UJJIVAN SMALL FINANCE BANK
Build a Better Life

Disclosure of Commission – Co-branded Credit Card

In compliance with the applicable Regulatory and Statutory Guidelines, and in the interest of maintaining fair, transparent, and ethical dealings with customers, we hereby disclose that the Bank has entered into a co-branded credit card arrangement with BOBCARD Limited for the sourcing and issuance of BOBCARD Ujjivan SFB Credit Card.

Under this arrangement, the Bank receives commission from BOBCARD Limited for eligible credit card issuances sourced through the Bank's channels and for customer card usage, as per the terms mutually agreed between the Bank and BOBCARD Limited. Such commission does not result in any additional cost to the customer beyond the fees and charges applicable to the credit card.

The commission received by the Bank is governed by the commercial agreement executed between the Bank and BOBCARD Limited and is in compliance with the applicable regulatory guidelines.

Type of Card	Commission for Issuance	Commission Basis Usage
Ujjivan SFB BOBCard – Platinum	Rs.500	10bps on total transaction value
Ujjivan SFB BOBCard – Elite	Rs.1000	10bps on total transaction value

Disclaimer

1. The commission payable to Ujjivan Small Finance Bank Limited under the co-branded credit card arrangement may be subjected to change from time to time, as mutually agreed between Ujjivan Small Finance Bank Limited and BOBCARD Limited, and/or pursuant to any applicable regulatory, statutory, or Government of India directives.
2. Ujjivan Small Finance Bank Limited acts as a sourcing and distribution partner for the co-branded credit card offered by BOBCARD Limited under the terms of the co-branding agreement between the parties.
3. The Bank may receive commission from BOBCARD Limited for eligible credit card issuances and/or customer card usage in accordance with the commercial arrangement agreed between the parties.
4. The issuance of the co-branded credit card is subject to BOBCARD Limited's credit appraisal, internal policies, and eligibility criteria. The Bank does not guarantee approval or issuance of any credit card application.
5. The decision to apply for and obtain the co-branded credit card is entirely voluntary and shall not be linked to the sanction, continuation, or pricing of any banking product or service offered by Ujjivan Small Finance Bank Limited.
6. All fees, charges, interest rates, rewards, benefits, and other terms and conditions applicable to the co-branded credit card shall be governed by the Cardmember Agreement, Most Important Terms and Conditions (MITC), and other applicable documents issued by BOBCARD Limited.
7. Except for sourcing and referral of eligible customers, Ujjivan Small Finance Bank Limited shall not be responsible or liable for the approval, decline, issuance, operation, servicing, billing, rewards, disputes, or closure of the co-branded credit card, which shall be the responsibility of BOBCARD Limited in accordance with the applicable terms and conditions.

8. Customers are advised to read and understand the applicable product features, fees and charges, and terms and conditions before applying for the co-branded credit card.
9. The Bank does not make any representation or warranty regarding the suitability of the co-branded credit card for any particular customer. Customers are encouraged to assess the product based on their financial needs and repayment capacity before applying.
10. This disclosure is made solely in the interest of transparency and in compliance with applicable regulatory and statutory requirements and should not be construed as an endorsement or guarantee of the co-branded credit card by the Bank.

****