

Declaration

1. I hereby acknowledge that this declaration is being provided by me *inter alia* in order to enable the Bank to assess my suitability/credit-worthiness for the products and services being offered by the Bank.
2. I understand that the Bank may offer to me banking products and services including loan products for which I may be found eligible by the Bank from time to time, at any time in future, including after closure/discontinuation of any of my existing relationships, accounts, products, facilities, loans, services with or availed from the Bank from time to time, for which purpose I have submitted or will submit in future various personal information to the Bank which are true and correct to the best of my knowledge . In our endeavour to serve you better,Bandhan Bank communicates from time to time with relevant products and services promotional offers. I/We have no objection if Bandhan Bank use any of the above information for its own business promotion with me/us. I understand that in the event of my Information being found false or incorrect at any stage, my application and my relationships shall be liable to be cancelled/discontinued without any notice or compensation in lieu thereof and I shall be liable for all consequences arising out of such incorrect information.
3. I understand that the grant of the facilities, products and services requested by me shall be at the absolute discretion of the Bank as per its internal credit policy, product norms and other guidelines and non-sanction of such facilities by the Bank shall not entitle me to claim any compensation/damages in that respect. I understand that the Bank shall intimate me the reasons thereof in case of such non-sanction/refusal to provide of the credit facilities/products/services in writing within __15_ days from the date of such decision by the Bank.
4. I hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed necessary by Bank (collectively, "Information"):
 - a. to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information; such collection, access and verification may be done without any notice to me;
 - b. to process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
 - c. To store the Information for such period as may be required for contract, by law or under the Bank's internal process and policy, whichever is longer;
 - d. To share and disclose the Information to 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.

- e. Any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products and for other legitimate purposes.
5. I declare that any appraisal form, application forms, undertakings, declarations etc. executed by me in respect to availment of the facilities from the Bank if authenticated electronically shall not be disputed by me and shall bound me as if executed physically by me. I confirm and assure that the mobile number/authentication details provided by me are true and pertain to me. I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making for its products and services by or on behalf of the Bank.
6. If so applicable or required, I provide consent to Bandhan Bank limited for sharing my required information, including personally identifiable information / sensitive information, for Udyam Registration on my behalf and/or making any modification required in my existing Udyam Registration from time to time, based on changes/information as declared by me. However, the liability of getting Udyam Registration (if applicable) or updating any change in my existing Udyam Registration shall be primarily with me and the Bank may at its discretion assist me in this respect without being obligated or having any liability to do so.
7. If at any time I intend to revoke my consent to the sharing of my Information by the Bank, the products and services offered to me and/or availed by me, pursuant to the consent provided herein, shall not be available to me and/or I shall be required to initiate closure of all my existing products and services including financial assistances.
8. I understand that I shall have the option of making repayment of the loans availed by me, partially, wholly or as may be permitted by the Bank, through any of the digital payment modes approved by government authorities including QR Code linked to loan account, USSD, UPI, Micro ATM etc. which may be offered by the Bank from time to time. I understand that the Bank may avail services of any third party service provider for offering and processing payments through such digital payment modes and I provide my consent to the Bank for sharing my personal information with such third party service providers for such purpose. I hereby agree and provide my consent to the Bank to charge such convenience fees, charges etc. as may be applicable from time to time, for repayments made through such digital payment methods. I am aware that I may choose not to avail the option of making repayment through the digital payment modes and there are other available modes of repayment which I can use. I understand and agree that convenience fees, charges etc. as may be applicable, may be revised from time to time by the Bank and any change/discontinuation of convenience fees, charges etc. will be intimated to me at least 30 days in advance. In case any such change in convenience fees, charges etc. is not acceptable to me, I understand that I may choose to repay the loans in other modes, in accordance with the terms and conditions governing the loans. I understand that in case I choose to make payment through such digital payment modes, the amount payable shall consist of repayment amount and the applicable convenience fees, charges etc. along with applicable GST, which shall be firstly adjusted

towards the applicable convenience fees, charges etc. and GST and the balance amount shall be credited to my loan account.

9. I understand and accept that the declarations provided herein shall be read in conjunction with the terms and conditions of respective products and services including loans and in case of any inconsistency between them, the terms and conditions of respective products shall supersede.