

Data Requirements for New Account Setup Procedures

To ensure comprehensive information delivery to clients throughout new account establishment processes, the subsequent details must be communicated to every applicant when creating new checking, savings, money market, Now Card, or time deposit accounts via telephone contact. These requirements encompass all incoming (Fulfillment and Priority Banking) and outgoing (Priority Outbound) communications handled through the Contact Center. While scripts need not be recited word-for-word unless explicitly specified, employing the recommended scripting outlined below will assist in ensuring complete mandatory information dissemination.

Operational Guidelines

Data Requirements Organized 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 Verification Program (CIVP) Notice (Must be communicated verbatim, including language translations)	Customer Identity Verification Program (CIVP) Notice (Must be communicated verbatim, including language translations)	Customer Identity Verification Program (CIVP) Notice (Must be communicated verbatim, including language translations)	Customer Identity Verification Program (CIVP) Notice (Must be communicated verbatim, including language translations)	Customer Identity Verification Program (CIVP) Notice (Must be communicated verbatim, including language translations)	Customer Identity Verification Program (CIVP) Notice (Must be communicated 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 Investigation Question	Compliance Investigation Question	Compliance Investigation Question	Compliance Investigation Question	Compliance Investigation Question	Compliance Investigation Question
Standard Overdraft Protection (SOP) Selection Scripting (not relevant to Now Checking accounts)	Regulation DD Statement (relevant to all DotRed Savings applications) (Must be communicated verbatim, including language translations)	Standard Overdraft Protection (SOP) Selection Scripting	Distance Scripting	Now Card Statement (accessible in RAMS Phonebook via Conference feature) (Must be communicated verbatim, including language translations)	Now Savings Account Scripting (Must be communicated verbatim, including language translations)
Checking Account Termination Scripting	Savings/Money Market Account Termination Scripting	Savings/Money Market Account Termination Scripting	Time Deposit Postal Scripting (if client declines electronic signature)		Completion Scripting (relevant to clients who electronically sign)
Distance Scripting	Distance Scripting	Distance Scripting	Time Deposit Completion Scripting (relevant to clients who electronically		

			sign)		
Postal Scripting (if client declines electronic signature)	Postal Scripting (if client declines electronic signature)	Postal Scripting (if client declines electronic signature)	New Account Verification (NAV) - (When relevant)		
Completion Scripting (relevant to clients who electronically sign)	Completion Scripting (relevant to clients who electronically sign)	Completion Scripting (relevant to clients who electronically sign)			
New Account Verification (NAV) - (when relevant)	New Account Verification (NAV) - (when relevant)	New Account Verification (NAV) - (when relevant)			

Comprehensive Requirements

Customer Identity Verification Program (CIVP) Notice

(This notice gets delivered through the IVR before call routing to a Contact Center banker; see exception noted below)

To guarantee proper CIVP Notice communication to clients, bankers must recite the CIVP Notice verbatim, including language translations: - When handling joint applications where both applicants are not present on the call at the start of the process, prior to initiating the application to confirm all applicants have received the notice. - Before commencing a new account or lending application during Outbound communications. - Before starting a new account or lending application during Relay communications.

Mandatory Verbatim Statement:

“To assist the government in combating terrorism financing and money laundering operations, Federal regulations mandate all financial institutions to collect, authenticate, and document information that confirms each individual who establishes an account. This means for you: Upon account establishment, we will request your name, address, birth date, and additional information enabling us to confirm your identity. We may also request to examine your driver’s license or other identification documents.”

Nationality Status

(Prompted by Sales & Service)

“Do you hold US citizenship?”

Multiple Citizenship Status

“Do you maintain citizenship with any other nation?”

Compliance Investigation Question (PEP - Politically Exposed Person)

(Prompted by Sales & Service and must be recited verbatim, including language translations)

Mandatory Verbatim Script: “Are you currently or previously a foreign political official, or connected to or related to one?”

Regulation DD Statement

(Must be recited verbatim for all DotRed Savings applications, including language translations)

Mandatory Verbatim Statement:

“The interest rate provided on DotRed Savings gets determined at the exclusive discretion of Dunzo Bank and may fluctuate at any time. A Dunzo checking account is mandatory to establish DotRed Savings. Account may be established with \$5 when an automatic recurring monthly savings transfer from a Dunzo checking account is configured; otherwise, \$50 initial deposit mandatory. If established online, \$50 initial deposit mandatory. An automatic fund transfer 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 preceding the month of your account establishment anniversary (your “Account Anniversary Month”) is mandatory to qualify for a 1% annual savings bonus. The annual savings bonus gets calculated on the average monthly balance for the 12 calendar months preceding your Account Anniversary Month. The annual savings bonus will be credited to your DotRed Savings account by the second business day of the month following your Account Anniversary Month. To qualify for the annual savings bonus,

your DotRed Savings account must remain active on the date the annual savings bonus gets credited. Maximum annual savings bonus is \$100. You bear responsibility for any tax obligations on any amount received through this offer. Fees may diminish earnings on the account. Dunzo Bank maintains the right to modify the terms of or discontinue this bonus program and adjust the bonus payment amount at any time at its exclusive and complete discretion. As of today's date, the Annual Percentage Yield for the DotRed Savings account is 0.01%. If you maintain a DotRed Savings account and lack a Dunzo checking account, or if you terminate your Dunzo checking account, Dunzo Bank maintains the right to transform your DotRed Savings account to a savings account. We will provide advance notification if we transform your account."

Standard Overdraft Protection (SOP) Selection Scripting

(Relevant to all clients establishing a Checking or Money Market account. Due to Now Checking being ineligible for SOP, this scripting is not mandatory for Now Checking account establishment.)

"We will be incorporating a Regulation E Statement titled 'What you need to understand about Overdrafts and Overdraft Fees' with your account establishment documentation. It is crucial that you review and comprehend this information before modifying your Overdraft Protection selection. You can also access this notification at www.dunzo.com/protection. Once you have reviewed and understood the notification, you can modify your selection by accessing your account at Dunzo.com or by reaching us at 1-234-567-8900."

Account Termination Scripting

Checking Account Termination Scripting: "Mr. / Ms. Client, you have chosen the amount of \$XXX.XX as the initial deposit. The availability of the initial deposit will be postponed based on applicable Regulatory guidelines and until we obtain a valid and complete signature card. All your account establishment documentation can be transmitted and signed via email. May I obtain your mobile phone number and email address to transmit this information?"

Savings/Money Market Termination Scripting: "Mr./Ms. Client, you have chosen the amount of \$XXX.XX as the initial deposit. The availability of the initial deposit will be postponed based on applicable Regulatory guidelines and until we obtain a valid and complete, signed signature card. All your account establishment documentation can be transmitted and signed via email. May I obtain your mobile phone number and email address to transmit this information?"

Now Card Statement

(Before establishing a Now Card, recite verbatim the following statement, including language translations)

Note: If the client indicates they want to hear the remaining terms completely, you must conference in the IVR recording. If the recording is unavailable, you must recite the complete statement outlined in the Now Card Fees PDF below.

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

- There is no charge for establishing a Dunzo Now Card.
- This card mandates a minimum initial load of \$10, which must be completed by transferring available funds from a Dunzo checking or savings account.
- There is a \$5 monthly charge for maintaining the card. This charge is waived for any monthly statement period in which 7 purchases post to your card.
- There is no charge for cash reloads at any:
 - Dunzo Branch
 - Dunzo DepositSmart ATM
 - Shared reload network
- There is no charge for domestic purchases completed with your card
- There is no charge for ATM withdrawals or balance inquiries completed at a Dunzo ATM
- There is a \$2.50 charge for ATM withdrawals or balance inquiries completed at a non-Dunzo ATM
- There is no charge for contacting a Dunzo live or automated customer service agent
- There is no charge 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 establish a Now Card, we will email your personalized Now Card, with the account Terms and Conditions.
- We impose 8 other types of charges. A list of all charges that apply to this card is available at dunzo.com/nowcard, or I can conference you into our automated disclosure system.

If the client does not want to hear the complete statement, respond to any questions the client may have about the additional charges:

- Personalized card: \$10 per card
- Expedited replacement card: \$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
- Notification of Wire Transfer to your Card:

- 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

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

Mandatory Verbatim Script: (Lines 1-15)

1. "Mr./Mrs. __, thank you for your interest in a Now Card from Dunzo. I am obligated to supply you with some additional details about this prepaid card."
2. No charges apply for establishing a Now Card from Dunzo.
3. This card mandates a minimum initial load of \$10, which must be completed by transferring available funds from a Dunzo checking or savings account.
4. A \$5 charge is imposed for maintaining the card. This charge is waived for any monthly statement period in which 7 purchases post to your card.
5. No charges apply for cash reloads at any:
 - Dunzo Branch
 - Dunzo DepositSmart ATM
 - Shared reload network
6. No charges apply for domestic purchases completed with your card
7. No charges apply for ATM withdrawals or balance inquiries completed at a Dunzo ATM

Distance Scripting

(Prompted in Sales & Service once Send for E-sign is chosen.)

"To establish your account remotely, Dunzo employs a process that involves transmitting text messages to your cellular telephone with a PIN. This process assists us in confirming your identity. Before we transmit text messages to you, we need your consent to receive text messages. Please note, that Dunzo may employ an automatic telephone dialing system to transmit you these text messages. You are not obligated to provide this consent to establish your account, but if you do not provide your consent, we will need to mail you documentation for you to complete and return. Do you consent to receive these text messages from Dunzo to your cellular phone?"

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

- If No: "If you still wish to establish your account, we can mail you documentation to complete and return." Review the Mailing Statement to the client.
- If Yes: "What is your cellular telephone number?"

Postal Scripting

(Supply information if the client declines to receive documents electronically)

"We also provide the option to receive this information by mail within 7-10 business days to the mailing address you supplied 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 establishment."

Completion Scripting

(Suggested scripting for clients who consent to E-sign)

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

Time Deposit Completion Scripting

(Suggested scripting for clients who consent to E-sign)

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

Time Deposit Postal Scripting

(Supply information if the client declines to receive documents electronically.)

"The account was established with for a term of . You will receive your account establishment 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 establishment."

New Account Verification (NAV)

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

"Mr./Ms. Client, in addition to the New Account packet, you will also receive an 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 terminated.”

Now Savings Account Scripting

(Must be recited prior to processing the account request)

“Mr./Ms. Client, you have chosen to apply for a Dunzo Now Savings account. This account has a minimum initial deposit of \$10 which must be funded from your credit union or another institution. Your account will be accessible by debit card. The availability of the initial deposit will be postponed based on applicable Regulatory guidelines and until we obtain a valid and complete signature card. All your account establishment documentation can be transmitted and signed via email. May I obtain your mobile phone number and email address to transmit this information?”

Document Information: - This document supplies comprehensive guidelines for new account applications - All scripting marked as “Mandatory Verbatim” must be recited exactly as written - Language translations are mandatory where indicated - Contact Sales & Service for prompting on specific questions - Regulatory compliance is obligatory for all account types - Client consent is mandatory for electronic communications