IVORY BY UJJIVAN Sign-up Form

Your Signature of Elegance

Dear Mr./Ms. .... (Primary Account Holder Name)

Customer ID ....

The Ivory Programme is our bespoke premium banking proposition, crafted to offer you a more elevated and personalised banking experience. As an Ivory customer, you will enjoy a thoughtfully curated range of privileges, dedicated services and exclusive lifestyle benefits, tailored to your evolving financial needs.

Signature Privileges of the Ivory Programme:

- Ivory Metal Debit Card**
- Quarterly BookMyShow offers
- Club Marriott Annual Membership**
- Family Banking which allows to add eight members
- 4x Rewardz**
- Zero Fee Banking on key banking transactions and services
- Access to OTT platforms
- 50% concession on annual locker rents (only at available branches)
- Dedicated Senior Relationship Manager

** 1. ***The Ivory Metal Debit Card*** *will be issued for free on first issuance to the primary customer.*
2. ***Club Marriott Membership*** *will be issued post three months of account activation provided aggregate spends of ₹50,000/- across POS/ECOM along with meeting Programme Eligibility Criteria.*
3. ***4x Ujjivan Rewardz*** *only for Savings Account holders.*

Eligibility Criteria of Ivory Programme at Customer ID level:

- **Onboarding Criteria (New Customer):**
  Initial Funding Cheque amount of **₹5 Lakhs or more.**
  (Account opening initial deposit for Savings or Current account & applicable for Resident & Non-Resident Individuals)
- **Upgradation Criteria (Existing Customer):**
  Maxima account holders maintaining Average Monthly Balance of ₹5 Lakhs or Average Quarterly Balance of ₹3 Lakhs with Total Relationship Value of ₹30 Lakhs for past one month will be eligible for upgrading their respective Savings, Current and Non-Resident accounts to Ivory Programme.
- **Customer Continuity Criteria (Customer ID Level):**
  - AMB of ₹5 Lakhs in Savings or Current Account (OR) AQB of ₹3 Lakhs in Savings or Current Account along with TRV of ₹30
  - Salary Account with a minimum net monthly salary credit of ₹3 Lakhs
  - Family TRV of ₹50 Lakhs or above, provided primary member is an existing Ivory customer

Common Terms:

- AMB (Average Monthly Balance) Average of daily closing balances in your account during one month.
- AQB (Average Quarterly Balance) Average of daily closing balances maintained over three months.
- TRV (Total Relationship Value) Combined value of your deposits across Savings, Current, and Term Deposit accounts.

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Joint Holder Details:

Joint Holder2 Name	Customer ID
Joint Holder3 Name	Customer ID
Joint Holder4 Name	Customer ID

Terms & Conditions:

1. Account opening initial deposit for Savings or Current account & applicable for Resident & Non-Resident Individuals and only for Maxima Account variant.

2. The features and benefits of the Maxima product variant will continue, in addition to those of the Ivory Programme. Onboarding of individuals will be as per the Service of Charges for the Maxima product variant(s).

3. Withdrawal of Benefits

3.1. If a customer fails to meet the stipulated eligibility criteria at any point, the Bank may, at its discretion, withdraw the associated Programme benefits either partially or entirely.

3.2. The Bank will typically provide one month's prior notice before such withdrawal. The customer agrees to bear any applicable charges, fees, or penalties levied in connection with this withdrawal.

4. Amendments to Terms

I/we have read and understood the Terms and Conditions governing the Account, which have been provided/explained to me/us in a language known to me/us. The detailed Terms and Conditions are available on the Bank's official website at www.ujjivansfb.bank.in, and I/we agree to be bound by the same, including any amendments, modifications, additions or changes made by the Bank from time to time. By opening/availing the Account and/or accepting these Terms and Conditions, I/we acknowledge and agree that such acceptance shall constitute acceptance of the detailed Terms and Conditions available on the Bank's website, as amended from time to time, and the same shall be binding on me/us.

5. The benefits offered for Ivory Programme are subject to the policies and strategies of the Bank, framed in conformity with the guidelines issued from time to time by the Reserve Bank of India ("RBI") and National Payments Corporation of India ("NPCI"), and the customers are advised to keep updated of the guidelines issued by RBI and NPCI from time to time. Benefits, if any, offered by virtue of tie up with any service provider of the Bank shall be available to customers subject to the mutual understanding between the Bank and the concerned service provider and only as long as the Bank continues the business relationship with such service provider. Further, such benefits can be availed by the customer only subject to the terms and conditions adopted by such service provider from time to time. Citing such benefits as features of Ivory Programme does not amount to a commitment by the Bank to provide such benefit or any one of them. The Bank does not undertake any liability to the customer or third parties due to withdrawal of any such benefits.

6. Data Privacy and Consent:

6.1. The Bank shall respect the privacy of the customer. However, by applying for Ivory Programme, the customer shall be deemed to have authorised the Bank to disclose, from time to time, any information and data relating to him/her (including personal sensitive data or information and any information that requires consent under the Information Technology Act, 2000/2008, the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute) and/or the Account in or outside India to: (i) any group entity, employees, agents, representatives etc. of the Bank; (ii) third parties engaged by the Bank or any of its group entities; (iii) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to the Bank or any group entity; (iv) any service provider or professional adviser of the Bank or its group entity with the rights to further share it with their sub-contractors in any jurisdiction; (v) any credit bureau, credit information companies, database/databanks, corporates, banks, financial institutions etc.; (vi) any authority or other entity as required by law or any authority; (vii) any other person to (or through) whom the Bank assigns or transfers or novates (or may potentially assigns or transfers or novates) all or any of its rights and obligations under the Account; (viii) RBI or any Government or any other regulatory Authorities/Bodies/Departments; and/or (ix) any court or judicial, statutory authority/tribunal. Possession, processing, usage or sharing of the herein mentioned information by the Bank and/or the herein mentioned entities shall not be disputed or cause to be disputed by the Customer at any point of time.

6.2. The Bank and/or its agents shall have full rights to make references and enquiries relative to any information provided by the customer, which the Bank or their agents consider necessary.

6.3. The customer shall be deemed to have authorised the Bank to record, retain, process or extract his/her/its call records or message history or related information, in respect of any conversation or messaging service undertaken by the Bank or its service providers/business partners in relation to services/facilities offered by the Bank.

For further details, customers may contact their Relationship Manager/Branch Manager/visit the nearest Ujjivan Small Finance Bank branch, or refer to the official website www.ujjivansfb.bank.in and www.ujjivansfb.bank.in/Ivory

Customer's Signature:

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Schedule of Charges - Ivory Programme

Features/Benefits/Eligibility/Charges	Ivory
Balance Requirements (Maintain one from below conditions 1 & 2)	
1) Average Monthly Balance (AMB) of Ivory Maxima Savings, Maxima Current, Maxima NRE & Maxima NRO accounts	AMB of ₹5 Lakhs
2) Average Quarterly Balance (AQB) and Total Relationship Value (TRV) under one CIF ID	AQB of ₹3 Lakhs in the respective Savings and Current accounts along with TRV of ₹30 Lakhs
Non-Maintenance Charges*	NIL
Ivory Debit Card	
Primary account holder	Ivory Metal Debit Card
Primary Debit Card First Issuance	NIL
Re-Issuance of Debit Card*	**Metal Debit card charges - ₹4,000+GST** **Plastic Debit card Charges - NIL**
AMC for Ivory Debit Card (For the accounts de-flagged from Ivory Programme due to non-maintenance of eligibility criteria)	**₹1,500+GST**
ATM Withdrawal Limit – Domestic/International	₹2,50,000/-
POS Limit – Domestic	₹5,00,000/-
Contactless Transaction Limit – Domestic/International	₹5,000/-
ECOM Limit – Domestic	₹5,00,000/-
ECOM Limit – International	₹1,00,000/-
International ATM Access Fee	Cash withdrawal: ₹125; Balance Check: ₹25
Forex Markup Fee	3.50%
Cheque book issuance & re-issuance charges	NIL
Inward Cheque return charges	₹150 + GST
Outward Cheque return charges	₹150 + GST
Stop payment instructions per cheque	NIL
Stop payment instructions series	NIL
Payment Services	
Outward IMPS/NEFT/RTGS in Branch or IB/MB	NIL
NACH Debit Return Charges	₹100 + GST
NACH Mandate Charges	NIL
Others	
SMS alert Charges	NIL
Physical Account statement Charges	NIL

Customer's Signature:

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Non-Maintenance Charges*:

If the required AMB or AQB with TRV balances are not maintained for three consecutive months, a reminder (via SMS and email) will be sent in the fourth month and fifth month will serve as monitoring period. If balances not restored and remain below the required threshold, the account will be de-flagged from Ivory and downgraded in sixth month to the Maxima account, with corresponding features and charges applicable as per Maxima product variant.

Debit card Re-Issuance*:

Customers enrolling under the Ivory Programme may choose between a Metal Debit Card or a Plastic Debit Card as per their preference.

- For first issuance of Metal debit card to Joint Account Holders and Family Members added in Ivory Family Programme will be levied a charge of ₹4000 + GST from the respective Ivory flagged account.
- For Re-Issuance of Metal debit card to the Primary Account Holder, a charge of ₹4000 + GST will be debited from the respective Ivory flagged account.

There will be no charges applicable for issuance of Ivory Plastic Debit Card.
In case the customer is downgraded from the Ivory Programme due to non-maintenance of eligibility criteria, AMC of ₹1500 + GST will be charged on that account, given, if the customer wishes to continue using the Ivory Debit Card (either Metal or Plastic card).

Customer(s) Declaration:

I/We acknowledge that I/We have been made fully aware and understood the **Terms & Conditions** applicable for **Ivory Programme** and the **Ivory Debit Card**, and I/We agree to abide by the same. I/We are aware that the benefits are discretionary and may be withdrawn upon non-compliance with eligibility criteria. The Terms & Conditions of the Ivory programme have been duly explained to me/us in <..(language)> by Mr./Ms...Designation ....

Primary Holder's Signature:

Date:

Joint Holder 2 Signature:

Date:

Joint Holder 3 Signature:

Date:

Joint Holder 4 Signature:

Date:

Staff Declaration:

I confirm that I have explained the Ivory Programme features, eligibility criteria and terms and conditions to the customer(s) in the language understood by him/her/them. The customer(s) has/have affixed their signature(s)/thumb impression(s) in my presence thereafter.

(Signature of Sourcing Staff) (Ujjivan ID)
Date:
Branch Name & Code:

(Signature of the BM/BOO) (Ujjivan ID)
Date:
Branch Name & Code: