

## **Terms & Conditions**

### **Club Marriott**

1. The Ivory Program is a premium banking proposition for eligible customers. Participation in Ivory program is subject to meeting eligibility criteria. The Bank may modify, amend or withdraw the Program or its benefits at any time without prior notice.
2. Customers must maintain:
  - i. SA/CA AMB of ₹5 Lakhs, OR AQB of ₹3 Lakhs + TRV ₹30 Lakhs, AND
  - ii. ₹50,000+ debit card spends within 6 months of onboarding
  - iii. Maintaining of the above criteria for 3 consecutive months post onboarding.
3. TRV is the combined value of balances in Savings Account, Current Account and Term Deposits (FD/RD).
4. OTP will be shared with eligible customers on their registered email Id and Ujjivan registered mobile number.
5. Once the OTP is successfully verified, the membership codes of Club Marriott will be sent to the customer's registered email Id and Ujjivan registered mobile number.
6. Code will be valid for 12 months from the date of activation.
7. Once the code is activated, the customer will be able to avail the benefits of the Club Marriott that is mentioned in the Ujjivan Ivory webpage.
8. If the code is not activated/used for more than 6 months of them receiving, access for the same will be stopped for that customer.
9. If the customer fails to maintain the eligibility criteria, the Bank may not proceed with sharing the codes of Club Marriott.