

Ivory Family Sign-up Form - Exclusive for Ivory customers

Welcome to Ivory Family Banking ('the Programme'), an exclusive suite offered by Ujjivan Small Finance Bank Ltd. ('the Bank'). This programme provides premium benefits to family members who meet the eligibility criteria outlined below.

Key Features:

- ✧ All family members can unlock and enjoy Ivory Programme premium benefits*
- ✧ Benefit from a single consolidated balance across all linked family accounts
- ✧ Exclusive access to the premium Ivory Debit Card^
- ✧ Enjoy a truly seamless, zero-fee banking experience
- ✧ Earn 4x reward points on all qualifying transactions.
- ✧ Access curated lifestyle benefits and entertainment perks
- ✧ Dedicated Relationship Manager as a single point of contact for all your banking needs

*Except minor & HUF account holders. T&C Apply.

^Only Domestic card applicable to NRO holders.

○ OPTION 1 – NEW GROUP CREATION:

We request the creation of a family group under the Ivory Family Programme by linking the family members and their respective accounts as listed below.

S No	Family member Name	Primary member Cust ID	Child Member Cust ID	Relationship with Primary member	Signature
1				Primary-SELF	
2					
3					
4					
5					
6					
7					
8					

*A maximum of 7 CIF IDs, both Resident and Non-Resident Individual customers can be included.

*A minimum of 2 members is required to form a family group.

○ OPTION 2 – NEW MEMBER ADDITION:

We request to add the below-mentioned family member having the below-mentioned accounts with the Bank to the Ivory Family Group ID

S No	Family member Name	Primary member Cust ID	Child Member Cust ID	Relationship with Primary member	Signature
1					
2					
3					
4					

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☐ **OPTION 3 – EXISTING MEMBER DELETION:**

I/We request to remove the below-mentioned members from the Family Group ID					
S No	Family member Name	Primary member Cust ID	Relationship with Primary member	Reason for deletion	Signature of the Primary Holder/ Member wishing to exit from the family group
1					
2					
3					
4					

☐ **OPTION 4 – CHANGE IN PRIMARY MEMBER:**

I/We request to change the Primary Member in the Family Group ID:					
Name of the Existing Primary Member	Primary Member's Cust ID	Name of the Proposed Primary Member	Cust ID of Proposed Primary Member	Signature of the Proposed Primary Member	

☐ **OPTION 5 – EXISTING GROUP DELETION:**

I request the Bank to delete the Family Group ID _____ owing to..... (Please mention the reason) Signature of the Primary Member:
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Eligibility Criteria of Ivory Family Banking:

The qualified Ivory member can add his/her immediate family members; both resident and non-resident individuals are eligible to enrol in the Ivory Family Programme.

- ✦ The members of the family group have to maintain a cumulative Total Relationship Value (TRV) of Rs 50,00,000/- and above with Ivory customer as a primary member.
- ✦ A maximum of 8 family members (Resident & Non-Resident Individuals) including the primary member are allowed in one family group.
- ✦ A family member who is already a member in any another family group of the Bank cannot be a member of this family group.

Total Relationship Value or TRV is a combination of:

- i) Savings Account Monthly Average Balance (MAB) and,
- ii) Term Deposits (TD) which includes Fixed Deposit (FD) and Recurring Deposit (RD).

Immediate family members with respect to the primary member shall include his spouse, children (including step/adopted children), parents (including step parents), brother & sister (including step brother and step sister), grandparents, grandchildren, son-in-law, daughter-in-law, father-in-law & mother-in-law.

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Most Important Terms & Conditions (MITC):

1. The Bank, in case of any modification, discontinuation, or introduction of services, features, charges, or terms and conditions, provide a minimum prior notice of 30 (thirty) days to the customer via SMS, email, physical letter, or any other mode of communication permitted under applicable law. Such notice shall be deemed sufficient and binding on the customer.
 2. Any modification to the MITC will be published on the website and the same shall be binding on all the members.
 3. All free limits and benefits are solely meant for personal usage of the group members and are not transferable or assignable. The Bank will monitor fair usage of the benefits offered as per the "Fair Usage Guidelines" meant for the usage of account for individual purposes.
 4. The primary member may voluntarily request to transfer the primary role to another eligible family member, subject to the written consent of the incoming primary member. In the event of closure of the account of the primary member, the next eligible member shall be automatically assigned as the primary member of the family group.
 5. The primary member is vested with the right to remove a member from the group without the need for the member's consent.
 6. A family member shall have the right to voluntarily exit the family group at any time with the consent of primary member.
 7. The Family group not maintaining the defined eligibility criteria will be dissolved with one month's prior notice by the way of SMS/EMAIL to the primary member of the group.
 8. This MITC is in addition to the comprehensive Terms and Conditions governing the concerned deposit accounts hosted in the Bank's website and any additional programme-specific terms issued by the Bank from time to time.
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Declaration

1. I/We declare that I/we have read (or have been read over) and understood the MITC contained hereinabove and also the terms and governing my/our respective deposit accounts including but not limited to those related to various services, charges and fees hosted in the Bank's website ("T&C").
2. I/We are fully aware about the features and benefits of Ivory Programme offered by the Bank and understand that these features and benefits shall be enjoyed by each of the members of the family group.
3. I/We agree and acknowledge that availing the benefits as applicable to the Ivory Family Programme and continued availing of such benefits me/us shall be considered my/our acceptance of terms and conditions as also all the variations, modifications, amendments, cancellation or novation thereof.
4. I/We understand and agree that if I/we fail to adhere to any of the MITC mentioned above at any time after designating my/our accounts under Ivory Family, the Bank may (at its sole discretion) withdraw all applicable benefits enjoyed by me/us under the Product or ungroup the family members and delink the accounts.
5. I/We agree and declare that I/we may change my demographic details including but not limited to mobile number, address etc. shared with the Bank from time to time and I/we consent and permit the Bank to make appropriate changes in the records of the Bank as and when I/we inform the Bank regarding such change and I/we shall not hold the bank liable or claim any damages for any action or omission on the part of the Bank due to such change in my demographic details with the Bank.

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I/We solemnly state, declare and undertake that the contents of this document, have been read over to me/us in the language known to me/us by Mr. and I/we hereby understand, accept and acknowledge the contents of the same.

S No	Name of the Member	Signature
1		
2		
3		
4		
5		
6		
7		
8		

Place:

Date:

Branch Name:

Branch Code:

I confirm that I have read and explained the programme features and terms and conditions to the customer in the language known to him/her and the customer has affixed the above signature / thumb impression in my presence thereafter.

(Signature of Sourcing Staff) (Ujjivan ID)

(Signature of the BM or BOM) (Ujjivan ID)