



Dear Mr./Ms.

Welcome to a world of premium banking services designed exclusively for our most esteemed customers! Redefine your privileges with specially curated benefits to fulfil all your banking needs with 'NR Maxima Savings Account' everywhere. The account comes with first-of-its-kind Rupay Select Debit Card with various benefits and offers. Enjoy enhanced free transaction limits, best-in-class Ujjivan Mobile Banking App in 9 languages and a lot more.

KEY FEATURES OF NR MAXIMA SAVINGS ACCOUNT

- Zero charges on commonly used banking services**
- NEFT, RTGS and IMPS transactions across all channels free of cost
- No charges for issuance of Cheque books and Demand Drafts
- Complimentary Group Guard & Health Prime Rider for the first year (only for primary holders of age 18 to 65)
- Earn more with our higher interest rates
- No Additional charges for Non-Home branch transactions
- Free SMS alert facility to your registered Indian mobile number

(**For details, please refer the Schedule of Charges published on the Bank's official website)

KEY BENEFITS OF RUPAY SELECT DEBIT CARD

- Life-time Free Rupay Select Debit Card
- Unlimited Transactions across any bank ATMs in India
- Higher Daily ATM Cash Withdrawal upto ₹ 2.5 lakhs. Higher Daily POS/Ecommerce transaction limit upto ₹ 5 lakhs
- 2 Complimentary Airport lounge access per quarter at select domestic airports
- Personal Accident and Total Permanent Disability cover of up-to ₹ 10 lakhs
- Exclusive Lifestyle, Health, Entertainment benefits and merchant offers on Rupay Select Debit Card

ELIGIBILITY CRITERIA OF NR MAXIMA SAVINGS ACCOUNT

Flexible Eligibility Criteria, as follows (any one):

- Monthly Average Balance in NR Maxima Savings Account - Rs. 1,00,000 or above
- Cumulative Fixed Deposit of Rs. 15,00,000 or above in the name of the primary holder

MOST IMPORTANT TERMS & CONDITIONS

1. Customers are requested to read and understand the terms and conditions governing Savings Bank Account and NR Maxima Savings Account ("the T&C"), including but not limited to those related to various services, charges, and fees, associated with the product by accessing the official website of Ujjivan Small Finance Bank Ltd. ("the Bank") viz., www.ujjivansfb.in ("website").

2. If the NR Maxima Savings Account does not meet the required eligibility criteria in any particular month, service fee as applicable as per the schedule of charges will be levied in subsequent month. The Bank shall have absolute right to debit any account of the customer for recovering any amount due and payable by the customer to the Bank. If the customer violates any of the T&C, rules and regulations or the applicable laws, the Bank may, in absolute discretion, discontinue any of the services completely or partially, or re-designate the account to a lower variant or close the account, without any notice to the customer, provided that this shall be without prejudice to the right of the Bank to recover from the customer applicable charges in regard to the special benefits availed (by virtue of designating the account as NR Maxima Savings Account).



3.The Bank reserves the right to modify or withdraw any or all benefits provided for NR Maxima Savings Account, without any prior notice/intimation to the customers. The Bank also reserves the right to amend, vary or modify the T&C and the schedule of charges at the discretion of the Bank. Any amendment, variance or modification to the T&C and the schedule of charges will be published on the website and the same shall be binding on all customers.

4.The Bank reserves the discretion to open or not to open NR Maxima Savings Account, without assigning any reason and without being liable to the customer, or to anyone claiming under the customer, in any manner whatsoever.

5.The Bank will monitor fair usage of the benefits offered, meant for the usage of account for individual purposes and it reserves the right to alter, modify, cancel or withdraw any or all benefits provided on the NR Maxima Savings Account, without any prior notice/intimation to the customer.

6.Insurance benefits shall be available only if the customer agrees to the terms and conditions stipulated by the concerned insurer. All issues pertaining to insurance coverage, including the insurance premium, eligibility norms, and settlement of insurance claims, shall be governed by the terms and conditions stipulated by the insurer. Insurance coverage may be withdrawn or cancelled in case violation of terms and conditions (stipulated by the Bank and/or the insurer, from time to time), or if the account is re-designated (due to reasons whatsoever) to any lower variant. If the insurance coverage is allowed to be continued despite degradation of the account, the Bank reserves the right to recover from the customer applicable charges/premium therefor.

7.The features and benefits on RuPay Select Debit Card are provided by National Payments Corporation of India ("NPCI") and customers should get acquainted with the applicable terms and conditions, as also the charges. Any or all features and benefits of the RuPay Select Debit Card can be discontinued at any time without any prior notice to the customer at the sole discretion of the Bank/NPCI, and without being liable to the customer, or to anyone claiming under the customer, in any manner whatsoever. Airport lounge access facility is provided at selected locations under the RuPay (NPCI) scheme.

8.The above terms and conditions are in addition to the Comprehensive Terms and Conditions governing Resident Savings Bank Accounts/Savings Deposits which are hosted on the bank's website.

I/We am/are aware and acknowledge that, in regard to the services and/or benefits offered by the Bank through its service providers/business partners or those having dependency on service providers/business partners, the services and/or benefits shall be governed by the terms and conditions stipulated by the service providers/business partners, and prior to availing such services and/or benefits I/we shall get thoroughly acquainted with and adhere to the terms and conditions specified by such service providers/business partners, apart from adhering to those terms and conditions stipulated by them from time to time

I/We confirm that I/we have read/having been read over and understood the terms and conditions applicable for NR Maxima Savings Account and the Debit card, and I/we agree to abide by the same. The terms and conditions were explained to me in _____ < Mention the Regional Language > _____ by Mr./Ms. _____ < Name of Branch Official > _____ <designation> _____ < Designation of the Branch Official > _____

Source of Lead:	CIF ID (Existing, if any):
Lead ID:	Customer Name:
Date:	
Place:	(Signature of customer/Thumb impression)

I confirm that I have explained the product 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 BOO) (Ujjivan ID)