

Ivory by Ujjivan (Ivory) is a premium banking experience designed for individuals like you who appreciate elegance and excellence. This programme combines the best of premium banking with exclusive lifestyle privileges, global access, and dedicated relationship management.

Signature Privileges of the Ivory Programme:

RuPay Select International Metal Debit card	Dedicated Senior Relationship Manager
Club Marriott Membership*	Zero Fee Banking*
Access to OTT platforms	50% Concession on annual locker rents*
4x Ujjivan Rewardz*	Group up to 7 family members

*** 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.

Zero Fee Banking on key banking transactions and services.

50% Concession on annual locker rents only at available branches

4x Ujjivan Rewardz only for Savings Account holders.

Participation in the Ivory Programme is open only to Maxima customers of the Bank, subject to fulfilment of the eligibility criteria detailed below.

Eligibility Criteria of Ivory Programme at Customer ID level:

- **Onboarding Criteria (New Customer):**
Initial Funding Cheque amount of **₹5 Lakh or more.**
(Account opening initial deposit for Savings or Current Account & Applicable for Resident & Non-Resident)
- **Upgradation Criteria (Existing Customer):**
Maxima Account holder maintaining AMB of ₹5 Lakh or AQB of ₹3 Lakh with TRV of ₹30 Lakh for 3 consecutive months will be eligible for upgrading their respective Savings, Current and Non-Resident Accounts to Ivory Programme.
- **Customer Continuity Criteria (Customer ID Level):**
Maintain any one of the following:
 - Average Monthly Balance (AMB) of ₹5 Lakh in Savings Account, (OR)
 - Average Monthly Balance (AMB) of ₹5 Lakh in Current Account, (OR)
 - For Salaried customers, minimum monthly net salary credit of ₹3 Lakh in Salary Account, (OR)
 - Total Relationship Value (TRV) of ₹30 Lakh across CA, SA & TD with mandatory Average Quarterly Balance (AQB) of ₹3 Lakh in respective CA/SA Accounts.
 - Total Relationship Value (TRV) of ₹50 Lakh at family ID level, provided primary member is an Ivory customer.

Total Relationship Value or TRV refers to the combined holdings in:

- i. Average Monthly Balance (AMB) in Savings/Current Account and,
- ii. Term Deposits, including Fixed Deposits (FD) and Recurring Deposit (RD).

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1. Savings and Current Accounts under the Ivory Programme are extended subject to fulfilment of the prescribed eligibility criteria, applicable to both existing and new customers. The Bank reserves the right to revise or withdraw the offer in case of non-fulfilment of the criteria.
2. Following relationships with respect to primary customer will be considered for family grouping: Self, Spouse, Father, Mother, Son, Daughter, Brother, Sister, Father-In-Law, Mother-In-Law, Grand Father, Grand Mother, Grand son and Grand Daughter.
3. There will be no charges for setting up family group, adding or removing members from the group. Once the family members are removed from the group individual MAB criteria including MAB charges for non-maintenance will be applicable as per the scheme code.
4. Customers may also visit www.ujjivansfb.bank.in/personal/Ivory to view the schedule of charges.
5. The Bank reserves the right, at its sole discretion, to discontinue any service (in part or in full), modify features or revise applicable charges with prior notice to the customer.
6. Customers are required to carefully read and accept the **Terms and Conditions** governing Ivory Programme, including but not limited to those related to services, charges and fees, as published on the Bank's official website viz., www.ujjivansfb.bank.in/personal/Ivory ("the Website").
7. In the event a customer/account/variant fails to meet the stipulated eligibility criteria under the Ivory Programme, the Bank may, at its discretion, withdraw the associated benefits either partially or entirely with one month's prior notice.

8. The Bank reserves the right to alter, suspend or withdraw any special privileges at its discretion, without being obligated to provide any reason, and without incurring any liability with or without giving notice to customers.
9. Any amendments to these Terms & Conditions will be published on the Bank's website and shall be deemed binding on all customers.
10. The Ivory Programme offerings and privileges are intended exclusively for personal use of the account holder and may not be transferred, monetised or used for commercial purposes.

Customer(s) Declaration:

I/We acknowledge that I/We have been made fully aware of the features, privileges and schedule of charges of the **Ivory Programme**. I/We hereby confirm that I/we have carefully read and understood the **Terms and Conditions** governing the Ivory Programme and shall be viewing the website for the modifications in T&C and Schedule of Charges if any. I/We are aware that the benefits are discretionary and may be withdrawn upon non-compliance with eligibility criteria.

The Terms and Conditions of the Ivory Programme have been duly explained to me/us in <.....(language)> by Mr./Ms.....Designation..... and Employee Code.....

Primary Holder's Signature:

Additional Holder 2's Signature:

Additional Holder 3's Signature:

Additional Holder 4's Signature:

[To be signed by the primary holder if the account's mode of operation is E or S and A or S; to be signed by all account holders if the account's mode of operation is jointly in the presence of Bank/Branch official]

Place:

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.

Sourcing Staff Name & Signature:

Date:

Branch Manager Name & Signature with stamp:

Date:

Ivory Family

Service Request Number:

Date:

Branch Name:

Branch Code:

Creation of Ivory Family

I/We hereby request and authorize the Bank to initiate the family group creation process based on the information provided below.

I/We agree to enrol in the **Ivory Family Programme** and acknowledge that I/We understood the applicable programme eligibility criteria. Accordingly, I/We wish to create a family group with the members listed below and agree to abide by all the terms and conditions associated with the Ivory Family Programme as mentioned in this document.

Sr no.	Family member Name	Customer ID	Relationship with Primary member	Signature

Customer(s) Declaration:

I/We confirm that all the information provided above is true and correct to the best of my/our knowledge and belief. I/We understand that the inclusion or continuation of family members under the Ivory Family Programme is subject to the Bank's verification and eligibility review from time to time.

Primary Customer Name & Signature:

Date:

Staff Declaration:

I confirm that I have explained the Ivory Family 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.

Sourcing Staff Name & Signature:

Date:

Branch Manager Name & Signature with stamp:

Date:

Debit Card Issuance and Re-Issuance Application - Ivory Customers

Service Request Number:

Branch Name:

Date:

Branch Code:

Customer Choice for Debit Card Type:

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 Joint Account Holders and Family Members added in Ivory Family Programme
- For Re-Issuance of the Primary Account Holder

If opting for a **Metal Debit Card**, a one-time charge of **₹4,000 + GST** will be levied to the respective Ivory Savings/Current Account.

There will be **no charge** for issuance of a **Plastic Debit Card**.

Customer Selection (Please tick one option):

- ☐ **Metal Debit Card** — I/We agree to pay ₹4,000 + GST for issuance.
- ☐ **Plastic Debit Card**— No charge applicable.

Customer(s) Declaration:

I/We hereby request the Bank to issue the selected Debit Card linked to my/our Savings/Current Account. I/We understand and agree that the issuance of a Metal Debit Card will attract applicable charges as stated above, and such charges shall be debited to my/our account.

I/We further acknowledge that all privileges, benefits, and facilities under the Ivory Programme are extended solely at the discretion of the Bank and may be reviewed, revised, or withdrawn from time to time without prior notice. I/We agree to abide by all applicable **Terms & Conditions** governing the Ivory Programme and Debit Card usage.

Customer Name(s):

Customer ID(s):

Signature(s):

Date:

Staff Declaration:

I confirm that I have explained the Debit Card options (Metal/Plastic), applicable charges, and the Ivory Programme terms & conditions to the customer(s) in a language understood by him/her/them.

The customer(s) has/have affixed their signature(s)/thumb impression(s) in my presence thereafter.

Sourcing Staff Name & Signature:

Branch Name & Branch Code:

Date:

Schedule of Charges - Ivory Programme

Balance Requirements	
Average Monthly Balance of Maxima Savings, Maxima Current, Maxima NRE & Maxima NRO accounts	₹5 Lakh
Total Relationship Value (TRV) in the single CIF ID	₹30 Lakh with AQB of ₹3 Lakh in SA and CA Accounts
Non-Maintenance Charges*	NIL, IF MAB/TRV is met.
Debit card	
Primary account holder	RuPay International Select Metal
Primary Debit Card First Issuance	NIL
Re-Issuance of Debit Card*	Metal Debit card charges - ₹4,000+GST Plastic Debit card Charges - NIL
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
Account closure Charges	NIL

Non-Maintenance Charges*:

If the required AMB/TRV/AQB balances are not maintained for three consecutive months, a reminder (via SMS and email) will be sent in fourth month. The fifth month serves as a monitoring period. If balances remain below the required levels, the account will be downgraded in sixth month to the Maxima account, with corresponding features and charges.

Debit card Re-Issuance*:

For subsequent Debit card issuance, Customer will be given option to choose metal debit card or a regular plastic debit card.

- Metal Debit Card: ₹4,000 + GST (on request)
- Plastic Debit Card: No charge

Terms & Conditions:

1. Withdrawal of Benefits

- 1.1 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.
- 1.2 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.

2. Amendments to Terms

- 2.1 The Bank may amend these Terms and Conditions from time to time. The revised terms will be published on the Bank's website and shall be deemed effective and binding on all customers from the date of publication.

3. 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.

4. Amendments to Terms

- 4.1 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/it (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.
- 4.2 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.
- 4.3 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 ww.ujjivansfb.bank.in/personal/Ivory