

Exclusive/Premier Program is offered to all existing and new customers (“Customer/s”) holding Savings Account with Jana Small Finance Bank Limited (the “Bank”), subject to the fulfilment of the below-mentioned eligibility criteria. The Exclusive/Premier Program shall be governed by the terms and conditions specified herein and such other general terms and conditions as are mentioned on the Bank’s website at [www.janabank.com](http://www.janabank.com)

### 1. Eligibility Criteria:

- a) Exclusive Program is offered to HNI Customers viz. Families/Individuals with combined Average Monthly Balance (AMB) of Rs. 3,00,000/- (or) Total Relationship Value (TRV)<sup>i,ii</sup> of Rs. 25,00,000/-.
- b) Premier Program is offered to HNI Customers viz. Families/Individuals with combined Average Monthly Balance (AMB) of Rs. 1,00,000/- (or) Total Relationship Value (TRV)<sup>i,ii</sup> of Rs. 10,00,000/-.
- c) The Bank shall evaluate the fulfilment of the aforementioned eligibility criteria at periodic intervals. Further, the Bank reserves the right to migrate/regrade the Customer or withdraw the prevailing Program and the features associated therewith, with or without prior notice, in case of non-fulfilment of the said eligibility criteria or for any other reasons as deemed fit by the Bank in its sole discretion.
- d) All Customers regraded into Exclusive/Premier Program must maintain the required criteria at all times from the date of regrade.

### 2. Exclusive/Premier Program Terms and Conditions:

- a) The eligibility criteria, terms and conditions mentioned herein and/or associated with the Exclusive/Premier Program may be modified by the Bank in its sole discretion at any time without any prior notice. The Bank further reserves the right to introduce, amend change/modify any facility, discounts, services or arrangements (“Features”) offered to the Customer, fees/charges, under the said Exclusive/Premier Program or re-classify (includes downgrade) the Customer to a segment other than Exclusive/Premier, at any time, at its sole discretion without assigning any reason and without any prior notice. Under no circumstances shall the Bank be liable to the Customer for any direct, indirect, incidental, consequential, special or exemplary costs, losses, damages or expenses, incurred by the Customer due to the said Exclusive/Premier Program or any modification/amendment therein.
- b) Customers may be offered varied Features within the same Program, basis the level at which the Customer fulfils the prevailing criteria for that Program and Features thereunder and basis the Feature availability with the Bank, as the Bank may change from time to time without assigning any reason and without any prior intimation.
- c) Features are applicable only till the time the Customer is a part of the Program
- d) All Features offered under the Exclusive/Premier Program are subject to applicable Indian laws, prevailing regulatory guidelines for various Customer types (Residents/NRIs, Individuals/Non Individuals) and such other terms and conditions as may be stipulated by the Bank in this regard.
- e) Taxes as applicable would be charged separately. Applicable GST shall be levied on all fees and charges. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Customers due to the Exclusive/Premier Program, shall be to the sole account of the Customers.
- f) The Bank reserves the right to appoint / change the Relationship Manager of the Customer in its sole discretion.
- g) Locker facility will be allotted to Customers subject to availability of the facility and lockers at branch, fulfilment of such other terms as may be specified by the Bank.
- h) A family group may be formed, at the discretion of the Bank, with a Customer’s family members (“Family Group”) for the purpose of meeting the eligibility criteria of Exclusive/Premier Program at a family level basis the consent received (through approved electronic or physical means) from both the Customer and the family members i.e. Primary ID and the prospective linked customer/s. The Bank will communicate to the Family Group/Family members regarding Exclusive/Premier Program entitlement viz regrade. To give effect to this, Family Group must be registered in the Bank’s system prior to the date of regrade from the Exclusive/ Premier program.
- i) In case a Customer qualifies for further regrade (based on eligibility criteria for the respective higher tier Program) then the regrade will be done at Family Group level only. In case any member of the Family Group requests for regrade, the whole Family Group shall be regraded. Similarly, in case any member refuses for regrade, the whole Family Group shall be denied the regrade facility.
- j) The constitution of the Customer for the product/services shall remain unchanged under the Exclusive/Premier Program as per the regulatory guidelines. However, this shall not preclude the members of the family from maintaining the eligibility criteria individually.



- e) If the balances required as per the Exclusive/Premier Program eligibility criteria are not fulfilled by the Customer (or for any other reason in the opinion of the Bank), the Bank reserves its right to regrade/migrate the Customer or withdraw the prevailing Program and the Features associated therewith, with or without prior intimation in its sole discretion.
- f) In case, a Customer has signed up for Exclusive/Premier Program at the time of account opening and has failed to fulfil/maintain any one of the above-mentioned eligibility criteria, the savings account shall be converted into a Metro Savings Account and all the charges applicable to Metro Savings Account shall apply to the Customer from the date of regrade. Kindly refer to the schedule of charges hosted in the website at <https://www.janabank.com/service-charges-fees/>
- k) In the event where the Exclusive/Premier Program and/or Features thereunder are withdrawn for a Customer, the terms and conditions for standalone product/service/ account variant including minimum balance requirements, fees and AMB charges for standalone product/account variant/s shall become applicable on the Customer.
- l) While regrading/migrating the Customer in the Bank's system, some of the transactions might be impacted/declined. The Bank shall not be liable for any impact or failure, delay or declining/non execution of any transactions during the course of regrade/migration or for any loss, damage, claim etc. arising therefrom.
- m) Products/Services, including Exclusive/Premier Program and the Features associated therewith, offered by the Bank are subject to regulatory guidelines and the Bank's internal policy. Particulars of such products/services may be varied/amended or discontinued, as may be required in line with regulatory guidelines. The Bank does not undertake any liability or responsibility for such variance, amendment or discontinuance.
- n) The Bank reserves the right, in its sole discretion, to close the account in case initial funding cheque is returned/bounced and/or account funding as per Exclusive/Premier Program code is not received within 1 month of account opening.
- o) The Bank may, at its sole discretion, revise the fees/charges by giving prior notice through the Bank's website or in any other manner as may be decided by the Bank.
- p) Any communication, card, cheque book, pass book, statement, ATM display or any other branded identification reflecting the Exclusive/Premier Program (brand), issued by the Bank to a Customer is to facilitate identification of the Customer's Program type only and shall be subject to any withdrawal/migration/regrade by the Bank from time to time. The Bank's records/ its decision shall be conclusive with regards to the Program allocated to the Customer at any time.
- q) Any offers/privileges/services provided by third party merchants in connection with the Exclusive/Premier Program are subject to the third party merchant specific terms and conditions and the Bank shall not be liable for any representation, warranty, loss, damage, claims or disputes arising out of or in connection with such offers/privileges/services.
- r) Any notice, statement or other communication may be delivered to the Customer's mailing address or electronic mail address or contact number as updated in the Bank's records by the Customer and shall be deemed to have been effectively served on despatch/deployment. In connection therewith, the Bank shall not be liable in any way whatsoever to the Customer for any loss or damage in the event that the communication is returned undelivered or received by a third party. The Customer shall promptly notify the Bank through acceptable physical or authenticated electronic means of any change in mailing address/electronic mail address / contact number.
- s) The Bank shall in addition to any general lien and set off to which the Bank is entitled by law, or otherwise, have a specific and special lien on all the monies in any of the account(s) of the Customer/ Family Group whether current, savings, overdraft, fixed or other deposits.
- t) The Bank shall have the specific and express right, without notice to and without consent of the Customer/ Family Group to set-off, debit, transfer, adjust, appropriate all such amounts in all such accounts and deposits (whether prematurely or upon maturity as per the Bank's discretion), for the purpose of adjusting/appropriating the said monies against any of the dues of Customer/ Family Group.
- u) By availing any products/services/Features under the Exclusive/Premier Program, the Customer agrees to remain bound by the terms and conditions as mentioned herein and on the website ([www.Janabank.com](http://www.Janabank.com)). Customer shall visit Exclusive/Premier Program webpage section hosted on the Bank's website to view the corresponding applicable charges.
- v) The Bank shall not be responsible/liable in any manner whatsoever for any costs, losses, damages or expenses, or other consequences, caused by reason of any regrade/migration of the Customer from the Exclusive/Premier Program.
- w) All disputes under the Exclusive/Premier Program are subject to the exclusive jurisdiction of the competent courts/tribunals of Bengaluru. However, the Bank reserves the right to approach any other court or tribunal of competent jurisdiction.



- x) The zodiac debit card carries the sun sign as taken from <https://www.britannica.com/topic/zodiac> basis the date of birth provided at the time of on-boarding, in case the customer wants to select any other sign, please follow the SR process subsequently or follow paper based on-boarding.
- y) International RuPay Select Debit Card for Resident Individuals and NRIs (with NRE Accounts) and Domestic RuPay Select Debit Card for NRIs (with NRO accounts)<sup>iii</sup>
  - a. At the time of issuance, International transactions will be inactive on the card and the same can be enabled through Mobile Banking/Internet Banking post account opening
  - b. PAN is mandatory for activation/usage of International Debit Card. The Debit Card limits mentioned in schedule of charges is inclusive of International and Domestic Usage together.
  - c. Customer can opt to increase the default limit through Net banking, Mobile Banking, Customer Service and Branch till the maximum allowed limits as communicated in schedule of charges.

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<sup>i</sup> Total Relationship Value (TRV), aggregated at Customer ID level or at Family level, is composed of: i. Liability Relationship: Savings Account, Current Account, Term Deposits, Recurring Deposits and Specified Investment Relationship i.e. Mutual Funds, Life Insurance (Premium), General Insurance (Premium) and Investments through Jana Small Finance Bank and its other channel partners only shall be considered

<sup>ii</sup> Investment Relationship: Mutual Funds, Life Insurance (Premium), General Insurance (Premium) and Investments through Jana Small Finance Bank and its other channel partners only shall be considered

<sup>iii</sup> Please visit Rupay Card website and refer to the terms and conditions related to their offers and terms of use