

Platina Fixed Deposit Sign up form & Most Important Terms & Conditions

Bank Copy:

1.I/We have read (or have been read over) and understood the terms and conditions governing the herein mentioned banking product ("Account") sought by me/us from Ujjivan Small Finance Bank ("the Bank"), service charges & fees and fair code of conduct of the Bank (together hereinafter referred to as the "T&C"). I/We am/are aware and acknowledge that I/we can have a copy of the T&C from the branch of the Bank by making a specific request. I/We hereby agree that by applying for and availing the Account I/we shall be bound by the T&C, and I/we irrevocably accept, agree and submit to the same. I/We am/are also aware and acknowledge that the Bank has absolute right to vary, modify, amend, cancel or novate the T&C at the sole discretion of the Bank (notifying the same on the official website of the Bank shall be sufficient notice to me/us) and I/we shall be bound by any such variation, modification, amendment, cancellation or novation, unless I/we notify my/our disagreement thereof to the Bank in writing immediately (and in any case not later than 7 days from the date of making such variation, modification, amendment, cancellation or novation by the Bank) upon the Bank making such variation, modification, amendment, cancellation or novation. Continued usage of the Account by me/us shall be my/our acceptance of such variation, modification, amendment, cancellation or novation.

2.I/We am/are aware and acknowledge that pre closure as well as partial withdrawal is not allowed for Platina Fixed Deposit until completion of the full tenure, except in case of death of the depositor / court order / legal or statutory obligation / liquidation of the entity / bankruptcy.

3.I/We am/are aware and acknowledge that Bank shall follow internally reserved Turn Around Time (TAT) for processing any request submitted by me/us, including closure requests.

4.I/We am/are aware and acknowledge that the interest earned on the Platina Fixed Deposit is subject to Tax Deduction at Source (TDS) at the applicable rate as per the provisions of the Income Tax Act. If I/we am/are eligible for exemption from TDS, I/we shall submit Form 15G/15H at the beginning of the Financial Year, and in any case before the date for pay out of the interest on Platina Fixed Deposit. I/We shall ensure that the details of PAN mentioned in Form15G/Form15H match with the PAN registered in the Bank's records. I/We am/are also aware that Form 15G/15H once submitted will be valid only for the concerned Financial Year, and any grievance with regard to refund/tax credit vis-à-vis the TDS already deducted and deposited by the Bank with the concerned tax authority should be taken up with the concerned tax authority by me/us for refund/tax credit etc.

5.I/We am/are aware and acknowledge that the calculation of interest on the Platina Fixed Deposit is basis the actual number of days the deposit is kept with the bank.

6.I/We am/are aware and acknowledge that the repayment/ renewal of the Platina Fixed Deposit shall be effected as per the maturity instructions recorded with the Bank at the time of booking the FD. I/We am/are aware and acknowledge that the facility/benefit of auto renewal is not available for Platina Fixed Deposit.

7.I/We am/are aware and acknowledge that the Bank reserves the discretion to open or not to open Platina Fixed Deposit, without assigning any reason and without being liable to me/us or anyone in any manner whatsoever.

8.I/We am/are aware and acknowledge that, if I/anyone among us attain the age of 60 years during the tenure of the Platina Fixed Deposit, the Platina Fixed Deposit will not be automatically migrated to Senior Citizen Platina Fixed Deposit Variant, and upon occurrence of any such event during the said tenure the said Platina Fixed Deposit it shall not be eligible for any other benefits as applicable for Senior Citizens.

9.I/We am/are aware and acknowledge that the additional interest rate would be made applicable on Platina Fixed Deposit as decided by the Bank & the said FD is non- callable in nature.

10.I/We am/are aware and acknowledge that the above terms and conditions are in addition to the Comprehensive Terms and Conditions governing Term Deposits which are hosted on the Banks website.

I/We request the Bank to open 'Platina Fixed Deposit' in my/our name accordingly.

The terms and conditions for 'Platina Fixed Deposit' were also explained to me/us in <mention the Regional Language>, by <Name of the Branch Official> (<Designation of the Branch Official>)

Signature of the Customer

Signature of the Sourcing
Employee

Signature of the BM/ BOO



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Signature of the Sourcing
Employee

Signature of the BM/ BOO