

## ELITE ARTHA CREDIT CARD APPLICATION FORM

| Bank Use Section |             |         |             |          |  |  |  |
|------------------|-------------|---------|-------------|----------|--|--|--|
| Source Code      | Promo       | Pricing | SM EMP Code | LG Code  |  |  |  |
| APS Reference No | CRM Lead No |         |             | LC1 Code |  |  |  |
| Biometric RRN    | Branch Code |         |             | LC2 Code |  |  |  |

### PERSONAL DETAILS

\*Do you have existing relationship with the Bank  Yes  No, If yes, Customer ID

|                         |                 |                          |                      |   |                   |        |
|-------------------------|-----------------|--------------------------|----------------------|---|-------------------|--------|
| *Title Mr/Ms/Mrs/Dr     | First Name      | Middle Name              | Last Name            | <div style="border: 1px solid black; padding: 5px; width: 150px; height: 100px; margin-left: 10px;">           Affix your photo within the box<br/> <small>(Not Applicable for ESFB customers)</small><br/>           Pls sign accross application and photo         </div> |                   |        |
| *Preferred Name on card |                 |                          |                      |   |                   |        |
| *Father's Name          |                 |                          |                      |   |                   |        |
| *Mother's Name          |                 |                          |                      |   |                   |        |
| *Date of Birth          | D D M M Y Y Y Y | *Education Qualification | Postgraduate & above | Graduate  | Class 12 or below |        |
| *Gender                 | M F             | Third Gender             | *Marital Status      | Single  | Married           | Others |

|                    |                      |           |        |         |       |              |             |              |
|--------------------|----------------------|-----------|--------|---------|-------|--------------|-------------|--------------|
| *Mobile No.        | Alternate Mobile No. |           |        |         |       |              |             |              |
| *Personal Email ID |                      |           |        |         |       |              |             |              |
| *Religion          | Hindu                | Christian | Muslim | Buddist | Jains | Sikhs        | Zoroastrian | Others ..... |
| *Community         | BC                   | MBC       | OBSC   | SC      | ST    | Others ..... |             |              |
| *PAN               | CKYC No.             |           |        |         |       |              |             |              |

Any one among the following is mandatory

|                     |                    |              |
|---------------------|--------------------|--------------|
| Aadhaar             | (Last four digits) | Voter Id     |
| Driving Licence No. |                    | Passport No. |

\*Do you have any relationship with Director or Senior Officer of any Bank?  No  Yes  
 If Yes, name of Director/Senior Officer \_\_\_\_\_ Relationship with the Director/Senior Officer \_\_\_\_\_

\*Politically Exposed Person(PEP): Politically exposed person are individuals who are or have been entrusted with prominent public function by foreign country  
 e.g. Head of States or of Government, Senior Government/Judicial/Military Officers, Senior Executive of State-owned Corporations, important political party officials etc.

\*Nationality  Indian Citizen  NRI  Person of Indian origin  Foreign National

### \*RESIDENTIAL ADDRESS DETAILS

|                               |          |  |  |
|-------------------------------|----------|--|--|
| Flat/Door No. & Building Name |          |  |  |
| Street Name / Locality        |          |  |  |
| Landmark                      |          |  |  |
| City                          | PIN Code |  |  |
| State                         | Landline |  |  |

Your residence is  Owned  Rented  Company Provided  Ancestral/Family  PG Accomodation  Resi cum Office  
 No. of years at current residence  YY  MM No. of years in current city  YY  MM

### \*PERMANENT ADDRESS DETAILS

My permanent address is same as residential address mentioned above

|                               |          |  |  |
|-------------------------------|----------|--|--|
| Flat/Door No. & Building Name |          |  |  |
| Street Name / Locality        |          |  |  |
| Landmark                      |          |  |  |
| City                          | PIN Code |  |  |
| State                         | Landline |  |  |

### \*PLEASE TELL US YOUR OCCUPATION

|                      |                                      |  |  |                                     |  |                                       |  |                                       |
|----------------------|--------------------------------------|--|--|-------------------------------------|--|---------------------------------------|--|---------------------------------------|
| Occupation Type      | <input type="checkbox"/> Salaried    | <input type="checkbox"/> Self-employed | <input type="checkbox"/> Professional      | <input type="checkbox"/> Retired    | <input type="checkbox"/> Housewife     | <input type="checkbox"/> Student      | <input type="checkbox"/> Others .....  |                                       |
| Type of Company      | <input type="checkbox"/> Private Ltd | <input type="checkbox"/> Partnership   | <input type="checkbox"/> Proprietorship    | <input type="checkbox"/> Public Ltd | <input type="checkbox"/> Public sector | <input type="checkbox"/> Government   | <input type="checkbox"/> Multinational | <input type="checkbox"/> Others ..... |
| Type of Industry     | <input type="checkbox"/> Automobiles | <input type="checkbox"/> Agri-based    | <input type="checkbox"/> Banking           | <input type="checkbox"/> BPO/IT     | <input type="checkbox"/> Telecom       | <input type="checkbox"/> Retail       | <input type="checkbox"/> NBFC          | <input type="checkbox"/> FMCG         |
| Media/Adv./Marketing | <input type="checkbox"/>             | <input type="checkbox"/>               | <input type="checkbox"/> Consumer Durables | <input type="checkbox"/> Services   | <input type="checkbox"/> Real Estate   | <input type="checkbox"/> Others ..... |  |                                       |
| If Professional      | <input type="checkbox"/> CA          | <input type="checkbox"/> Doctor        | <input type="checkbox"/> Architect         | <input type="checkbox"/> Lawyer     | <input type="checkbox"/> Consultant    | <input type="checkbox"/> Others ..... |  |                                       |

## OFFICE ADDRESS (MANDATORY IF APPLICABLE)

|                                    |                      |                      |               |                      |                      |        |
|------------------------------------|----------------------|----------------------|---------------|----------------------|----------------------|--------|
| Company Name                       |                      |                      |               |                      |                      |        |
| Flat/Door No. & Building Name      |                      |                      |               |                      |                      |        |
| Street Name / Locality             |                      |                      |               |                      |                      |        |
| Landmark                           |                      |                      |               |                      |                      |        |
| City                               |                      |                      | PIN Code      |                      |                      |        |
| State                              |                      |                      | Emp. No.      |                      |                      |        |
| Designation                        |                      |                      | Department    |                      |                      |        |
| Landline                           |                      |                      | Extension No. |                      |                      |        |
| Office Email ID                    |                      |                      |               |                      |                      |        |
| No. of years at current employment | <input type="text"/> | <input type="text"/> | Years         | <input type="text"/> | <input type="text"/> | Months |

## \*BANK RELATIONSHIP DETAILS

Equitas Loan Account No. \_\_\_\_\_ Equitas Savings Account No. \_\_\_\_\_

Other Bank Account No. \_\_\_\_\_ Other Bank Name \_\_\_\_\_ IFSC Code \_\_\_\_\_

## \*\*NOMINEE DETAILS (APPLICABLE FOR COMPLIMENTARY INSURANCE)

Nominee Full name \_\_\_\_\_ Relationship with Primary Holder \_\_\_\_\_

DOB of Nominee \_\_\_\_\_ Name of Guardian (In Case of Minor) \_\_\_\_\_

## \*INCOME DETAILS

Gross Annual Income  Upto 50K  50K - 1 lac  1 - 2.5 lacs  2.5 - 5 lacs  5 - 7.5 lacs  7.5 - 10 lacs  10 - 25 lacs  > 25 lacs

## \*FATCA - CRS STATUS DETAILS

|   |                                      |                                   |  |
|---|--------------------------------------|-----------------------------------|--|
| I am a tax resident of india and not of any other Country | <input type="checkbox"/> Yes         | <input type="checkbox"/> No       |  |
| City of Birth   |                                      |                                   |  |
| Country of Birth  |                                      |                                   |  |
| I am a tax resident of the countries mentioned below      | <input type="checkbox"/> Yes         | <input type="checkbox"/> No       |  |
| <b>Country Name#</b>                                      |                                      |                                   |  |
| <b>Tax Identification Number (TIN %)</b>                  |                                      |                                   |  |
| Identification Type (TIN / Other % - Please specify)      |                                      |                                   |  |
| Address for Tax Purpose                                   | PIN                                  | State                             |  |
| Address Type for Tax Purpose                              | <input type="checkbox"/> Residential | <input type="checkbox"/> Business | <input type="checkbox"/> Registered Office |

## ADD-ON CARD DETAILS

Title  Mr  Ms  Mrs  Dr Add on Name \_\_\_\_\_

Gender  M  F  Third Gender

Date of Birth  D  D  M  M  Y  Y  Y  Y

Mobile \_\_\_\_\_ PAN \_\_\_\_\_

Add on Customer ID \_\_\_\_\_ Equitas Bank A/C No. \_\_\_\_\_

Email Id \_\_\_\_\_

I confirm that the Add-on applicant is my  Spouse  Father  Mother  Son  Daughter  
 Brother  Sister

Affix your photo  
within the box

(Not Applicable for  
ESFB customers)

Please sign across  
application  
and photo

- 1) Add-on member without Equitas Bank a/c will be required to submit photo ID, PAN copy and Address proof.
- 2) Primary card holder will take complete responsibility of the add-on, including all transactions/usages and payments.
- 3) Primary card holder will produce the ID proof of the add-on as requested by the Bank.
- 4) Add-on cardmember must be 18 years or above to be issued an Add-on credit card.
- 5) Add-on credit card will be charged as per charges mentioned in Most Important Terms & Conditions (MITC).

Signature of the Proposer / Applicant

## DECLARATION

Subject: Express Consents and Undertakings – Application for Equitas Bank Credit Card

I hereby agree to the below terms and declare, confirm and provide my consent to Equitas Small Finance Bank Ltd. ("Bank" or "Equitas Bank"), who has/ may have entered into arrangements with certain entities from time to time for issuing Credit Cards and certain entities managing the rewards program that the Bank may engage with from time to time ("Reward Program Entities") as under

#### A] GENERAL TERMS & CONDITIONS

I am aware that MITC and Key Fact Statement are available in bank's website [www.equitas.bank.in](http://www.equitas.bank.in) and I confirm that I have read and understood the product features, pricing, application, terms and conditions (T&C), Most Important Terms and Conditions (MITC), Annexure containing Income Recognition, Asset Classification and Provisioning Norms (IRACP Norms) and the Key Fact Statement.

2. I/We further confirm that I/We have read and understood the product features, pricing, application, terms and conditions (T&C), Most Important Terms and Conditions (MITC), Annexure containing Income Recognition, Asset Classification and Provisioning Norms (IRACP Norms), the Key Fact Statement and the Card Member Agreement (CMA) applicable to the Credit Card for which I/We are submitting the application and I/We hereby confirm and give my/our full acceptance to the same. I/We hereby give my/our explicit consent and confirm that the application form submitted by me/us to Equitas Bank shall be valid, effective and legally enforceable against me/us.

3. In sync with the Go-Green initiative of the Bank, I register for the E-statement facility in relation to my Credit Card to be sent to my registered e-mail ID and acknowledge the fact that physical statements will not be sent to me by the Bank/ or its agents. I am aware and agree and also acknowledge that for future reference, I can access the digital copies of Most Important Terms and Conditions (MITC), Cardmember Agreement and Code of Commitment on the following weblink: [www.equitas.bank.in](http://www.equitas.bank.in) and I am aware and agree and give my explicit consent to the Bank that physical copies will not be sent by the Bank as part of the physical Welcome Kits. In case I wish to receive the physical copy of one or more of these documents, I am aware and agree that I shall raise a request for the same with Equitas Bank customer care.

4. I hereby declare that the information included in this application is true and correct and that I am a resident Indian/that I am a foreign national working in India and that I am eligible to apply for the Credit Card, which may be an internationally valid card. I undertake to inform the Bank of any changes therein immediately. In case any of the information submitted by me is found to be false or misleading or misrepresenting, I am aware that I may be held liable for it as per Applicable Law. I accept that Equitas Bank is entitled in its absolute discretion to accept or reject this application. It is my responsibility to obtain the terms and conditions applying to the Credit Card(s) separately and read the same. I will be bound by the terms and conditions as may be in force from time to time and receipt/use of the card shall be deemed to be acceptance of those terms and conditions as may be amended from time to time. I authorise Equitas Bank and/or its associates to verify any information or otherwise at my office/residence or to contact me/my employer/banker/credit bureau/Reserve Bank of India (RBI) or any other source to obtain or provide any information that may be required for confirming membership requirements or maintaining my account in good credit standing. I agree to be charged my card fee as applicable. I authorise the Bank to block my issued card if my resident status changes from Resident Indian to Non-Resident Indian in the future and I agree to forthwith clear the dues to the Bank upon occurrence of such an event, if any. In case I have applied for Add-on card(s) (available for resident Indian parent/spouse/brother/sister/child over 18 years of age at a special rate) I will be billed for such an Add-on card in the normal monthly statement. I, the primary applicant will be liable for all charges incurred with the Add-on card(s) issued on the account and each Add-on applicant will be liable for all charges incurred with the Add-on card jointly and severally with the holder of the primary card. The facility of Add-on card(s) being a special facility at a concessional fee/rate, continuation of the Add-on card member will be dependent on the continuation of my membership. I understand and undertake that the usage of the Credit Card(s) shall be strictly in accordance with the exchange control regulations, applicable laws or regulations of the Regulatory Authorities as applicable from time to time which I undertake as my responsibilities to keep myself updated of and also, that the Credit Card(s) will not be used for prohibited transactions including but not limited to forex trading, lottery, betting, gambling, dating websites, cash against card services (other than cash from ATM). I will produce evidence of purchase whenever sought by the bank. I will use the card only for goods and services permitted by the bank. In the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act, 1999 or its statutory modification or re-enactment thereof.

5. I confirm that I have no insolvency proceedings pending against me nor have I ever been adjudicated insolvent. I agree that my signature on the charge slip will amount to an unconditional undertaking by me to pay Equitas Bank the amount stated therein and agree that a copy of my periodic statement of accounts will be a conclusive evidence of my liability for the charges stated therein. My liability under the charge slip signed by me shall not withstand any dispute I may have with respect to the quality/quantity of goods purchased or quality of services obtained. I will not hold the Bank responsible if any outlet/franchisee refuses to accept the Credit Card. I authorise Equitas Bank to disclose, from time to time, any information relating to my Credit Card(s), (including any default in payments) to any other card issuer, credit bureau, financial institution, any parent/subsidiary, affiliate and associate of Equitas Bank and to third parties engaged by Equitas Bank, for purpose such as proper operation of Credit Card accounts, rewards points management and other administrative services. In case any information furnished by me is found to be false or incorrect, Bank shall be entitled to cancel the card without any reference to me without prejudice to the right of the Bank to cancel my card without assigning any reason. I understand Goods & Services Tax as applicable from time to time will be levied on fees, interest and other charges, as per government guidelines. I understand that Goods & Services Tax is not applicable on my regular purchases. I am aware that the Bank reserves the right not to return the supporting financial know your customer (KYC) documents and/or any photographs given by me along with the application. I have received and read the detailed terms and conditions and agree to abide by them, once I am allotted with the Credit Card. I hereby confirm that I have also read and understood the contents of the Schedule of Charges and disclosure details and agree to be levied with various charges mentioned therein as and when applicable to me. I confirm that basis my eligibility Equitas Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio. Credit limit on any card account may be reviewed as per the Bank policies specified from time to time and the Bank reserves the right to revise (increase or decrease) and/or unconditionally cancel the limit assigned on the Card with due intimation to the card member. In case of a decrease in the limit, the Bank will inform me of the same through SMS/e-mail. On successful processing of the Credit Card and in case of any failure in delivering the same to my residential address, the Bank reserves the right to utilize the alternate address submitted to by me to the Bank for the delivery of the Credit Card during the application. I also understand that the Bank reserves the right to vary any or all of the Terms & Conditions of the Schedule of Charges from time to time, with due intimation to the card member. Changed Terms & Conditions shall be communicated through the Bank's website and by other acceptable modes of communication. I authorise the Bank to record specific conversations between me/ my representative and the Bank's representative, in case of grievance-related conversations or payment-recovery-related conversations or any other conversation that the Bank may deem fit, at its own discretion. I agree to abide by any Terms and Conditions as may be added/amended by the Bank from time to time regarding this Credit Card and any other facility/loan product that I avail through this Credit Card or any other Credit Card that I may be issued by the Bank in the future. I agree to receive my card statements through E-mail on the E-mail IDs mentioned in the application form. I confirm that I do not have any existing customer ID's apart from the one mentioned in my application form/ shown to me during the application process, and in case found otherwise, Bank reserves the right to consolidate the customer ID's under a single customer ID as it may decide, without any prior notice to me. I authorize the Bank to make enquiries regarding my application. I am aware that my new credit Card would be automatically registered for Net Banking in case I am an existing Equitas Bank Net Banking customer. I understand that Equitas Bank will provide me a Credit Card according to the Bank's internal guidelines. I hereby give my consent to the Bank to provide me a different card in case I am not eligible for the product applied for.

6. Final Submission Date: I hereby declare that the date mentioned below is the date on which the completed application form and all required documents have been submitted to the executive.

7. MITC: I confirm that I have read and understood the MITC (Most Important Terms & Conditions) fully. I am aware that the MITC is also available in the Bank's website [www.equitas.bank.in](http://www.equitas.bank.in).

8. I hereby authorise the Bank to use my signature as recorded with the Bank in my savings/ current account for authenticating my request/instructions to the Bank in case the Bank cross-sell/offer any products or features on my Credit Card in the future.

9. I understand and acknowledge that my request for linkage of my Aadhaar Card with the Equitas Bank Credit Card is subject to validation with the concerned authorities and the discretion of Equitas Bank.

10. My personal KYC details may be shared with central KYC Registry. I hereby consent to receive information from central KYC registry through SMS/E-mail on the phone number/email address as mentioned in this application form.

11. I further authorize Equitas Bank and/or its associates/subsidiaries/affiliates to verify from, and disclose to, any information pertaining to me /my office/residence and/or contact my family members and/or my Employer/Banker/Credit Bureau/CIBIL/RBI and/or any third party as they deem necessary and/or to do any such verification as they deem necessary.

12. I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my information (as defined hereinafter) as per the Consent Terms in Clause E below.

13. I agree not to make payments towards the card account from FCRA account and if any such payments are observed, I am aware that a notice from the Ministry of Home Affairs seeking explanation for such payments would be received.

14. The customer details i.e. Address, Email id and other information entered for the Credit Card application will get updated in the Bank's records.

15. I am also aware and agree that in the event of my application getting approved, E-statements would be sent to the Email id as updated in your records.

16. (Applicable only for customers who have not submitted the proof of correspondence address as required) I have made an online application for Equitas Bank Credit Card and hereby declare that I do not have valid address proof for my correspondence address as mentioned in the application. I, therefore request the Bank to consider and accept the address mentioned in the Credit Card application as my correspondence address. I also confirm that a valid address proof of my permanent address has been/will be submitted out of either of the permissible and valid documents such as passport, election id/ voter id card, permanent driving license, Aadhaar card / letter issued by Government of India and/or NREGA card.

17. I have read and understood the terms and conditions governing the Credit Card and those relating to various services including but not limited to: (a) ATMs (b) Phone Banking (c) Mobile Banking (d) Net Banking (e) Bill Pay Facility (f) Insta alert (g) Email statements.

18. I understand that the Bank reserves the right to exercise its sole discretion to honour transactions above the assigned credit limit (Credit limit up to which a customer can revolve) on a case-to-case basis internal guidelines and discretion of the Bank.

19. I understand that I will be liable for all losses in case of misuse of the Credit Card by someone who has obtained the PIN or the Credit Card with my consent or an Additional Card member. I understand that I am under an obligation to take all appropriate steps to keep the card safe and not to record the PIN or code, in any form that would be intelligible or otherwise accessible to any third party if access is gained to such a record, either honestly or dishonestly.

#### DO'S & DON'TS WITH EMAIL ID

- 1) Your email Id is one of the important channels of communication through which the Bank shall communicate with you
- 2) Register only valid and functional Email Id as confidential/sensitive information may be shared through e-mail
- 3) Never register Generic Id's as your email ID as this may result in confidential information pertaining to you being viewed by others
- 4) Also, please do not share your e-mail ID and password with others as it increases the risk of your information being compromised

20. I hereby agree that the Bank shall exercise reasonable care for issuance of Credit Card PINs / Codes and such PIN / Codes shall be delivered to my mobile number or address registered with the Bank.

21. (Applicable in case of Business Credit Cards) I hereby declare to use my business credit card only for business purpose and not for my personal use.

**B] DECLARATION**

I hereby declare that I am not (i) a director of a banking company or (ii) a relative or near relation of a director of a banking company; (iii) a relative or near relation to any senior officer of the Bank. The Bank reserves the right to cancel the Credit Card issued to me, in case, the aforesaid declaration is found to be untrue and demand payment of all outstanding on the Credit Card immediately. I/We provide my/our express consent to the Bank including but not limited to its representatives and service providers to use my/our contact information submitted to the Bank for communicating with me/us through SMS, E-Mail, WhatsApp messages or any other medium to provide information regarding my application for credit card/monthly credit card statements, other information or services and/or marketing offers. I/We herein give my/our express consent to share the monthly credit card statements on my/our registered email address or through SMS or WhatsApp or net banking or mobile banking. I/We undertake to promptly inform the Bank about any change or updation in the mobile number or registered email address as per Bank's records. The aforesaid consent overrides any registration for DNC/NDNC.

**C] CROSS SELL**

I expressly agree to the Bank and/or its affiliates for using the information and for cross-selling to me their various products and services from time to time.

**D] GENERAL CONSENT TERMS**

1. I hereby submit that I am a major, presently within the territory of India and that I have read and I accept the Privacy Policy of the Bank.  
 2. I hereby expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers and/or agents, whether in automated manner or otherwise), to do and undertake any of the following, in relation to: (i) my Credit Card application details including Credit Card type/variant, (ii) personal data and sensitive information personal data or, information, (iii) information and data relating to my service requests in relation to the Credit Card such as Credit Card blocking requests and status thereto, (iv) details of queries/complaints raised by me, (v) reward points earned on the Credit Card, (vi) Credit Card usage, (vii) Credit Card repayment related details, (viii) amounts due on Credit Card, (ix) Credit Card utilisation information, (x) defaults in repayment of the Credit Card, (xi) transaction data in relation to the Credit Card, (xii) purchase information using the Credit Card, (xiii) details in relation to my spends using the Credit Card, (xiv) add on card details, (xv) location of usage of the Credit Card, (xvi) details of contactless usage of the Credit Card, (xvii) cross sell related data, (xviii) Credit Card benefits, (xix) Credit Card limit details, (xx) Credit Card activation and closure data, (xxi) offers on my Credit Card, (xxii) details of utilisation of benefits available on my Credit Card, (xxiii) utilisation of reward points on the Credit Card, (xxiv) details of decline in the Credit Card transactions and reasons thereof, (xxv) aggregate data of the Credit Card, (xxvi) data in relation to spend behaviour, (xxvii) portfolio data in relation to the Credit Card/ customer behaviour data, (xxviii) details of active/inactive Credit Card, (xxix) active users on the Credit Card, (xxx) usage on merchant categories, (xxxi) fee related data, (xxxi) lead management and milestone benefits in relation to my Credit Card, and (xxxii) information, papers and data relating to know your customer (KYC), credit information, (xxxiv) any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, (i) to (xxxiv), "Information").  
 a. to collect the information from me and other physical or online sources such as my Credit Card application, as well as accessing the same from credit information companies, information utilities, websites, data bases, and online platforms (whether public or not);  
 b. to get the authenticity, correctness, adequacy, etc. of the information verified from any sources and persons including from online databases; and to act for and on my behalf for such accessing, collecting or verifying of the information;  
 c. to process information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;  
 d. to store the information for such period as may be required for contract, by law or for the Bank's evidentiary claims purposes, whichever is longer;  
 e. to share and disclose the information with the Bank's service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial, and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per this consent; and  
 f. any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of processing my application for the Credit Card, obtaining credit scores, credit information, credit evaluation report, credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes.

3. I expressly agree to and subject me to the automated processing, automated profiling, and the automated decision making by or on behalf of the Bank.

4. I expressly provide my consent to the Bank and its representatives to call me on any contact information submitted to the Bank even in case my Credit Card application is dropped or incomplete.

5. I agree to participate in any or all of the Card Upgrade programs or Limit Enhancement programs that the Bank may conduct on my Credit Card account from time to time as part of periodic portfolio reviews.

6. Skimming Undertaking - Skimming is defined as the compromise of the full data encoded on a genuine credit card, including the CVV, followed by the transfer of this data onto the counterfeit card. I confirm that Equitas Bank has informed me about the various risks (including but not limited to fraudulent usage, lost card and skimming risk) associated with high credit limits set on individual cards. I have independently evaluated and understood the risks and have made an informed decision to request the Bank in setting up high credit limit on the individual card. I agree and undertake full and absolute liability on the card keeping in mind the risks as above mentioned

7. I have been provided various options by Equitas Bank for establishing my identity/address proof for the purpose of KYC and have voluntarily submitted my Aadhaar to Equitas Bank for biometric/Aadhaar+OTP bases e-KYC authentication and also hereby confirm to Equitas Bank that my mailing address is different from the address as per the identity information available in the Unique Identification Authority of India's Central Identities Data Repository (Aadhaar central database). I hereby declare that the mailing address mentioned in this application to be considered as my current address upon successful authentication through biometric/Aadhaar+OTP based e-KYC authentication. I shall take the responsibility of keeping Equitas Bank informed about any such change in the residential address as submitted herein vide this declaration.

8. DO NOT CALL REGISTRY: I/We understand that in case I/We do not wish to receive promotional information through Telephone/Mobile/SMS/Email/Digital Mode (whatsapp, notification etc.) on products and services not currently availed by me/us. I/We can register for "Do Not Call" service through the Bank's website www.equitas.bank.in or through Phone Banking or other channels that the Bank may offer. I/We agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me/us in fully realising the benefits of the range of financial solutions designed to make my/our banking relationship value added and more convenient.

9. Do not sign this form if it is Blank, please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form

1. I  Consent  do not Consent for Over Limit facility on my Credit Card ( Over Limit facility will be upto 10% of the Card limit. Over Limit charges will be applicable)

2. Direct Debit: I/We accept the direct debit facility and authorize Equitas Bank account mentioned below, towards credit card payments. If neither option clearly chosen, the minimum amount due option will be set default.

Equitas Bank A/C No.

|                      |                      |                      |                      |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

Primary Applicants signature

Date :

Total Amount Due  Minimum Amount Due

(100% billed amount)  (5% of the total statement outstanding including EMIs) or rs.200 whichever is higher)

3. I would like my mailing address to be  Residence  Office

4. I/We Consent  do not Consent  to receive information | service for marketing purposes through Telephone/Mobile/SMS/Email/Digital Mode(whatsapp, notification etc.)/or any other mode for the Bank/or its agents.

5. In sync with the Go Green initiative of the Bank, I register for the E-statement facility in relation to Credit Card to be sent to my registered email ID and acknowledge the fact that physical statement will not be sent to me by the Bank/or its agents. I would like to receive Credit card monthly statements on my Registered Email ID

Please login to selfe loans app to opt for physical statement

Kindly note that approximate credit card processing time is about 7-10 working days from the date of submission of completed form

|  |
|--|
| ESFB customer need to sign as per bank records |
|--|

## ACKNOWLEDGEMENT OF CREDIT CARD APPLICATION

We acknowledge receipt of your application for a credit card from Equitas Small Finance Bank Limited

App. No.

Date \_\_\_\_\_

SO/BDR/DSE Name \_\_\_\_\_

SO/BDR/DSE Mobile \_\_\_\_\_

|                      |
|----------------------|
| SO/BDR/DSE Signature |
|----------------------|

I am aware that MITC and Key Fact Statement are available in bank's website www.equitas.bank.in

Kindly note that approximate credit card processing time is about 7-10 working days from the date of submission of completed form