

Required Information for New Account Establishment

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To ensure comprehensive information delivery to customers during account setup processes, the following data elements must be communicated to each applicant when establishing new checking, savings, money market, Now Card, or time deposit accounts via telephone. This applies to all inbound (Fulfillment and Priority Banking) and outbound (Priority Outbound) calls managed through the Contact Center. While scripts need not be recited word-for-word unless specifically mandated, following the recommended scripting guidelines below will help ensure all required information is properly conveyed.

Implementation Guidelines

Mandatory Information by Account Category

Checking Account Data	Savings Account Data	Money Market Account Data	Time Deposit Account Data	Now Card Data	Now Savings Account Script Data
Customer Identity Program (CIP) Notification (Must be recited verbatim, including language translations)	Customer Identity Program (CIP) Notification (Must be recited verbatim, including language translations)	Customer Identity Program (CIP) Notification (Must be recited verbatim, including language translations)	Customer Identity Program (CIP) Notification (Must be recited verbatim, including language translations)	Customer Identity Program (CIP) Notification (Must be recited verbatim, including language translations)	Customer Identity Program (CIP) Notification (Must be recited verbatim, including language translations)
Nationality Status	Nationality Status	Nationality Status	Nationality Status	Nationality Status	Nationality Status
Multiple Citizenship Status	Multiple Citizenship Status	Multiple Citizenship Status	Multiple Citizenship Status	Multiple Citizenship Status	Multiple Citizenship Status
Compliance Verification Question	Compliance Verification Question	Compliance Verification Question	Compliance Verification Question	Compliance Verification Question	Compliance Verification Question
Standard Overdraft Protection (SOC) Selection Script (not relevant for Now Checking accounts)	Regulation DD Information (relevant for all DotRed Savings applications) (Must be recited verbatim, including language translations)	Standard Overdraft Protection (SOC) Selection Script	Electronic Communication Script	Now Card Information (accessible in RAMS Phonebook via Conference feature) (Must be recited verbatim, including language translations)	Now Savings Account Script (Must be recited verbatim, including language translations)

Checking Account Data	Savings Account Data	Money Market Account Data	Time Deposit Account Data	Now Card Data	Now Savings Account Script Data
Checking Account Termination Script	Savings/Money Market Account Termination Script	Savings/Money Market Account Termination Script	Time Deposit Mailing Script (when customer refuses electronic consent)		Completion Script (relevant for electronic signature customers)
Electronic Communication Script	Electronic Communication Script	Electronic Communication Script	Time Deposit Completion Script (relevant for electronic signature customers)		
Postal Communication Script (when customer refuses electronic consent)	Postal Communication Script (when customer refuses electronic consent)	Postal Communication Script (when customer refuses electronic consent)	Account Verification (NAS) - (when relevant)		
Completion Script (relevant for electronic signature customers)	Completion Script (relevant for electronic signature customers)	Completion Script (relevant for electronic signature customers)			
Account Verification (NAS) - (when relevant)	Account Verification (NAS) - (when relevant)	Account Verification (NAS) - (when relevant)			

Comprehensive Script Requirements

Customer Identity Program (CIP) Notification

(This notification must be delivered via IVR before call transfer to Contact Center representative, see exception below)

To ensure adequate CIP Notification delivery to clients, banking representatives must state the CIP Notification word-for-word, including translations:

- During joint applications where both applicants are not available at call initiation, the notification must be communicated to all applicants prior to application commencement
- Prior to initiating new account or lending applications during outbound communications
- Prior to commencing new account or lending applications during relay communications

Required Word-for-Word English and Spanish Communication:

"To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who

opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents."

"Para ayudar al gobierno a luchar contra el financiamiento del terrorismo y las actividades de lavado de dinero, la ley federal exige que todas las instituciones financieras obtengan, verifiquen y registren información que identifique a cada persona que abre una cuenta. Qué significa esto para usted: Cuando abra una cuenta, le pediremos su nombre, dirección, fecha de nacimiento y otra información que nos permita identificarle. También podemos solicitar su licencia de conducir u otros documentos de identificación."

Nationality Status

(Initiated by Sales & Service)

"Are you a US Citizen?"

Multiple Citizenship Status

"Do you hold citizenship with another country?"

Compliance Verification Question (PEP - Politically Exposed Person)

(Initiated by Sales & Service and must be stated word-for-word, including translations)

Required Word-for-Word English and Spanish Script:

- "Are you a current or former foreign political official, or an associate or family member of one?"*
- "¿Es usted un funcionario político extranjero actual o anterior, o un asociado o familiar de uno?"*

Regulation DD Information

(Must be stated word-for-word for all DotRed Savings applications, including translations)

Required Word-for-Word English and Spanish Communication:

"The interest rate paid on DotRed Savings is established at the sole discretion of Dunzo Bank and may change at any time. A Dunzo checking account is required to open DotRed Savings. Account may be opened with \$5 when an automatic monthly transfer from a Dunzo checking account is set up; otherwise, \$50 opening deposit required. If opened online, \$50 opening deposit required. An automatic transfer of funds of at least \$10 from your Dunzo checking account to your DotRed Savings account in at least 10 of any of the 12 calendar months that precede the month of your account opening anniversary (your "Account Anniversary Month") is required to earn a 1% annual savings bonus. The annual savings bonus is based on the average monthly balance during the 12 calendar months that precede your Account Anniversary Month. The annual savings bonus will be paid to your DotRed Savings account by the second business day of the month following your Account Anniversary Month."

To receive the annual savings bonus, your DotRed Savings account must be open on the date of the annual savings bonus payment with a maximum annual savings bonus of \$100. You are responsible for any tax due on any amount received under this offer. Fees could reduce earnings on the account. Dunzo Bank reserves the right to change the terms of or to terminate this bonus program and discontinue bonus payment at any time in its sole and absolute discretion. As of today's date, the Annual Percentage Yield for the DotRed Savings account is 0.01%. If you have a DotRed Savings account and do not have a Dunzo checking account, or if you close your Dunzo checking account, Dunzo Bank reserves the right to convert your DotRed Savings account to a savings account. We will notify you in advance if we convert your account."

"La tasa de interés pagada en una cuenta de ahorros DotRed se establece a la entera y exclusiva discreción de Dunzo Bank y puede modificarse ocasionalmente. Es necesario tener una cuenta de cheques de Dunzo para abrir una cuenta de ahorros DotRed. Se puede abrir una cuenta con \$5 cuando se configura una transferencia automática mensual desde una cuenta de cheques de Dunzo; si no se establece, se requiere un depósito de apertura de \$50. Si se abre en línea, es necesario un depósito de apertura de \$50. Una transferencia automática de fondos de mínimo \$10 desde su cuenta de cheques de Dunzo a su cuenta de ahorros DotRed en al menos 10 de cualquiera de los 12 meses calendario que preceden al mes de aniversario de apertura de su cuenta (su "Mes Aniversario de Cuenta") se requiere para devengar una bonificación de ahorros anual del 1%. La bonificación de ahorros anual se basa en el saldo mensual promedio durante los 12 meses calendario anteriores al Mes Aniversario de su Cuenta. La bonificación de ahorros anual se pagará a su cuenta de ahorros DotRed al segundo día hábil del mes posterior al Mes Aniversario de su Cuenta. Para recibir la bonificación de ahorros anual, su cuenta de ahorros DotRed debe estar abierta en la fecha en que se pague la bonificación de ahorros anual. La bonificación de ahorros anual máxima es de \$100. Usted es responsable de cualquier impuesto adeudado sobre cualquier monto recibido en virtud de esta oferta. Los cargos podrían reducir las ganancias en la cuenta. Dunzo Bank se reserva el derecho de cambiar los términos de o poner fin a este programa de bonificación y discontinuar el pago de bonificación en cualquier momento a su entera y absoluta discreción. A la fecha de hoy, el Rendimiento Porcentual Anual para la cuenta de ahorros DotRed es del 0,01%. Si usted tiene una cuenta de ahorros DotRed y no tiene una cuenta de cheques de Dunzo, o si cierra su cuenta de cheques de Dunzo, Dunzo Bank se reserva el derecho de convertir su cuenta de ahorros DotRed en una cuenta de ahorros. Le notificaremos con antelación si convertimos su cuenta."

Standard Overdraft Protection (SOC) Selection Script

(Relevant for all customers establishing Checking or Money Market accounts. Not applicable to Now Checking accounts)

"We will be including a Reg E Disclosure entitled "What you need to know about Overdrafts and Overdraft Fees" with your account opening documentation. It is important that you read and understand this information prior to changing your Overdraft Coverage election. You can also access this notification at www.dunzobank.com/coverage. Once you have read and understood the notification, you can change your election by logging on to your account at www.dunzobank.com or by contacting us at 1-800-947-BANK (2265)."

"Incluiremos una divulgación Reg E titulada "Lo que necesita saber sobre sobregiros y tarifas de sobregiro" con la documentación de apertura de su cuenta. Es importante que lea y comprenda esta información antes de cambiar su elección de cobertura contra sobregiros. También puede acceder esta notificación en www.dunzobank.com/coverage. Una vez que haya leído y comprendido la notificación, puede cambiar su elección iniciando una sesión de banco en línea por Dunzo.com o contactándonos al 1-800-947-BANK (2265)."

Checking Account Termination Script

"Mr./Ms. Customer, you have selected the amount of \$XXX.XX as the initial deposit. The availability of the initial deposit will be delayed based on applicable Regulatory guidelines and until we receive a valid and complete, signed signature card. All your account opening documentation can be sent and signed via email. May I have your mobile phone number and email address to send this information?"

"Cliente, ha seleccionado la cantidad de \$XXX.XX como el depósito inicial. La disponibilidad del depósito inicial será retrasada basado en regulaciones aplicables y hasta que recibamos una tarjeta de firma válida, firmada por todos los propietarios. Toda la documentación de apertura de su cuenta puede enviarse y firmarse por correo electrónico. ¿Puede darme su número de teléfono móvil y dirección de correo electrónico para enviar esta información?"

Savings/Money Market Account Termination Script

"Mr./Ms. Customer, you have selected the amount of \$XXX.XX as the initial deposit. The availability of the initial deposit will be delayed based on applicable Regulatory guidelines and until we receive a valid and complete, signed signature card. All your account opening documentation can be sent and signed via email. May I have your mobile phone number and email address to send this information?"

"Sr./Sra. Cliente, ha seleccionado la cantidad de \$XXX.XX como depósito inicial. La disponibilidad del depósito inicial será retrasada según regulaciones y hasta que recibamos una tarjeta de firma válida, firmada por todos los propietarios. Toda la documentación de apertura de su cuenta puede enviarse y firmarse por correo electrónico. ¿Puede darme su número de teléfono móvil y dirección de correo electrónico para enviar esta información?"

Now Card Information

(Prior to establishing a Now Card, read the following information word-for-word, including translations)

Note: If the customer indicates they wish to hear the remaining terms in full, you must reference the IVR recording. If the recording is not available, you must read the full information outlined in the [Now Card Fees PDF](#) below.

"Mr./Mrs. __, thank you for your interest in a Dunzo Now Card. I am required to provide you with some additional details about this prepaid card..."

- There is no fee for opening a Dunzo Now Card.
- This card requires a minimum initial load of \$10, which must be made by transferring available funds from a Dunzo checking or savings account.
- There

is a \$5 monthly fee for maintaining the card. This fee is waived for any monthly statement period in which 7 purchases post to your card. • There is no fee for cash reloads at any:

- Dunzo Branch
- Dunzo DepositSmart ATM
- Shared reload network • There is no fee for domestic purchases made with your card • There is no fee for ATM withdrawals or balance inquiries made at a Dunzo ATM • There is a \$2.50 fee for ATM withdrawals or balance inquiries made at a non-Dunzo ATM • There is no fee for calling a Dunzo' live or automated customer service agent • There is no fee for inactivity on your card • This card has no overdraft or credit feature • Funds loaded to the card are eligible for FDIC insurance • For general information about prepaid accounts, visit cfpb.gov/prepaid • After completing your request to open a Now Card, we will mail your personalized Now Card, with the account Terms and Conditions. • We charge 8 other types of fees. A complete list of all fees that apply to this card is available in our [Now Card Fees PDF](#) at dunzobank.com/nowcard, or I can conference you into our automated disclosure system.

If the customer does not want to hear the full disclosure, answer any questions the customer may have about the additional fees (detailed in the [Now Card Fees PDF](#)):

- **Card Personalization:** \$10 per card • **Expedited Replacement:** \$25 per card
- **Mobile Load** (available immediately): 1-4% of check amount, \$5 minimum • **ATM Mini-Statement:** \$2
- **Wire Transfer to Your Card:**
 - From a Dunzo account: \$5 per transfer
 - Other Domestic Transfer: \$15 per transfer
 - International Transfer: \$18 per transfer • **Wire Transfer Notifications:**
 - Email Notification: \$0.50 per notification
 - Telephone Notification: \$5 per notification
 - Fax Notification: \$3.50 per notification • **International Transactions:**
 - Transactions: 3% of the transaction amount
 - ATM withdrawals or balance inquiries: \$5 per transaction/inquiry

For complete fee details, please refer to our [Now Card Fees PDF](#)

Mr./Mrs. __, do you wish to continue with opening a Dunzo Now Card?"

Required Word-for-Word English and Spanish Script: (Lines 1-15)

1. "Sr./Sra. ____, gracias por su interés en una tarjeta Now Card de Dunzo. Tengo la obligación de suministrarle algunos detalles adicionales sobre esta tarjeta prepagada..."
2. "No se aplican cargos por abrir una tarjeta Now Card de Dunzo."
3. "Esta tarjeta requiere una carga inicial mínima de \$10, que debe efectuarse mediante transferencia de fondos disponibles desde una cuenta de cheques o de ahorros de Dunzo."

4. "Se cobrará un cargo de \$5 por mantener la tarjeta. Se exonerará el pago de este cargo para cualquier período de estado de cuenta mensual en el que se reflejen 7 compras en su tarjeta."
5. "No se aplican cargos para recargas de efectivo en cualquier: • Sucursal de Dunzo • Cajero automático DepositSmart de Dunzo • Red de recargas compartida"
6. "No se aplican cargos para compras nacionales realizadas con su tarjeta"
7. "No se aplican cargos para retiros o consultas de saldo realizados en un cajero automático de Dunzo"

Electronic Communication Script

(Initiated in Sales & Service once Send for Electronic-sign is selected)

"To establish your account remotely, Dunzo uses a process that includes sending text messages to your cellular telephone with a PIN. This process helps us verify your identity. Before we send text messages to you, we need your consent to receive text messages. Please note, that Dunzo may use an automatic telephone dialing system to send you these text messages. You are not required to provide this consent to open your account, but if you do not provide your consent, we will need to mail you documentation to complete and return. Do you consent to receive these text messages to your cellular phone?"

"Para abrir su cuenta de depósito de forma remota, Dunzo utiliza un proceso que incluye el envío de mensajes de texto a su teléfono celular con un PIN. Este proceso nos ayuda a verificar su identidad. Antes de enviar mensajes de texto necesitamos su consentimiento para recibir mensajes de texto. Tenga en cuenta que Dunzo puede utilizar un sistema de marcación telefónica automática para enviarle estos mensajes de texto. No está obligado a brindar este consentimiento para abrir su cuenta, pero si no brinda su consentimiento, necesitaremos enviarle por correo la documentación para que complete una declaración. ¿Consiente recibir estos mensajes de texto a su teléfono celular?"

Review suggested scripting below based upon the customer's response:

• **If No:** *"If you still wish to open your account, we can mail you documentation to complete and return."*
Read the Postal Communication Information to the customer. • **If Yes:** *"What is your cellular telephone number?"*

Postal Communication Script

(Provide information if the customer declines to receive documents electronically)

"We also offer the option to receive this information by mail within 7-10 business days to the mailing address you provided me earlier. Please be sure to sign your signature card and return it to us in the enclosed envelope or at a local branch. If you elect to return the signature card to a local branch, all owners of the account must be present to complete the account opening."

"También ofrecemos la opción de recibir esta información por correo dentro de 7 a 10 días hábiles a la dirección que proporcionó anteriormente. Asegúrese de firmar su tarjeta de firma y devolverla en el

sobre adjunto o a su sucursal local. Si elige devolver la tarjeta de firma a una sucursal local, todos los propietarios de la cuenta deben estar presentes para completar la apertura de la cuenta."

Completion Script

(Suggested scripting for customers who consent to Electronic-sign)

"Please follow the instructions we are sending to Electronic-Sign your signature card within 7 days."

"Siga las instrucciones que le enviamos para firmar electrónicamente su tarjeta de firma dentro de 7 días."

Time Deposit Completion Script

(Suggested scripting for customers who consent to Electronic-sign)

"The account was opened with [funding account] for a term of [state the term]. Please follow the instructions we are sending to Electronic-Sign your signature card within 7 days."

"La cuenta se abrió usando [cuenta de fondos] por un plazo de [indique el plazo]. Siga las instrucciones que le enviamos para firmar electrónicamente su tarjeta de firma dentro de 7 días."

Time Deposit Postal Communication Script

(Provide information if the customer declines to receive documents electronically)

"The account was opened with <funding amount> for a term of <state the term>. You will receive your account opening documentation in the mail within 7-10 business days. Please be sure to sign your signature card and return it to us in the enclosed envelope or at a local branch. If you elect to return the signature card to a local branch, all owners of the account must be present to complete the account opening."

"La cuenta se abrió con <monto de financiación> por un plazo de <indique el plazo>. Recibirá la documentación de apertura de su cuenta por correo dentro de 7 a 10 días hábiles. Asegúrese de firmar su tarjeta de firma y devolverla en el sobre adjunto o a su sucursal local. Si elige devolver la tarjeta de firma a una sucursal local, todos los propietarios de la cuenta deben estar presentes para completar la apertura de la cuenta."

Account Verification (NAS)

(Provide to any applicant required to provide additional information at a branch to clear a Caution)

"Mr./Mrs. Customer, in addition to the New Account packet, you will also receive a Authorization Documentation letter detailing the additional information required. You will have 30 calendar days to bring this information to a local branch. To protect both you and Dunzo, if the additional information is not provided within 30 days, the account will be closed."

"Sr./Sra. ___, además del paquete de cuenta nueva, también recibirá una carta de documentación de autenticación que detalla la información adicional requerida. Tendrá 30 días naturales para llevar esta información a una sucursal local. Para protegerlo a usted y a Dunzo, si no proporciona la información adicional dentro de los 30 días, se cerrará la cuenta."

Now Savings Account Script

(Must be read prior to processing the account request)

"Mr./Ms. Customer, you have chosen to apply for a Dunzo Now Savings account. This account has a minimum opening deposit of \$10 which must be funded from your credit or debit card from another institution. Your account will be available for use immediately upon processing this application. The availability of the initial deposit will be subject to standard hold policies. For complete details about account terms and conditions, please refer to our documentation that will be provided upon account establishment."

Additional Resources

- [Now Card Fees PDF](#) - Complete fee schedule and terms
 - **Account Opening Documentation** - Available through electronic delivery or mail
 - **Regulatory Compliance Materials** - Provided with all account types
 - **Customer Service:** 1-234-567-8900
 - **Online Banking:** www.dunzobank.com
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This document serves as a comprehensive guide for customer service representatives handling new account applications at Dunzo Bank. All mandatory scripts must be read word-for-word as indicated, and representatives should ensure compliance with all regulatory requirements during the account opening process. For the most current fee information, always refer to the [Now Card Fees PDF](#) and other official documentation.