

Classic Savings Account, bundled with a host of features and benefits is especially designed to make your day-to-day banking convenient and hassle-free. Enjoy complimentary lounge access with RuPay Platinum, best-in-class Ujjivan Mobile Banking App in 9 languages. Further, give your account a classic edge with your choice of Debit Card- RuPay Platinum Debit Card or RuPay Classic Debit Card.

Eligibility Criteria: Monthly Average Balance in the Classic Savings Account – Rs 5,000 & above (The account shall not be overdrawn at any point in time.)

T&C: If the Classic Savings Account does not meet the required eligibility criteria in any particular month, a service fee as per the applicable Schedule of Charges will be levied on the account.

We wish you a happy and safe banking experience!!

Comparative Features of Debit Card:

Features	RuPay Platinum Debit Card	RuPay Classic Debit Card
Daily POS & E-comm Spend Limit	INR 1,00,000	INR 50,000
Daily ATM Withdrawal Limit	INR 50,000	INR 25,000
Free ATM & Micro ATM transaction Combined (Ujjivan bank)	5 per month	5 per month
Free ATM & Micro ATM transactions Combined (other bank)	5 per month	5 per month
Complimentary Airport Lounge Access	1 domestic airport or railway lounge access per quarter	-
Accidental Insurance Coverage	Personal Accident Insurance & Permanent Disability Cover up to 2 lakhs	-
Exclusive Merchant Offers**	20% discount up to Rs 100 per month on Swiggy and recharging Amazon Pay Balance	
Issuance Charges	INR 299 + GST	INR 149 + GST
Annual Maintenance Charges (AMC)	INR 250 + GST	INR 125 + GST

*The Bank reserves the right to amend or vary or modify or withdraw the above conditions fully or partially.

** Merchant Offers are subject to NPCI scheme and reserves the right to terminate the offer at any time without notice

MOST IMPORTANT TERMS & CONDITIONS

1. Customers are requested to read and understand the terms and conditions governing the Classic 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 Classic Savings Account does not meet the required eligibility criteria in any particular month, a service fee as per the applicable Schedule of Charges will be levied. The Bank shall have the absolute right to debit any account of the customer for recovering any amount due and payable by the customer to the Bank. If the customers violate any of the T&C, rules and regulations or the applicable laws, the Bank may, in its absolute discretion, discontinuing any of the services completely or partially, or close the account, without any notice to the customer.
3. The Bank reserves the right to modify or withdraw the benefits provided for Classic Savings Account, without any prior notice/intimation to the customers. Any modification to the T&C and Schedule of Charges will be published on the website with due notice period and the same shall be binding on all customers.

4. The Bank reserves the discretion to open or not to open Classic Savings Account, without assigning any reason and without being liable to the customer in any manner whatsoever.
5. 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 the benefits provided on the Classic Savings Account, without any prior notice / intimation to the customers.
6. Airport lounge access facility is provided at selected locations under the RuPay (NPCI) scheme. Please refer to www.rupay.co.in for more details.
7. 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 hereby state that I may change my demographic details including but not limited to mobile number, address etc. shared with the Bank from time to time and I consent and permit the bank to make appropriate change in the records of the Bank as and when I inform the Bank regarding such change and I 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.

I am aware about the features of Classic Savings Account. I am made to understand that the Bank will not reveal any information relating to me and the Bank will ensure strict compliance to the extant legal framework on data protection and ensure secrecy of transactions. At the same time, I am aware that the Bank needs to depend on its business partners for providing me certain benefits and services in relation to the Classic Savings Account and the Debit Card. I, having been explained and understood in clear terms the implications due to such disclosure, hereby voluntarily and freely consent and authorize the Bank to exchange, process, share, disclose or part with, any or all of the information and data pertaining to me or my account(s) (including personal sensitive data/information and/or any other information that requires a consent under applicable provisions of relevant statutes/rules, whether provided by me or otherwise), with any service provider. I confirm that I have read and understood the terms and conditions for Classic Savings Account and I agree to abide by the same. The terms and conditions for Classic Savings Account were also explained to me in

<mention the regional language>

,by Mr./Ms.

<Name and Designation of the Branch Official>

RuPay Platinum Debit Card

RuPay Classic Debit Card

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 in my presence thereafter.

Source of Lead:

Lead ID:

Date:

Place:

CIF ID (Existing, if any):

Customer Name:

(Signature of customer/Thumb impression)