha Bank QSC will not be responsible for any loss, damage or consequences for delivery of the above items arising due to the Customer not informing Doha Bank QSC of the change in the mailing address of the Customer or for any other reasons whatsoever. I/We shall keep Doha Bank QSC informed at all times, regarding any changes/alteration in my/our communication address and authorize the Bank to update any such change/alteration in my/our communication address that the Bank may be informed of by me and/or is brought to the notice of the Bank and hereby authorize Doha Bank QSC to contact me / us on such changed/altered address. I/ We shall be solely responsible to ensure that Doha Bank QSC has been informed of the correct address for communication.

I/We agree to indemnify Doha Bank QSC against any fraud or any loss of damaged suffered by Doha Bank QSC due to my/our providing of any incorrect communication address and /or failure on my/our part to communicate the change/alteration in my/our communication address.

The Customer shall examine the entries in any statement of Account. Balance confirmation or other summary certificate that may be sent to it by Doha Bank QSC and within fourteen (14) days of the date of such statement or certificate, the Customer shall draw the attention of Doha Bank QSC to any such errors or omissions. If no such notification is received by Doha Bank QSC after the expiration of the said fourteen (14) days period, the details and information contained in such statement of Account, balance confirmation or summary certificate shall be conclusive evidence of the correctness of the contents and entries therein and be binding on the Customer or any person claiming under or through the Customer without the requirement for any further proof. Doha Bank QSC does not accept any responsibility for any loss arising out of failure on the part of the Customer to examine the entries in the statements and report the errors or omissions to the Bank, within the said 14-day period.

5. Cheque Book:

Cheque books may be provided only for such types of Accounts as may be permitted by applicable regulations and as may be determined by Doha Bank QSC in its sole discretion. The terms and conditions hereunder pertaining to cheque book shall be applicable only if cheque book facility is offered by Doha Bank QSC for any Account as permitted by applicable regulations and determined by Doha Bank QSC. A cheque book shall be posted directly to the mailing address of the Customer as available in the Bank's records, provided all the required formalities are completed and the same shall not be provided over the counter. Subsequent cheque books can be requisitioned through the requisition leaf available in the cheque book, subject to satisfactory conduct of the Account in Doha Bank QSC's sole opinion. Cheque books may be issued subject to such fees as may be stipulated by Doha Bank QSC from time to time.

Doha Bank QSC may dishonour and/or return cheques unpaid, which are altered, with or without fraud or forgery, if considered by the Bank to be ambiguous or suspicious in any way, or if received for payment more than three months after the date the cheque is drawn.

6. Authorisation:

The Bank has the authority to debit any Accounts to recover any amount credited by the Bank erroneously.

7. Charges / Fees:

Charges in connection with the operation of the Account and the Services would be levied at the rates as prescribed by the Bank for the respective types of Account as per Schedule of charges and as put up on the Website from time to time. Charges will be debited to the account at such intervals as may be deemed fit by Doha Bank QSC.

8. Services:

Various Services may be made available to the Customers by Doha Bank QSC in connection with the Account, which shall be subject to these terms and conditions and/ or such other terms and conditions governing the said Services as may be specifically stipulated by Doha Bank QSC from time to time. Notwithstanding anything specified herein such related Services shall be provided to the Customer at the sole discretion of Doha Bank QSC.

Doha Bank QSC, may at its sole discretion decide to offer or withdraw certain services to all or some of the Customer from time to time and Doha Bank QSC shall not be liable for any losses or damages incurred by Customers / Potential Customer/s / third parties, in case of provision or withdrawal of any such services.

9. Collection Facility:

The cheques, drafts, bills, dividend / interest warrants and other instruments issued in favor of the Customer are collected on behalf of the Customer, if so requested for, by the Customer. The collection of outstation instruments entails collection charges. Doha Bank QSC does not accept any responsibility for loss, delay, mutilation or interception of the instruments in postal or courier transit. Doha Bank QSC does not accept or share any responsibility for delay in realisation of such instruments or for the genuineness, validity or correctness of the signatures or endorsements thereon. The drawals against such instruments are permissible only on realisation of proceeds by Doha Bank QSC. Any provisional credit allowed at the discretion of Doha Bank QSC for an instrument under collection is recoverable with interest if the Instrument is returned unpaid. Doha Bank QSC has the right to disallow any drawings against such provisional credit (shadow balance).

10. Statement Of Account:

The Statement of Account for each Account shall be issued & charged on a frequency as determined by the Doha Bank QSC for each Account. Only one statement of Account shall be issued if the Customer opts to link related Accounts of the Customer and as advised by Customer. No separate statement of Accounts will be issued for such related Accounts. Unless disputed by the Customer within fourteen (14) days of mailing of the statement, the same shall be deemed to be accepted by the Customer. Doha Bank QSC reserves the right to rectify discrepancies in the statement of Account, if any, at any point of time. If Customer delays in examining the statement or in reporting a problem or error, it may affect Doha Bank QSC's ability to resolve the problem, and Customer shall be liable for the losses that may occur.

All the statements will be mailed to the Customer's address as per Doha Bank QSC's records. Doha Bank QSC shall not be responsible for statements lost in postal/courier transit. The Customer should contact Doha Bank QSC promptly if the Statement is not received and ask for duplicate statements, if required.

At the request of the Customer, statement of Account may be sent to the Customer's email address. Doha Bank QSC shall not be liable if any statement is received by the Customers from fraudulent persons / imposters. Further Doha Bank QSC shall not be held liable for any defects or failure in the computer system / network of the Customer on Account of non-receipt of email/s by the Customer from Doha Bank QSC.

Duplicate statements shall be issued to the Customer, only at the request of the Customer, for a fee.

11. Delivery:

Any of the deliverables i.e. cheque book / Fixed deposit advice etc. sent to the communication address of the Customer as per the records of Doha Bank QSC, shall be deemed to be right and proper delivery. The Customer shall ensure safekeeping of the cheque book / Fixed deposit advice and other deliverables and also ensure that there is no unauthorized access by any person to the same.

12. Interest:

No interest shall be payable on the balance maintained in the Current Account as per directives of Reserve Bank of India.

13. Overdrawing:

a) No overdrawing shall be permissible in the Accounts unless an overdraft facility has been specifically sanctioned by Doha Bank QSC. Any Temporary Overdraft in the Account, should be construed as a one-time facility only and not a continuous arrangement, unless otherwise agreed to, by Doha Bank QSC in writing.

- b) Doha Bank QSC may, at its sole discretion, agree to provide intra-day overdraft facility. The Customer acknowledges and agrees that any such overdraft facility availed by the Customer, on its express request or otherwise, shall be governed by these terms and conditions and/or such other terms as may be stipulated by Doha Bank QSC, from time to time.

The Customer shall forthwith repay all such drawing from the account but not later than end of day on which such drawing was made. Any failure to repay such excess drawing beyond the day of such drawing shall be an event of default and such over drawn amounts shall carry interest at such rates as may be notified by the Bank from time to time.

14. Death Or Incompetence:

The Customer agrees to notify Doha Bank QSC promptly if any of the joint Account holders or authorized signatory of the Account dies or is declared incompetent by a court. Doha Bank QSC may place a freeze on the Account and stop all operations when any of the joint Account holders or authorized signatories dies or is declared incompetent. Doha Bank QSC may retain the freeze on the Account until it establishes the identity and credentials of the successor/beneficiary to its satisfaction.

15. Nomination:

Nomination facility is available for Accounts in the names of individuals and proprietorship firms. Only one nominee is permissible for an Account and the nomination is to be made by the Customer duly witnessed by a third person. The Customer should ensure that he/it gets/ is given the acknowledgment as per the nomination rules framed by Reserve Bank of India. The Customer is at liberty to change the nominee, through declaration in the appropriate form to revise the nomination during the currency of deposit with Doha Bank QSC. Generally, a nomination is valid for all the Accounts under same Customer Identification number. However, the Customer may have liberty to request for different persons to be nominees for different Accounts under the same Customer identification number.

16. Sharing Of Information:

The Customer undertakes and authorises the Bank / its Group Companies to exchange, share or part with all the information, data or documents relating to his/its application to other Doha bank QSC Group Companies/ Banks/ Financial Institutions/ Credit Bureaus/ Agencies/ Statutory Bodies/such other persons as the Bank /its Group Companies may deem necessary or appropriate as may be required for use or processing of the said information/data by such person/s or furnishing of the processed information/data/products thereof to other Banks /Financial Institutions / credit providers / users registered with such persons and shall not hold the Bank / its Group Companies liable for use of this information.

17. Change Of Terms:

Doha Bank QSC shall have the absolute discretion to amend or supplement any of the Terms at any time relating to the Account and/or the Services provided for / in connection with the same. Doha Bank QSC may communicate the amended Terms by hosting the same on the Website or in any other manner as decided by Doha Bank QSC. The Customer shall be responsible for regularly reviewing these Terms including amendments thereto as may be posted on the Website.

18. Non-Transferability:

The Account and the Services provided to the Customer are not transferable under any circumstance and shall be used only by the Customer. However, Doha Bank QSC shall have the right to transfer, assign or sell all its rights, benefits or obligations to any person and these Terms, shall continue to be in force and effect for the benefit of the successors and assigns of Doha bank QSC.

19. Notices:

Notices in respect of the Account, the services and facilities provided in connection with / for the Account may be given by Doha Bank QSC either through email or posting a letter to the Customer's address. Doha Bank QSC may also give any notice by posting the notice on the Website and the same will be deemed to have been received by the Customer upon its publication on the Website. All notices in connection with the Services or the Account by the Customer to Doha Bank QSC shall be in writing and sent to the address as provided below and all notices shall be deemed to be received by Doha Bank QSC only upon acknowledgment of receipt of the same in writing by Doha Bank QSC. Doha Bank QSC Limited, Sakhar Bhavan, Ground Floor, Plot No. 230, Block No. III, Backbay Reclamation, Mumbai- 400 021.

20. Electronic Transactions:

The Customer agrees to and comply with all such terms and conditions as Doha Bank QSC may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of Doha Bank QSC, for and in respect of the Account or its terms, or Doha Bank QSC's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Doha Bank QSC's terms and conditions for such facilities, as may be prescribed from time to time.

21. Waiver:

No failure or delay by Doha Bank QSC in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege constitute as a waiver. The rights and remedies of Doha Bank QSC as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.

22. Force Majeure:

Doha Bank QSC's obligations contained herein will be subject to any occurrence resulting in prevention from or delay or interruption in performing its obligations if such prevention, delay or interruption is due to Force Majeure event, [which would include any event beyond the reasonable control of Doha Bank QSC, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government, changes in legislation and other allied acts of regulatory nature] then Doha Bank QSC shall not be deemed to be in default so long as any such cause or the effect thereof persists (provided that this shall not prevent the accrual of interest on any outstanding amount which would have been payable but for this provision) and during a reasonable period thereafter within which any such obligations are not capable of being fulfilled. Doha Bank QSC shall not be liable for any action or claim, from any party, arising out of its inability to perform the obligations for the reasons stated herein.

23. Indemnity:

1. The Customer hereby agrees that he/it shall, at his/its own expense, indemnify, defend and hold harmless Doha Bank QSC from and against any and all liability, any other loss that may occur arising from or relating to the operation or use of the Account or the Services or breach, nonperformance or inadequate performance by the Customer of any of these Terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations.

2. Under no circumstances shall Doha Bank QSC be liable to the Customer for any direct, indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.
3. Doha Bank QSC shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.
4. The Customer shall indemnify Doha Bank QSC as collecting Banker for any loss or damage which Doha Bank QSC may incur or suffer by guaranteeing any endorsement or discharge on a cheque, bill or other instrument presented for collection and such guarantee as given by Doha Bank QSC shall be deemed to have been given in every case at the Customer's express request.
5. The Customer shall keep Doha Bank QSC indemnified at all times against, and save Doha Bank QSC harmless from all actions, proceedings, claims, losses, damages, costs, interest (both before and after judgment) and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by Doha Bank QSC in resolving any dispute relating to the Customer's Account with Doha Bank QSC or in enforcing Doha Bank QSC's rights under or in connection with the Terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with Doha Bank QSC performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.
6. If any sum due and payable by the Customer is not paid on the due date, including without limitation any moneys claimed under this Paragraph, the Customer shall be liable to pay interest (both after as well as before any judgment) on such unpaid sum at such rate or rates as Doha Bank QSC may from time to time stipulate from the date the payment is due up to the date of payment.
7. The Customer shall solely be responsible for ensuring full compliance with all the all the FEMA rules, regulations or notifications thereunder, applicable laws and regulations in any relevant jurisdiction in connection with establishment of his/her/its relationship with Doha Bank QSC and for any/ all the transactions undertaken by the Customer under the various current account products offered by Doha Bank QSC and shall indemnify and keep indemnified Doha Bank QSC from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by Doha Bank QSC in connection with any failure to comply with any such applicable laws/regulations.
8. The indemnities as aforesaid shall continue notwithstanding the termination of the Account.

24. No Encumbrances:

The Customer shall not create or permit to subsist, any encumbrance or third party interest over or against any Account(s) with Doha Bank QSC or any monies lying therein without Doha Bank QSC's prior written consent.

25. The Customer/s shall not associate their name/s with the Bank without the prior written approval of the Bank.

26. Banker's Lien and Set-Off :

- a) Doha Bank QSC shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on all the deposits held/ balances lying in any Account of the Customer, whether in single name or joint name(s), to the extent of all amounts payable by the Customer arising as a result of any of Doha Bank QSC's services extended to and/or used by the Customer or as a result of any other facilities that may be granted by Doha Bank QSC to the Customer. Doha Bank QSC is entitled without any notice to the Customer to settle any indebtedness whatsoever owed by the Customer to Doha Bank QSC, whether actual or contingent, or whether primary or collateral, or whether joint and/or several, including without limitation indebtedness under any indemnity given by the Customer to Doha Bank QSC hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and transferring monies lying to the balance of any Account(s) held by the Customer with Doha Bank QSC, notwithstanding that the deposit(s)/ balances lying in such Account(s) may not be expressed in the same currency as such indebtedness. Doha Bank QSC's rights hereunder shall not be affected by the Customer's bankruptcy, insolvency, death or winding-up.
- b) In addition to Doha Bank QSC's rights of set-off, lien or any other right which it may at any time be entitled whether by operation of law, contract or otherwise, the Customer authorises Doha Bank QSC: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of Doha Bank QSC Limited (whether in India or elsewhere); and (b) to apply, set-off or transfer at any time (without prior notice to the Customer) any credit balance (whether or not then due) to which the Customer is at any time beneficially entitled (whether singly or jointly) on any account, in the Customer's name or jointly with any other person, with any branch or office of Doha Bank QSC Limited (whether in India or elsewhere) towards the satisfaction of any or all of the Customer's liabilities (whether such liabilities be present or future, actual or contingent, primary or collateral, or several or joint) under the Terms or for the Customer's account(s) or under the terms of any other facilities that may be granted by Doha Bank QSC to the Customer.
- c) In respect of a joint Account, Doha Bank QSC shall be entitled to set-off any sums standing to the credit of such joint account against the debit balance in other accounts which may be held by one or more holders of such joint Account.
- d) Doha Bank QSC shall not be under any obligation to exercise any of its rights under this Paragraph.
- e) The above mentioned rights of Doha Bank QSC are without prejudice to the obligations of the Customer to pay to Doha Bank QSC when due all its indebtedness and without prejudice to any other rights that Doha Bank QSC may have against the Customer for recovery of outstanding from Customer to Doha Bank QSC.
- f) Doha Bank QSC shall be entitled to withhold payments out of the Customer's Account or dishonour the Customer's cheque / instructions in case any amounts outstanding from the Customer to Doha Bank QSC are not paid when due.

27. Governing Law :

The laws of India shall govern these Terms. The Parties hereby agree that any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. Doha Bank QSC may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other court, tribunal or other appropriate forum, and the user hereby consents to that jurisdiction. Any provision of these Terms, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

28. Disclosure :

- (a) The Customer hereby irrevocably authorises Doha Bank QSC to disclose, as and when Doha Bank QSC is required to do so by applicable law or when Doha Bank QSC regards such disclosure as necessary or expedient (including but not limited to disclosures for the purpose of credit review of any Account, service/s or credit facilities received by the Customer from Doha Bank QSC whether singly or jointly with others or otherwise), any information relating to the Customer, his/her Account(s) or other assets or credit facilities whatsoever held on the Customer's behalf to:-
- 1) the head office, affiliates or any other branches or subsidiaries of Doha Bank QSC;
 - 2) his/her auditors, professional advisers and any other person(s) under a duty of confidentiality to the Bank;
 - 3) vendors, installers, maintainers or servicers of Doha Bank's QSC computer systems;
 - 4) any exchange, market, or other authority or regulatory body having jurisdiction over Doha Bank QSC, its head office or any other branch of Doha Bank QSC or over any transactions effected by the customer or the Borrower or for the customer's or the Borrower's account;
 - 5) any party entitled to make such demand or request;
 - 6) any person with whom Doha Bank QSC contracts or proposes to contract with regard to the sale or transfer or sharing of any of its rights, obligations or risks under the Terms;
 - 7) any person (including any agent, contractor or third party service provider) with whom Doha Bank QSC contracts or proposes to contract with regard to the provision of services in respect of the Customer's or the Borrower's account(s) or Facilities (as the case may be) or in connection with the operation of Doha Bank QSC's business;
 - 8) any person employed with, or engaged as an agent by, the Bank or its head office or affiliates, including any relationship officers for the purposes of or in connection with interactions with the Customers or providing services to the customers or the Borrower's or processing transactions pertaining to the Customers' or the Borrower's accounts or Facilities; and
 - 9) to enable Doha Bank QSC to centralise or outsource its data processing and other administrative operations) to Doha Bank's QSC head office, its affiliates or third parties engaged by the Bank for any such services/operations.
- (b) The Customer hereby agrees and consents that Doha Bank QSC shall be entitled, in connection with the Customer's application for any account, facilities or services provided by Doha Bank QSC, or during the course of the Customer's relationship with Doha Bank QSC, to obtain and procure information pertaining to the Customer or any of his/ her/ its accounts, legal or financial position from whatever sources available to Doha Bank QSC.

29. Closure of the Account :

*Doha Bank QSC reserves the right to close or freeze the Account(s), after due notice to the Customers for reasons which may include, but not limited to, the following:

1. In case any of the documents furnished towards Identity and address proof are found to be fake / forged / defective;
2. The Account opening cheque is returned unpaid for financial reasons/ signature not matching;
3. In case fraudulent / forged / fake cheques / bank drafts or any such instruments are attempted to be cleared / cleared through the Account;
4. In case of frequent returns of inward / outward cheques in the Account;
5. In case a debit balance for reasons, including but not limited to, non-repayment in case of facilities offered by Doha Bank QSC, where repayment is to be made through Customer's Account; reversal of wrong credit; any temporary overdraft granted to the Customers by in the Bank in relation to any facility or otherwise, etc., is allowed to continue for more than 90 days in the Account;
6. Improper conduct of the Account in terms of volume / type of transactions;
7. For unsatisfactory conduct of the Account.

The Customers shall be solely liable for return of cheques / dishonouring of any instruments consequent to such closure and all costs / charges arising out of such closure / freezing of the Account(s).

Upon closure of the Account(s) for any of the reasons specified above or otherwise, the Customer shall take steps to collect any balance amount in the Account, if any, and till such time the Customer collects such amounts, Doha Bank QSC reserves the right to keep such amounts in a special office account without any interest being payable on the same.

30. Interest :

No interest shall be payable on the balance maintained in the Account as per direction of Reserve Bank of India

Disclaimer:

"Doha Bank QSC may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services."