UNITY Small Finance Bank

ACCOUNT OPENING FORM

(Saving / Current Account - For Resident Individuals and HUF)

Sol ID

Scheme Code

Date Branch Account No.

Please fill the form in BLOCK LETTERS. All fields marked '*' are mandatory

PERSONAL DETAILS *

Mode of Operation ☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Anyone or Survivor ☐ Jointly (Debit Card/ Mobile & Internet Banking not applicable) ☐ Any Other (Specify)

CKYC No. Applicant CIF No.

Customer Type* ☐ General ☐ USFB Emp. ☐ Senior Citizen ☐ Minor ☐ HUF ☐ Politically Exposed Person ☐ Related to Politically Exposed Person

Name* (same as ID proof) Prefix First Name Middle Name Last Name

Maiden Name Prefix First Name Middle Name Last Name

Father/Spouse Name* (Tick whichever is applicable) Prefix First Name Middle Name Last Name

Mother's Name* Prefix First Name Middle Name Last Name

Guardian's Name* (in case of Minor) Prefix First Name Middle Name Last Name

Date of Birth* Place of Birth* ISO 3166 Country Code of Birth*

I. T. PAN ☐ Yes ☐ No PAN No. If No, then : ☐ Form 60

Gender* ☐ Male ☐ Female ☐ Third Gender

Marital Status* ☐ Married ☐ Unmarried ☐ Others specify

Citizenship* ☐ Indian Others (ISO 3166 Country Code)

Residential Status* ☐ Resident Indian

Religion* ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Others specify

Category* ☐ General ☐ OBC ☐ SC ☐ ST ☐ Others specify

Education Qualification* ☐ Below SSC ☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Professional (CA/CS/CMA) ☐ Others specify

Occupation Type* ☐ Service (Private / Public / Govt. Service) ☐ Others (Professional / Student / Housewife / Retired / Agriculture)

☐ Business / Self Employed. If Yes, line of Activity

Designation/Profession

Name of Employer

Purpose of Account Opening Source of Fund

Annual Income* : From To (amt. in ₹ lakhs)

Annual Turnover* : ☐ 0-5 lakhs ☐ 5-10L ☐ 10-50L ☐ 50L-1Cr ☐ 1-5Cr ☐ 5-10Cr ☐ 10-50Cr ☐ >50Cr

ADDRESS DETAILS * MAILING ADDRESS ☐ PLEASE TICK PERMANENT ADDRESS, IF SAME AS MAILING ADDRESS

Address Type* ☐ Residential ☐ Business ☐ Registered office ☐ Unspecified

Residence Type* ☐ Owned ☐ Rental ☐ Company provided Residing since*

House No. Building/Block No. Building Name

Street Name* Suburb/Area Town/Village

Landmark* City / Dist.*

State* Country* Pin code*

Telephone (Resi.) * Mobile No.* (incl. e-services)

Email Address* Alternative No.

Permanent Address, if other than mailing address, Please specify

Tax Residence of INDIA ONLY ☐ Yes ☐ No (If No, Please fill FATCA form Separately)

SERVICES REQUIRED *

☐ Debit Card ☐ Cheque Book ☐ Net Banking ☐ Mobile Banking ☐ Insta Alert ☐ SMS Alert ☐ E-Statement

(For Service Charges, Terms & Conditions please refer Website)

NOMINATION DETAILS *

Nomination Required : ☐ Yes (Please fill DA1 form seperately)

☐ No (The facility of nomination has been explained to me/us and I/we do not wish to make a nomination)

Nomination Under Section 45 ZA of the Banking Regulation Act, 1949 and Rules 1985 in respect of bank deposits.

DECLARATION

I/We have read and/or understood the rules and regulations of the product(s) / service(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof as also any changes brought about therein from time to time. A copy of the Saving Bank/Current Account rules and regulations has been made available to me/us. Further I/We agree that rules and regulations of the product(s) / service(s) those relating to and those relating to various services offered by the bank including but not limiting to Debit Card/ Internet BanK/SMS Banking/Mobile Banking and other facilities. I/We agree to abide by the same as they are in force now and also by those as would be amended further from time to time through Circulars/Notice Boards/Web sites etc. I/We agree that the transactions and request executed in above mentioned Account through Internet, Mobile and Kiosk Banking under my/our User ID and Password will be legally binding on me/us and I/We are responsible for maintenance of secrecy and confidentiality of the information passed on to me/us by the Bank through Internet / Mobile / Email / Telephone. I/We mandate from other joint holder to view / enquire/operate the joint account mentioned above. Further, I/We agree that Bank has got all the rights to debit my/our account for any service charge or discontinue my/our account without any notice to me/us. I/We understand that it is mandatory to maintain Average Monthly Balance (AMB) as prescribed for your savings / current account as prescribed by bank from time to time. If applicable, the respective account package may be modified as per Bank's discretion and the Bank shall provide a notice, in advance, before carrying out the applicable changes in the schedule of charges as mentioned on the Bank's website. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I/We also give my/our consent for receiving product, service and other Bank-related information from Unity Small Finance Bank on the registered modes of correspondence. I/We here by undertake to inform the bank on any change in my/our communication address or constitution and I/We shall submit address proof in case of transfer of address proof towards the compliance of KYC norms under the PMLA 2002. I/ We here by agree that the Bank may verify the same with the UIDAI and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank. (Applicable only where accounts are opened with Aadhaar). I/We (In this context, "I", "my" and "me" refers to all holders of the account) have read and understood the T&C and understand that any changes to the T&C will be available on the website. The Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me.

UNDERTAKING / TERMS & CONDITIONS

I/We (In this context, "I", "my" and "me" refers to all holders of the account) have read and/or understood the below T&C and understand that any changes to the T&C will be available on the website. Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me. In the event this account is not opened, if I/we have initially funded the account in cash for Rs. 20,000 or more, it will be refunded to me in the form of a DD/Cheque or PO only. Services: All services will be provided by USFB on a best effort basis. The complete list of services available to me/us are available on website. Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me on the website. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Unity Bank pays interest half yearly on Day-end balance basis in Savings Account. Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services, or Interest Rate will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. Recovery: If no funds are available in the account to pay fees/charges, I authorize USFB to set off any available credit, including amounts flowing into the account from collection proceeds or any future receivables. Dormant Account: No transactions induced by me in the account for a period of 2 years or more is treated as a Dormant account. Account Freeze: I authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise (a) When a minor, who is the holder of the account, attains majority (b) If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed) (c) If it is suspected that my account is being misused as a money mule or as a channel for unauthorized money pooling or a conduit for any illegal activity. (I will not receive a notice in this case) Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of (a) balance in the account remains zero for 3 months or more (b) high occurrences of dishonoured payments from my account. (c) I fail to submit the full KYC for purpose of KYC updation, failing which there will be a freeze placed on the account and latter on account shall be closed. Transactions. Any instructions to USFB regarding the account, both of a financial/non-financial nature (eg: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the Bank, based on regulatory guidelines prevailing at that time. channel facilities: All channel facilities provided by USFB including USFB Kit: ATMs, Debit Cards, Internet Banking, Mobile Banking etc. are subject to specific guidelines that are provided on website and as per the T&Cs handed over to me. "I/We acknowledge that the issue, usage of USFB Internet Banking facility is governed by terms & conditions in force from time to time as set forth on the website and agree to abide by the same. I/We am/are aware that USFB does not seek any information relating to login ID/Password in any form including through e-mails from its customers. I/We further agree and confirm that USFB shall not be liable for any losses arising from my/our sharing/disclosing of login ID, password, cards, card numbers or PIN (personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use. Personal Information: (a) Any updation of my details including personal information, change of address etc. will be provided by me to the bank, along with documents of proof within 2 weeks. I agree to indemnify USFB for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to USFB and based on which the bank may act as true and correct. (b) All information provided by me of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value-added services), research and analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank. Additional Information: All relevant policies including Code of Commitments to Customers and Grievance redressal policy are available at the branches/on the website. Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Bank's deposits, such as savings, current, fixed, recurring etc. upto a maximum amount of Rs. 5 lakh including principal & interest both (for exceptions and details please refer http://www.dicgc.org.in/). I am aware that the products and services of the bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules & Regulations and an acknowledgment from the bank for the Application and Nomination Form submitted. "I/We agree to be bound by the above Terms and Conditions (T&C), instruction, declaration / undertakings etc., including the General T&C, Savings Account T&C, Current Account T&C as displayed on the Bank's website and also by the rules of the Bank/ RBI and any subsequent amendment(s)". I/We here by declare that the information furnished is true and correct to the best of my / our knowledge. Terms and conditions are subject to changes from time to time as per RBI / Bank guidelines. I/We also confirm that my/our preferred language of communication is English unless confirmed otherwise.

Affix latest photograph of 1st Applicant with signature/thumb impression across photo	Affix latest photograph of 2nd Applicant with signature/thumb impression across photo	Affix latest photograph of 3rd Applicant with signature/thumb impression across photo
Signature/Thumb impression of the 1st Applicant	Signature/Thumb impression of the 2nd Applicant	Signature/Thumb impression of the 3rd Applicant
Name _____	Name _____	Name _____

Attestation by Bank Official, incase of Thumb Impression _____

FOR OFFICE USE / ATTESTATION

Whether self certification & documents received as part of account opening process have been verified and found correct, YES/NO. (Branch to proceed with account opening only when certification is (YES). Certified that the implications and conditions for theoperations for the operations of the account have been explained to the depositor (only in case of illiterate / visually handicapped applicant)

In person verification carried out and signature of the applicant verified by:

Employee Name _____ Designation _____

Date __ __ __ __ __ __ __ __ Employee Code _____

Signature

Account opened by (Name) _____ Signature _____

Authorised Signatory (Name) _____ Signature _____

GBS