

# #StrongerTogether



| S.No. | FAQ's   | Answers  |
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| 1     | What will be the bank's name after merger?  | The name of the Bank will change to AU Small Finance Bank.   |
| 2     | What will the combined organization be named?   | The bank will be known as AU Small Finance Bank.   |
| 3     | What is the effective date of merger  | The effective date of merger is 1st April '24.   |
| 4     | How can I stay updated on the merger process and any changes that may occur?  | Customers will stay informed about all merger-related updates through various channels like SMS and email. Furthermore, detailed information will be available on the bank's official Website. |
| 5     | Who should I contact if I have questions or concerns about the merger?  | You can visit our Branches, Bank Website and reach out to our Customer Care teams.   |
| 6     | If a person has account in Fincare and AU both, then the same person can operate both the accounts simultaneously or not? | The Customer can choose to continue with the two accounts post-merger.   |
| 7     | If someone holds zero balance account with Fincare then account will remain zero balance or not post-merger?              | Yes, it will remain same. Any changes in the future will be communicated in a timely manner.   |
| 8     | Will there be change in my account Number/Customer ID?  | The existing Account No., CUST ID continues post-merger, until further notification. Your existing account in both banks will continue with all it's services.                                 |
| 9     | What happens to my Fixed Deposits (FDs) and Recurring Deposits (RDs), do the account details remain same?                 | There is no change in existing customer deposits. For new deposits there will be a rate as per AU SFB policy   |
| 10    | Can I continue using my existing cheques and passbooks?   | The cheque book/passbook will be valid after the date of merger until further notification.  |

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| 11 | What will be the interest rate on Fincare account holders (both loan and deposit customers) after merger?  | The current rate of interest for existing Loan & Deposits (FD/RD) will continue. In case of new accounts/deposits new rates will be applied.  |
| 12 | Will there be any changes in interest rates on my Fincare Saving account?  | Yes, rates offered on Saving Account by AU SFB will be applicable. Customers will receive communication mentioning the same from time to time.  |
| 13 | I have FDs with my account. Will the interest rates change according to AU, or will they remain the same as what Fincare offered at the time of FD creation? | There is no change in existing deposits of the Fincare customers. For New Deposits booked, the rates shall be basis new rates published.  |
| 14 | What if I have Fixed deposits at both banks? How will that work post merger?   | No rate change will happen on your existing RD/TD's.  |
| 15 | I have a Fincare account. Will my cheque book, ATM card, and passbook be changed, or can I use my existing ones?   | There is no change. For any changes in the future, customers shall be notified.   |
| 16 | Customer issued cheques/PDC Cheques, will these cheques clear post-merger?   | Currently there is no change. For any changes in the future, customers shall be notified.   |
| 17 | Will cheques issued by me with my old account number be honored?   | Yes, this will continue as per existing norms.  |
| 18 | Are there any changes to online banking platforms or mobile apps?  | There is no change. Customer can continue using their existing Applications. For any changes in the future, customers shall be notified.  |
| 19 | Will there be a single website for both banks?   | There is no change on 1st Apr'24. Customer can continue using the existing website. For any changes in the future, customers shall be notified.   |
| 20 | Can I do financial/non financial transactions at AU branches?  | Yes, over a period, you will be able to do all transactions at AU branches. We shall keep you posted on the progression of integration. However, at this point we would request you to continue using Fincare branches. |
| 21 | Will there be one customer service number for both banks, or will the existing separate customer care lines continue to operate?                             | Currently there is no change in customer service numbers. For any changes in the future, customers shall be notified.   |
| 22 | Will the Schedule of Charges (SOC) for the product and the locker charges remain the same as existing ones, or will they be revised?                         | Currently there is no change in SOC for the product & locker charges, it remain same as existing one. For any changes in the future, customers shall be notified.   |
| 23 | Will I be able to use ATMs from the both banks without any fees/charges?   | Yes - you shall be able to use AU ATM without any charges till the allowed limit currently available.   |
| 24 | Will the toll-free number change?  | Currently there is no change in Toll free number. For any changes in the future, customers shall be notified.   |
| 25 | What bank card will be issued post-merger upon debit card expiry?  | It will be the same card which will be issued and will be functional as well. For any changes in future, customers shall be notified  |

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| 26 | Will the terms & Conditions of loans or mortgages be impacted by the merger?  | Currently there is no impact. For any changes in the future, customers shall be notified.  |
| 27 | Are there any new products or benefits available due to the merger?   | Yes, you can apply for the products offered by the bank and will be provided to you as per the bank policy.  |
| 28 | Will Fincare customers be eligible or can apply for credit cards post merger of the bank?                               | Yes, you can apply through online channel by visiting <a href="https://www.aubank.in/personal-banking/credit-cards">https://www.aubank.in/personal-banking/credit-cards</a> and exploring the best option for you.   |
| 29 | Will this merger impact automatic payments (ACH & SI) and direct deposits?  | There will be no change on any of the existing registered ACH/SI.  |
| 30 | Will the UPI ID change?   | Currently there is no change. For any changes in the future, customers shall be notified.  |
| 31 | Will the customer care email ID change?   | Currently there is no change. For any changes in the future, customers shall be notified.  |
| 32 | Will customer care timings change?  | Currently there is no change. For any changes in the future, customers shall be notified.  |
| 33 | Will BC outlets remain open or close?   | Currently there is no change. For any changes in the future, customers shall be notified.  |
| 34 | Will the QR code provided to customers remain the same?   | Currently there is no change. For any changes in the future, customers shall be notified.  |
| 35 | Will the IFSC code change?  | Currently there is no change. For any changes in the future, customers shall be notified.  |
| 36 | Where can I open an online account post-merger?   | You can open an account online via AU SFB video banking services. You can explore account here <a href="https://savingsaccount.aubank.in/saself/mobile-number?utm_campaign=fincare_website&amp;utm_medium=faqs&amp;utm_source=fincare_faqs">https://savingsaccount.aubank.in/saself/mobile-number?utm_campaign=fincare_website&amp;utm_medium=faqs&amp;utm_source=fincare_faqs</a> |
| 37 | Will I still be eligible for the same rewards programs or benefits with I am getting currently with Fincare?            | Yes, currently there is no change. For any changes in the future, customers shall be notified.   |
| 38 | Will my branch change? What will be the name, address and code of my branch?  | There is no change as of now. For any changes in the future, customers shall be notified.  |
| 39 | What will happen to the FSF Bank branches?  | Branches will continue to operate as usual, and customers can visit for their banking transactions and services.   |
| 40 | Will there be any branch closures?  | Currently there is no branch closure. For any changes in the future, customers shall be notified.  |
| 41 | Will I need to create a new online banking login or mobile app profile for AU SFB?                                      | There is no change as of now. Customer can use their existing application for login. For any changes in the future, customers shall be notified.   |
| 42 | I am planning to travel soon. Will my Debit Card still work after the merger?   | Yes , it will work as it is.   |
| 43 | Will there be any limitations on transferring funds between my accounts at Fincare and AU SFB after the merger process? | There is no change as of now. You can continue banking with us like usual.   |
| 44 | Will there be any changes to daily transaction limits (e.g., ATM withdrawals, Debit Card purchases) after the merger?   | There is no change. For any changes in the future, customers shall be notified.  |

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| 45 | Will there be any changes to international transaction fees or currency exchange rates after the merger?  | There is no change. For any changes in the future, customers shall be notified.  |
| 46 | If I have experienced fraudulent activity on my account before the merger, will AU SFB continue to investigate and resolve it?                                    | For now there is no change in the process. The Fincare team will continue an investigation and provide an update to the customer. Customers may also reach out to the Fincare customer service team at 1800-313-313.                           |
| 47 | Will there be any downtime or disruptions to online banking or mobile app services during the merger?   | No, there will be no downtime & disruption. For any changes in the future, customers shall be notified.  |
| 48 | Will I be able to access my Fincare loan account details at AU branches?  | Yes over a period you will be able to do all transactions at AU branches. We shall keep you posted on the progression of integration. However, at this point we would request you to continue using Fincare branches.                          |
| 49 | I want to foreclose on my Fincare Loan account. Can I do it from AU Bank's branches?  | Yes over a period you will be able to do all transactions at AU branches. We shall keep you posted on the progression of integration. However, at this point we would request you to continue using Fincare branches.                          |
| 50 | Currently we have an agreement with Fincare Bank for loan/locker. Will there be any change in my agreement?   | There will be no changes in locker charges, it remain same as existing one, till the time there is no further notifications. Also, for any changes in the future shall be notified   |
| 51 | Will the WhatsApp banking number change?  | There is no change. For any changes in the future, customers shall be notified.  |
| 52 | Will FSFB customers get monthly interest on the savings account, just like AU SFB offer's post merger?  | Yes, from 1st Apr'24 monthly interest will be paid in to your saving account.  |
| 53 | What will happen if I do a transaction through NEFT / RTGS / IMPS/ ECS / NACH/ PDCs with the old account number / IFSC Code/ MICR Code?                           | All your transactions through NEFT / RTGS / IMPS/ ECS / NACH/ PDCs with the old account number/ IFSC Code/ MICR Code will continue to be honoured for the time being.  |
| 54 | What will happen to the ECS / NACH arrangements / standing instructions for auto debit of utility payments, Loan EMIs, RD Instalments, Credit Card payments etc.? | All ECS / NACH arrangements / standing instructions for utility payments, Loan EMIs, RD Instalments, Credit Card payments and other services shall function without any disruption to the customer. There is no need to resubmit your mandate. |
| 55 | Will I still be able to access my transaction history for both banks after the merger?  | Yes over a period you will be able to do all transactions at AU branches. We shall keep you posted on the progression of integration. However, at this point we would request you to continue using Fincare branches.                          |
| 56 | Will the mobile banking app remain the same or will there be a new app? If a new app, how will my existing data be transferred?                                   | There is no change. For any changes in the future, customers shall be notified.  |
| 57 | Will the process for sending and receiving wire transfers change after the merger?  | There is no change. For any changes in the future, customers shall be notified.  |

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| 58 | Where can I make my loan payments to after the merger?   | Yes over a period you will be able to do all transactions at AU branches. We shall keep you posted on the progression of integration. However, at this point we would request you to continue using Fincare branches.   |
| 59 | How will I access information about my loan after the merger (e.g., statements, balance information)?  | This remains unchanged for now, customers can access it through Fincare branches and Fincare digital platforms.   |
| 60 | Will I be able to keep making automatic payments from my account?  | Yes, there are no changes for now. Customers will be notified of any future changes.  |
| 61 | If I have questions about my loan after the merger, who should I contact?  | You can reach out to Fincare Customer Care team or visit your nearest Fincare Branch.   |
| 62 | Will the customer service representatives handling my loan have access to my loan history from the previous bank?  | Customers can get all account-related services from Fincare branches and customer care at 1800-313-313. Yes over a period you will be able to do all transactions and access all services at AU branches as well. We shall keep you posted on the progression of integration. |
| 63 | Will there be any changes to the policies post merger?   | For now there are no changes in policies, customers will be notified of any future changes.   |
| 64 | If I am in the process of applying for a loan with one of the banks before the merger, what happens to my application?                                     | It will be addressed following the existing procedure, with no anticipated impact on the situation.   |
| 65 | Will there be any changes to the loan documentation I received from the previous bank (e.g., promissory note)?   | No alterations have been made to the loan documentation; it will remain unchanged. Customers will be informed of any potential modifications in the future.   |
| 66 | FSFB customer will get issued, revalidate, or cancel the Demand Draft from any location and branch of AU SFB?  | Yes over a period you will be able to do all transactions at AU branches. We shall keep you posted on the progression of integration. However, at this point we would request you to continue using Fincare branches.   |
| 67 | Locker issuance charges will be changed or remain same as existing one?  | <i>No Change in locker charges it remain same as existing one, till the time there is no further notifications. Also, for any changes in the future, customers shall be notified.</i>   |
| 68 | Will my FSFB Savings /Current Account monthly statements change?   | There is no change. For any changes in the future, customers shall be notified.   |
| 69 | Do I need to submit my KYC documents once again?   | If your KYC is updated in banks' record, you are not required to submit any KYC documents again.  |
| 70 | Will there be any new service charges that will be levied on my account?   | No there is no change in service charges post merger. For any changes in the future, customers shall be notified.   |
| 71 | Is there going to be a change in the Minimum balance requirements?   | There are no changes for AMB requirements in existing accounts. For any changes in the future, customers shall be notified.   |
| 72 | Will Customer ID / CIF / User ID be same for Netbanking purposes or whether all the account will be integrated under a common Customer ID / CIF / User ID? | Any change in Customer ID / CIF / User ID will be communicated to account holder well in advance. Until then the existing Customer ID / CIF / User ID will continue.  |

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| 73 | What will happen to my DPID/DEMAT account post merger?   | Your DPID (DEMAT account(s) ID) through any of the bank(s) will be functional with their holding in equity and other investment products. For any changes in the future, customers shall be notified.   |
| 74 | What will happen to the merchants onboarded for collection of their various kinds of fees through online/offline mode upon merger? | There is no change. For any changes in the future, customers shall be notified.   |
| 75 | What will happen to the loans or lines of credit I have taken?   | The existing Terms & Conditions (T&C) will continue as per agreements with existing bank until the date of Merger. Post-Merger, T&C along with rates will be linked to T&C of the Merger bank for which, information will be accordingly communicated to you. |
| 76 | What will happen to my Overdraft (OD) / Cash Credit (CC) renewal / enhancement after amalgamation?                                 | Overdraft / Cash Credit renewal / enhancement will take place in normal course. Any changes in procedures will be informed in advance.  |
| 77 | How will services such as amount transfer, loan amortization, pre-closure be provided to existing customers?                       | The process remains unchanged; customers can visit Fincare branches or contact customer care at 1800-313-313 for assistance.  |
| 78 | Where I will get my TDS certificate: FORM 16A  | Customers can visit Fincare branches or download from mobile banking or contact customer care at 1800-313-313 for assistance related to TDS certificate: FORM 16A.  |
| 79 | What changes will be done with Fincare HNI account variant holders?  | Currently, there are no alterations to the existing policies. Any change in any service shall be duly communicated with due notice for change.  |
| 80 | Will my rate of interest for the loan remain the same or will it increase?   | Currently, there are no changes to the rate of interest for the existing loan. Customers will be informed of any potential modifications in the future.   |
| 81 | What will be the procedure to submit 15 G/H?   | Currently, the existing process remains unchanged. Customers can seek assistance by visiting Fincare branches or contacting customer care at 1800-313-313. Any potential modifications in the future will be communicated to customers.                       |
| 82 | Can I continue making EMI payments from the same account?  | Certainly, customers can proceed; there have been no changes in this regard.  |
| 83 | What will happen to the insurance policy I have taken through FSFB? How will the premium payment be implemented post merger?       | The policies will remain active and continue to be serviced by us and our respective insurance partners. Any alterations will be notified well in advance.  |
| 84 | Will there be changes in policies or companies for insurance products?   | Currently, there are no changes to the existing policies. Customers will be informed of any potential modifications in the future.  |
| 85 | Will the investment platforms I currently use remain available, or will I need to switch to a new platform?                        | It remains as is; customers can use the same platform. Any potential modifications in the future will be communicated to customers.   |
| 86 | Who should I contact with questions about my investments during the merger process?  | Any of the existing channel can be reached out, branches, relationship manager and customer care.   |
| 87 | Will I need to take any action to maintain access to my investments during or after the merger?                                    | No action is required from the customer's side to maintain access to their investments during or after the merger.  |

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| 88  | If I am a FSFB customer, will I need to alert my payroll department if I have direct deposit? | Existing FSFB customers will experience no impact from the merger, ensuring a seamless continuation of their banking experience. They can confidently use the bank's services without any disruption or changes.   |
| 89  | Can I still use my current cheque book?   | Yes. Continue to use your same current cheque book. Any changes in the future will be communicated in a timely manner.   |
| 90  | What does AU Small Finance Bank do to protect my personal and account information?            | At AU Small finance Bank & Fincare Small Finance Bank, safeguarding customer's personal and account information is our top priority. We employ robust security measures, including advanced encryption technologies and strict access controls, to ensure the confidentiality and integrity of your data. Our comprehensive security protocols are designed to meet industry standards and regulatory requirements, providing customers with peace of mind regarding the protection of your sensitive information throughout the merger process and into the future. |
| 91  | I didn't find any deposit slips at AU Small Finance Bank branches. Why is that?               | Currently, customers need to visit Fincare branches for all cash transactions. Over time, the capability to perform all transactions will extend to AU branches as well. Notably, AU Bank's unique feature include the convenience of not requiring customers to fill out deposit slips for making payments which will be implemented overtime.  |
| 92  | Where do I go for more information about AU Small Finance Bank?                               | Customers can get more information about AU Small Finance Bank by reaching out to AU Small Finance Bank's branches, visiting the website ( <a href="http://www.aubank.in">www.aubank.in</a> ), or contacting the customer service number at 1800-1200-1200.  |
| 93  | Will the penalty be levied in case of premature withdrawals of FDs, due to merger?            | Premature withdrawal will incur penalties as per the Schedule of Charges (SOC). Refer to the website and agreement for SOC details.  |
| 94  | What will happen to my lockers held with Fincare Bank?  | It will continue without any changes, any change will be duly notified in advance  |
| 95  | Will there be changes in points of contact for NRI customers?                                 | There is no change. For any changes in the future, customers shall be notified.  |
| 96  | Will my Fincare Relationship Manager remain the same?   | Yes, your existing Relationship Manager (RM) will continue to service your account and will be there to support you through this transition. Any change will be duly notified.   |
| 97  | Customer can request for account closure from any branch of the bank?                         | Yes over period you will be able to do all transactions at AU branches. We shall keep you posted on progression of integration. However, at this point we would request you to continue using Fincare branches.  |
| 98  | How do I update or register my mobile/ e-mail ID?   | You will have to register and update your mobile number or e-mail ID at any branch of Fincare. Once all technology systems are integrated, you will be able to update your details seamlessly, online.   |
| 99  | Will any impact on payment schedule post merger?  | There is no change. For any changes in the future, customers shall be notified.  |
| 100 | Will any changes on DEMAT charges post merger?  | There is no change. For any changes in the future, customers shall be notified.  |

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| 101 | Will the same application work for trading and demat post merger?   | There is no change. For any changes in the future, customers shall be notified.  |
| 102 | How can Fincare customers register a complaint?   | They can reach out to the Customer Care Team at customerservice@fincarebank.com or call at 1800 313 313  |
| 103 | What is the balance enquiry no. post merger?  | Customer can access balance information effortlessly with the WhatsApp banking feature available at the number 7211100400.   |
| 104 | Deposits customer: Will my money remain secure?   | Rest assured, your accounts and deposits remain secure and unaffected by the merger.   |
| 105 | Whom should I contact for CIBIL-related issues?   | The existing procedure remain unchanged, and updates will be provided as necessary.  |
| 106 | Can I Drop my cheque in any of the AU Branches for collection post merger is announced ?  | Please continue all transactions in your respective bank until further notice.   |
| 107 | If I have account/FD in Fincare & AU both and I have submitted 15 G/H in both the banks, will TDS be applicable after merger?               | TDS will be calculated in accordance with IT laws, treating it as a single entity.   |
| 108 | What will be the impact on the DICGC guarantee in the Combined entity ?   | All commercial banks are insured by the DICGC. Depositor money is insured up to a maximum of Rs.5 Lacs for both principal & Interest, for the combined entity post date of merger. |
| 109 | Loans customer: Is there impact on my loan?   | There is no impact on the loan. Feel free to continue utilizing the facility as before, making EMI/payments as agreed upon in the agreement.                                       |
| 110 | LAP / AHL post loan closure MODTD cancellation time may have some impact - we may not be able to use Fincare thereafter?                    | There is no change in LAP / AHL post-loan closure MODTD cancellation time. You can use Fincare branches. Any changes will be communicated in advance.                              |
| 111 | Any change in product feature offered - Like if customer having FD then AMB is waived?  | You can continue enjoying using your product features as is. If there is a change, we shall communicate the same.  |
| 112 | How will I get collateral/NOC document in case of Loan closure?   | The current process led by the Branch remains as it is. Fincare will continue to service the customers till further communication.   |
| 113 | How will I get my Gold in case of Loan closure?   | The current process led by the Branch remains as it is. Fincare will continue to service the customers till further communication.   |
| 114 | I have purchased my insurance policy through Fincare. Will my policy still continue given the merger of Fincare with AU Small Finance Bank? | The continuity of your policy is dependent on the policy tenure and no impact on the same due to merger. Refer the Annex A for contact details.                                    |
| 115 | How can I get my tax certificate/policy bond copy?  | You can contact the customer care of the Insurer and visit the insurance partner website. Refer Annexure 1.  |
| 116 | How can I initiate my insurance claim?  | The current process led by the Branch remains as it is. Fincare will continue to service the customers till further communication.   |



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| 117 | I have initiated my claim, but my claim is not yet processed. What should be done in this case?                                  | The current process led by the Branch remains as it is. Fincare will continue to service the customers till further communication.   |
| 118 | The Insurance policy which I have bought through Fincare is due for renewal. Where/How can I renew my existing insurance policy? | As a process, Insurer will reach out to you via SMS / WhatsApp / Call for the renewal premium collection, alternatively you can visit the insurers nearest branch or Fincare SFB Branch for Assistance. You may also reach out to the customer care number of Insurer for assistance |
| 119 | How can I cancel my policy?  | You can visit the nearest insurance company office to process the request. You can also visit the insurers nearest branch or Fincare SFB Branch for Assistance.  |
| 120 | I have cancelled my insurance policy but have not received any refund? How to enquire that when can I get my refund?             | You can check claim status of the policy by contacting customer care of insurance company and you can also visit nearest AU/Fincare SFB for assistance.  |
| 121 | I want to purchase Insurance from Fincare. How can I do that?  | Fincare is amalgamated with AU Small Finance bank effective from 1st April 2024. You can buy policy from nearest AU Small Finance Bank branch.   |
| 122 | If I have any other grievances and endorsements. How can I do that?  | The current process led by the Branch remains as it is. Fincare will continue to service the customers till further communication.   |
| 123 | I purchased a policy with Fincare bank affiliated insurer, will the T&C's merit change?  | The T&C's of the purchased policy will remain the same as mentioned in the policy copy & benefit illustrations.  |
| 124 | Annexure 1   |  |

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| <b>Kotak Life</b>                     | Contact number | 1800 209 8800  |
|                                       | Mail ID        | <a href="mailto:clientservicedesk@kotak.com">clientservicedesk@kotak.com</a> |
|                                       | Whats app      | 9321003007   |
| <b>Bharati Axa Life Insurance</b>     | Contact number | 1800-102-4444  |
|                                       | Mail ID        | <a href="mailto:service@bharti.axa.com">service@bharti.axa.com</a>           |
|                                       | Whats app      | 2248815768   |
| <b>Edelweiss Tokyo Life insurance</b> | Contact number | 1800-212-1212  |
|                                       | Mail ID        | <a href="mailto:care@edelweisstokio.in">care@edelweisstokio.in</a>           |
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| <b>CARE Health insurance</b>           | Contact number | +91 22 4890 3009   |
|  | Mail ID        | <a href="mailto:customerfirst@careinsurance.com">customerfirst@careinsurance.com</a>     |
|  | Whats app      | 8860402452   |
|  |                |  |
| <b>Niva Bupa Health insurance</b>      | Contact number | 1860-500-8888  |
|  | Mail ID        | <a href="mailto:seniorcitizensupport@nivabupa.com">seniorcitizensupport@nivabupa.com</a> |
|  | Whats app      |  |
|  |                |  |
| <b>ICICI Lombard General insurance</b> | Contact number | 1800 2666  |
|  | Mail ID        | <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a>   |
|  | Whats app      | 7738282666   |
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