

# CUSTOMER RIGHTS POLICY 2026-27

### ABBREVIATION

Abbreviation	Description
MITC	Most Important Terms and Conditions
SMS	Short Messaging Service
EMAIL	Electronic Mail
KYC	Know Your Customer
ATM	Automated Teller Machine
RBI	Reserve Bank of India
IRDA	Insurance Regulatory and Development Authority
SEBI	Securities and Exchange Board of India

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## CUSTOMER RIGHTS POLICY 2026-27

### 1. INTRODUCTION:

- 1.1. Customer protection is an integral aspect of financial inclusion. The business of bank entirely depends on the customer. To protect the rights of customer has become an integral aspect of financial services provided by the bank. The following comprehensive Customer Rights Policy based on domestic experience and global best practices is brought out to enhance such protection.
- 1.2. Customer Rights Policy identifies the intrinsic rights, a customer gets during and after termination of his/her banking relationship. The policy also defines the ways to deal honestly and fairly with the customer.
- 1.3. The policy is based on the guiding principles enlisted in the RBI “Master Circular on Customer Service in Banks” circulated vide RBI/2015-16/59/DBR No. Leg.BC.21/09.07.006/2015-16 dated 1st July, 2015.
- 1.4. The policy also aims to create a fair and conducive environment for the customers in obtaining satisfactory customer services through various banking channels.

### 2. OBJECTIVE OF THE POLICY:

The objective of the policy is to document/enshrine basic rights of the customers of the Bank regulated by the Reserve Bank of India. The policy is based on domestic experience and global best practices brought out to enhance customers’ protection. The policy envisages that a customer should be dealt fairly, sympathetically and all dealings with the Bank are done in an honest and transparent manner. The policy also advises to communicate all terms, conditions, pricing & features of a product/service, location of the service outlets, policies and marketing & promotional material etc. in clear and unambiguous language.

### 3. SCOPE OF THE POLICY:

- 3.1. In traversing the policy principles, the customer has been conferred with the right to escalate and get his grievance redressed in a timely and fair manner without demur.
- 3.2. The Policy applies to all products and services offered by the bank or its agents, whether provided across the counter, over phone, by post, through interactive electronic devices, on internet or by any other method/mode.

### 4. CUSTOMER RIGHTS:

#### 4.1. Right to Fair Treatment:

*Both the customer and the Bank have a right to be treated with courtesy. The customer should not be unfairly discriminated against on grounds such as gender, age, religion, caste and physical ability when offering and delivering financial products.*

In pursuance of the above Right, bank will -

- 4.1.1. Promote good and fair banking practices by setting minimum standards in all dealings with the customers.

- 4.1.2. Promote a fair and equitable relationship between the bank and the customer.
- 4.1.3. Train bank staff attending to the customers, adequately and appropriately.
- 4.1.4. Ensure that staff members attend to customers and their business promptly and courteously.
- 4.1.5. Treat all customers fairly and not discriminate against any customer on grounds such as gender, age, religion, caste, literacy, economic status, physical ability, etc. Bank may, however, have special schemes or products which are specifically designed for members of a target market group or may use defensible, commercially acceptable economic rationale for customer differentiation. Bank may also have schemes or products as part of an affirmative action such as for women or backward classes. Such schemes/products will not tantamount to unfair discrimination. The rationale for such special schemes or terms will be explained by bank wherever required.
- 4.1.6. Ensure that the above principle is applied while offering all products and services.
- 4.1.7. Ensure that the products and services offered are in accordance with relevant laws and regulations.
- 4.1.8. Ensure to enhance customer awareness of their rights, particularly among hitherto marginalized customers, financially illiterate and semi-illiterate sections of the society by making available the pictorial presentation of basic rights contained in the code of Bank's commitment to customers.
- 4.1.9. Promote Safe and Fair customer dealing in case of banking in a digital environment.
- 4.1.10. While it shall be the endeavor of the bank to provide their customers with hassle free and fair treatment, bank would expect their customers to behave courteously and honestly in their dealings with the bank.
- 4.1.11. It shall also be the bank's endeavor to encourage their customers to approach the bank's internal grievance redressal machinery and approach alternate forum after exhausting all their remedies under bank's internal grievance mechanism.

#### 4.2. Right to Transparency, Fair and Honest Dealing:

*The Bank would make every effort to ensure that the contracts or agreements it frames are transparent, easily understood by and well communicated to, the common person. The product's price, the associated risks, the terms and conditions that govern use over the product's life cycle and the responsibilities of the customer and financial service provider, should be clearly disclosed. The customer should not be subject to unfair business or marketing practices, coercive contractual terms or misleading representations. Over the course of their relationship, the bank will not threaten the customer with physical harm, exert undue influence, or engage in blatant harassment.*

In pursuance of the above Right, the bank will -

- 4.2.1. Ensure complete transparency so that the customer can have a better understanding of what he or she can reasonably / fairly expect from the

bank.

- 4.2.2. Ensure that the bank's dealings with the customer rest on ethical principles of equity, integrity and transparency.
- 4.2.3. Provide customers with clear information about its products and services, terms and conditions, and the interest rates / service charges in simple and easily understandable language, and with sufficient information so that the customer could be reasonably expected to make an appropriate and informed choice of product.
- 4.2.4. Ensure that all terms and conditions are fair and set out the respective rights, liabilities and obligations clearly and as far as possible in plain and simple language;
- 4.2.5. Make known the key risks associated with the product as well as any features that may especially disadvantage the customer to him/her. Most Important Terms and Conditions (MITC) associated with the product or service will be clearly brought to the notice of the customer while offering the product. In general, it will be ensured that such terms will not inhibit a customer's future choice.
- 4.2.6. Provide information on interest rates, fees and charges either on the Notice Board in the branches or website or through help-lines or help-desk and where appropriate the customer will be informed directly.
- 4.2.7. Display the tariff Schedule on their website and a copy of it will be made available at every branch for customer's perusal. Also, will display in its branches a notice about the availability of the Tariff Schedule at the branch.
- 4.2.8. Give details, in their Tariff Schedule, of all charges, if any, applicable to the products and services chosen by customer.
- 4.2.9. Inform the customer of any change in the terms and conditions through a letter or Statement of Account, SMS or email as agreed by the customer at least one month prior to the revised terms and conditions becoming effective.
- 4.2.10. Ensure that such changes are made only with prospective effect after giving notice of one month. If the bank has made any change without giving such notice which is favorable to the customer, it will notify the change within 30 days of such change. If the change is adverse to the customer, prior notice of minimum 30 days will be provided and the customer may be provided options, to close the account or switch to any other eligible account without having to pay the revised charge or interest within 60 days of such notice.
- 4.2.11. Provide information about the penalties leviable in case of non-observance / breach of any of the terms and conditions governing the product / services chosen by the customer.
- 4.2.12. Display on public domain the Banks' Policies on Deposits, Cheque Collection, Grievance Redressal, Compensation and Collection of Dues and Security Repossession.
- 4.2.13. Make every effort to ensure that staff dealing in a particular product is properly trained to provide relevant information to customers fully, correctly and honestly.
- 4.2.14. Ensure to communicate to the applicant within a reasonable time period as

decided by the bank about the acceptance / non-acceptance of applications submitted for availing a product / service and convey in writing the reasons for not accepting / declining the application. Such period will be notified in the bank's website and also in the application of the particular product or service

4.2.15. Communicate unambiguously the information about -

- a. Discontinuation of particular products,
- b. Relocation of their offices
- c. Changes in working hours
- d. Change in telephone numbers
- e. Closure of any office or branch

- With advance notice of at least 30 days.

Also affirm that disclosure of information is an on-going process through the life-cycle of the product / relationship and will be diligently followed by them. Ensure to use all possible channels of communication, including web-site, to ensure that information on all changes are made known to the customer upfront.

4.2.16. Advise the customer at the time of selling the product regarding the rights and obligations embedded in law and/or banking regulation including the need to report any critical incidents that the customer suspect, discover or encounter.

4.2.17. The bank's staff members shall, when approached by the customer for availing a product or service, provide all relevant information related to the product / service and also provide direction to informational resources on similar products available in the market with a view to enable the customer to make an informed decision.

4.2.18. Not terminate a customer relationship without giving reasonable or contractual prior notice to the customer.

4.2.19. Assist the customer in all available ways for managing his/her account, financial relationship by providing regular inputs in the bank's realms such as account statements/passbooks, alerts, timely information about the product's performance, term deposits maturity etc.

4.2.20. Ensure that all marketing and promotional material is clear and not misleading.

4.2.21. Not threaten the customer with physical harm, exert influence or engage in behavior that would reasonably be construed as unwarranted harassment. Ensure adherence only to the normal appropriate business practices.

4.2.22. Ensure that the fees and charges on products/services and its structure are not unreasonable to the customer.

4.2.23. Ensure that our advertisements will also include any relevant messages which require to be conveyed for enhancing awareness against unscrupulous/ fictitious offers.

4.2.24. Shall provide customer timely and adequate information about bank and the necessary safeguards in any one or more of the following languages - Hindi, English or the appropriate local language. Ensure that customers are given

complete information about our products and services, minimum balance requirements, the interest rates and service charges, besides the terms and conditions applicable to them in a transparent manner.

#### 4.3. Right to Suitability:

***The products offered should be appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding.***

In pursuance of the above Right, the bank will -

- 4.3.1. Ensure that it has a Board approved policy for assessing suitability of products for customers prior to sale.
- 4.3.2. Endeavour to make sure that the product or service sold or offered is appropriate to the customer's need and not inappropriate to the customer's financial standing and understanding based on the assessment made by it. Such assessment will be appropriately documented in the records.
- 4.3.3. Sell third party products only if it is authorized to do so, after putting in place a Board approved policy for marketing and distributing third party financial products.
- 4.3.4. Not compel a customer to subscribe to any third-party product as a quid-pro-quo for any service availed from the bank.
- 4.3.5. Ensure that the products being sold or service being offered, including third party products, are in accordance with extant rules and regulations.
- 4.3.6. Inform the customer about his responsibility to promptly and honestly provide all relevant and reasonable information that is sought by bank to enable them to determine the suitability of the product to the customer.
- 4.3.7. Adhere to all statutory guidelines of RBI, IRDA, SEBI etc. on para banking activities like sale of insurance/mutual fund/other third-party investment products.

#### 4.4. Right to Privacy:

***Customers' personal information should be kept confidential unless they have offered specific consent to the financial services provider or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies). The customer should be informed upfront about likely mandated business purposes. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy.***

In pursuance of the above Right, bank will -

- 4.4.1. Treat customer's personal information as private and confidential (even when the customer is no longer banking with us), and, as a general rule, not disclose such information to any other individual/institutions including its subsidiaries / associates, tie-up institutions etc. for any purpose unless:
  - a. The customer has authorized such disclosure explicitly in writing
  - b. Disclosure is compelled by law / regulation;
  - c. Bank has a duty to the public to disclose i.e. in public interest

- d. Bank has to protect its interests through disclosure
- e. It is for a regulatory mandated business purpose such as disclosure of default to credit information companies or debt collection agencies;
- 4.4.2. Ensure such likely mandated disclosures be communicated immediately to the customer in writing.
- 4.4.3. Shall not use or share customer's personal information for marketing purpose, unless the customer has specifically authorized it.
- 4.4.4. Shall adhere to Telecom Commercial Communications Customer Preference Regulations, 2010 (National Customer Preference Registry) issued by Telecom Regulatory Authority of India, while communicating with customers.

**4.5. Providing Banking Facility for Senior Citizens and Differently abled Persons:**

*The financial services provider should make every effort to ensure that there should not be any occasion that bank discourage or turn away senior citizens and differently abled persons from availing banking facilities in branches. Notwithstanding the need to push digital transactions and use of ATMs, it is imperative to be sensitive to the requirements of senior citizens and differently abled persons.*

In pursuance of the above Right, bank will -

- 4.5.1. Provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.  
Deputy Branch Head shall act as nodal officer for service related aspect of Senior Citizens and differently abled persons including visually impaired.
- 4.5.2. Provide pensioners the facility to submit physical Life Certificate form at any branch of the pension paying bank and should ensure that the same is updated promptly by the receiving branch in the Core Banking Solution (CBS) system of the bank, resulting in avoidable hardship to the pensioners and to avoid any delay in credit of pension.
- 4.5.3. Provide the facility to issue cheque books to customers, whenever a request is received, through a requisition slip which is part of the cheque book issued earlier or request received by any other mode. Provide minimum one cheque book every year, if requested, in savings bank account, by these customers. And should not insist on physical presence of any customer including senior citizens and differently abled persons for getting cheque books.
- 4.5.4. Provide the facility to automatically convert the A/c into a 'Senior Citizen Account' once the customer becomes senior citizen, based on the date of birth available in bank's records.
- 4.5.5. Provide the facility to allow operations in visually impaired customer's accounts through identification of thumb/toe impression/mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers.
- 4.5.6. Provide senior citizens and differently abled persons, Form 15G/H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time.
- 4.5.7. Provide doorstep banking to senior citizens of more than 70 years of age and

differently abled or infirm persons (having medically certified chronic illness or disability), such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers on case to case basis as per the need-based requirement of the customer.

- 4.5.8. To provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.

#### 4.6. Right to Grievance Redressal and Compensation:

*The customer has a right to hold the financial services provider accountable for the products offered and to have a clear and easy way to have any valid grievances redressed. The provider should also facilitate redress of grievances stemming from its sale of third-party products. The financial services provider must communicate its policy for compensating mistakes, lapses in conduct, as well as non-performance or delays in performance, whether caused by the provider or otherwise. The policy must lay out the rights and duties of the customer when such events occur.*

In pursuance of the above Right, bank will –

- 4.6.1. Deal sympathetically and expeditiously with all things that go wrong;  
4.6.2. correct mistakes promptly;  
4.6.3. cancel any charge that has been applied wrongly and by mistake;  
4.6.4. Compensate the customer for any direct financial loss that might have been incurred by the customer due to its lapses.

**The bank will also -**

- 4.6.5. Place in public domain its Customer Grievance Redressal Policy, including the grievance redressal procedure available for the customer.  
4.6.6. Place in public domain the compensation policy for delays / lapses in conducting / settling customer transactions within the stipulated time and in accordance with the agreed terms of contract.  
4.6.7. Ensure to have a robust and responsive grievance redressal procedure and clearly indicate the grievance resolution authority who should be approached by the customer.  
4.6.8. Make grievance redressal mechanism easily accessible to customers.  
4.6.9. Advise the customer about how to make a complaint, to whom such a complaint is to be made, when to expect a reply and what to do if the customer is not satisfied with the outcome.  
4.6.10. Display name, address and contact details of the Grievance Redressal Authority / Nodal Officer. The time limit for resolution of complaints will be clearly displayed / accessible at all service delivery locations.  
4.6.11. Inform the complainant of the option to escalate his complaint to the Banking Ombudsman if the complaint is not redressed within the pre-set time.  
4.6.12. Place in public domain information about Banking Ombudsman Scheme.  
4.6.13. Display at customer contact points the name and contact details of the

Banking Ombudsman under whose jurisdiction the bank's branch falls.

**Further, the bank will -**

- 4.6.14. Acknowledge all formal complaints (including complaints lodged through electronic means) within three working days and work to resolve it within a reasonable period, not exceeding 30 days (including the time for escalation and examination of the complaint by the highest ranking internal official responsible for grievance redressal). The 30 day period will be reckoned after all the necessary information sought from the customer is received.
- 4.6.15. Provide aggrieved customers with the details of the Banking Ombudsman Scheme for resolution of a complaint if the customer is not satisfied with the resolution of a dispute, or with the outcome of a dispute handling process.

**In addition, the bank will-**

- 4.6.16. Clearly spell out, at the time of establishing a customer relationship, the liability for losses, as well as the rights and responsibilities of all parties, in the event of products not performing as per specifications or things going wrong. However, the bank will not be liable for any losses caused by extraneous circumstances that are beyond its reasonable control (such as market changes, performance of the product due to market variables, etc.).
- 4.6.17. Ensure the customer is refunded without delay and demur, if it cannot show beyond reasonable doubt to the customer on any disputed transaction (along with interest/charges).
- 4.6.18. Ensure customer complaints are handled promptly.
- 4.6.19. Inform customers how to take their complaint forward if customers are still not satisfied.
- 4.6.20. Provide suitable alternative avenues to alleviate problems arising out of technological failures.
- 4.6.21. Addressing all communications to the customers (including letters, other official communications, notice boards, etc.) in trilingual form i.e. Hindi, English and Concerned regional language to the extent feasible.

#### **4.7. Rights of Transgender Persons - Changes in bank forms / applications etc.**

- 4.7.1. To include 'third gender' in all forms/applications etc. prescribed by the Reserve Bank or the banks themselves, wherein any gender classification is envisaged.

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Appendix-I

**A. List of references including related policies/forms, RBI circulars, etc.**

- “Master Circular on Customer Service in Banks” circulated vide RBI/2015- 16/59/DBR No. Leg.BC.21/09.07.006/2015-16 dated 1<sup>st</sup> July 2015.
- Telecom Commercial Communications Customer Preference Regulations 2010 (National Consumer Preference Registry) issued by Telecom Regulatory Authority of India.

**B. Frequently Asked Questions**

Sr. No.	FAQ	Reply
1	Can branch deny a transgender/third gender from opening an account with us?	The policy confers the right to be treated fairly without any discrimination on the grounds of gender, age, religion, caste and physical disability when offering and delivering financial products.
2	Does the policy confer any right to treat Bank uncourteously?	While it shall be the endeavor of the Bank to provide their customers with hassle free and fair treatment, bank would expect their customers to behave courteously and honestly in their dealings with the bank.
3	Can the MITC/ charges/ tariff be changed without informing the customer?	The customers are required to be informed of any change in terms and conditions. We inform the same via: <ul style="list-style-type: none"> <li>➤ Website of the Bank,</li> <li>➤ SMS, Email,</li> <li>➤ Branch Notice Board</li> <li>➤ Newspaper etc.</li> </ul> The changes are to be intimated 30 days in advance of such changes.
4	Is it mandatory for the customer to subscribe to such changed tariff or MITC and pay the penalties effected, if any?	No, the customer will be provided an option to close the account or switch to any other eligible scheme without having to pay the revised charges or interest within 60 days of such advance notice with respect to change in charges/ tariff/ MITC.
5	Can the Bank discontinue/ change a product/ existing branch location/ working hours/ contact details or closure any office without information to its customers?	No, an advance notice of 30 days has to be given to its customers. The policy also affirms that disclosure of information is an on-going process throughout the life-cycle of the product/ relationship and will be diligently followed by Bank.
6	Can the Bank use customer information for marketing purpose?	The customers’ personal information is to be kept confidential unless they specifically authorized for it.

## **C. Banks initiative to reach out to Customers: Support systems for Customers**

### **1. Grievance Redressal:**

- **Call Centers** (by calling on toll free No.1800-2333/1800-2222-44/1800-208-2244/1800-425-1515

Dedicated No. for NRI: +91-8061817110)

- **Online Complaint** can be lodged through Union Bank of India web-site on the following link. An option of Online Grievance is made available under the Title Customer Corner.

<https://service.unionbankportal.bank.in/portal/en/signin>

Also, customers can seek grievance redressal or register service requests through UNION EASE (mobile Banking Application) & UVConn (Whatsapp banking).

- **Chief Grievance Officer (CGO)/Grievance Redressal Officers:** The address and the contact details of the Chief Grievance Officer and Grievance Redressal Officer, of the respective Regions/Zone is made available on web site. i.e. [www.unionbankofindia.bank.in/en/common/grievance-redressal](http://www.unionbankofindia.bank.in/en/common/grievance-redressal) with a sub-link of Chief Grievance Officers>Zonal and Regional Grievance Officer.

- **By sending physical copy to:**

The Chief Grievance Officer/Principal Nodal Officer  
Union Bank of India,  
Operations Department, Central Office,  
"The Arcade", Tower -4, 2nd Floor, World Trade Centre,  
Cuffe Parade, Mumbai - 400005

Or

- **By sending mail to** [pno@unionbankofindia.bank.in](mailto:pno@unionbankofindia.bank.in)
- **Banking Ombudsman:** Centralized Receipt and Processing Center (CRPC) Reserve Bank of India, 4<sup>th</sup> floor, Sector-17, Chandigarh 160017  
Or online through RBI CMS portal <https://cms.rbi.org.in>
- **Branch/Offices:** Customers can reach out to the front-line staff at the branches and resolve the issues if any. Also, branch halls are provided with the address of the Regional Head/Zonal Head and CGO for escalation of the issue, if not resolved at the branch level.
- **Customer Care Unit:** Customer can lodge the complaints directly to the customer care unit by writing mail on: [customercare@unionbankofindia.bank.in](mailto:customercare@unionbankofindia.bank.in)

## 2. Rates/Service Charges related

- **Interest Rates-** Interest rates are subject to change and are updated on our website. Customers can ascertain the rates through the website link by clicking on: <https://www.unionbankofindia.bank.in/en/details/rate-of-interest>
- **Fees and Services:** Customers can access fees and applicable service charges such as Debit card service charges, Service charges on Inland Service, Service charges relating to Foreign Exchange, Demat charges, Schedule of charges and Fees for Inland Rupee advances from our website or by clicking on:  
<https://www.unionbankofindia.bank.in/en/common/fees-and-services>
- **Interest Rate for Govt. Business Scheme:** Rate of interest on Govt. deposit schemes is managed by Govt. of India and updates Quarterly as notified by GOI from time to time. Customers can access the rates from the website or by clicking on :  
<https://www.unionbankofindia.bank.in/en/details/government-saving-schemes>

## 3. Information related

- **Door Step Banking:** Customer at any location can easily avail banking services such as cash withdrawal, Digital Life Certificate for pensioners, non-financial services using Mobile Application, Web based Portal and contacting Call Centre through authorized agents (service providers) at his/her own choice of address/location under Door Step Banking at identified centers.
- **Accounts & Deposits:** Customers can access information regarding Saving Bank Deposit products, Current Deposit products, Term Deposit products from the website or by clicking on:  
<https://www.unionbankofindia.bank.in/en/listing/saving-bank-deposit-products>  
[https://www.unionbankofindia.bank.in/en/Listing/union-super-salary-account-\(ussa\)](https://www.unionbankofindia.bank.in/en/Listing/union-super-salary-account-(ussa))  
<https://www.unionbankofindia.bank.in/en/listing/current-deposit-products>  
<https://www.unionbankofindia.bank.in/en/listing/term-deposits>
- **Schemes/Product/Services:** Customer can also be informed of Bank's International presence in terms of Exports services (Post shipment finance, Online DGFT payment, Packing Credit facility), Import services (Bills Collection/Payment, Letter of Credit, External Commercial Borrowings), Authorized Dealing Branches, Overseas Branches under the website or by

clicking on:

<https://www.unionbankofindia.bank.in/en/Listing/international-schemes>

- **Treasury & Other Products:** For information regarding Treasury products & Services like Forward Contract, Interest Rate Swaps, Currency Futures, Options etc. customers can reach out to our website or by clicking on: <https://www.unionbankofindia.bank.in/en/Details/products-and-services>
- **Remittances:** Union Bank is a member of the SWIFT network for worldwide transfer of funds. Customers can access information from the website or by clicking on: <https://www.unionbankofindia.bank.in/en/listing/remittances-and-services>
- **Branch/ATM Locator:** Our Branch/ATM can be easily located by accessing to website or by clicking on: <https://eremit.unionbankofindia.bank.in/livebranch/>
- **Website-** The customers shall be able to access the relevant information from the Home Page of the bank's websites. Further, there are certain information relating to **service charges** and fee and **grievance redressal** that are to be posted compulsorily on the websites of the bank. RBI also provides link to the websites of banks so that **customers can also have access to the information through RBI's website.**

#### 4. Investor related

- **Shareholders' Information:** For information regarding Credit Rating, Listing at Stock Exchanges, Details of Depositories, Shares and Dividend, Advertisement in newspaper etc. customers can reach out to our website or by clicking on Investor Relations>Shareholders' Information- OR, <https://www.unionbankofindia.bank.in/en/common/shareholders-information>
- **Financial Results:** Customers can access bank's performance Quarterly/Half Yearly/Annually from the website link by clicking on Investor Relations>Financial Results- OR, <https://www.unionbankofindia.bank.in/en/common/financial-results>
- **Annual Reports:** Annual Reports of the bank for previous years can be viewed from the website link by clicking on Investor Relations>Annual Reports- OR, <https://www.unionbankofindia.bank.in/en/common/annual-report-for-the-year-2009-10-onwards>
- **Quarterly/Half Yearly Communication to Shareholders:** Shareholders can access Banks's Quarterly/Half Yearly Communication by clicking on the website link Investor Relations>Quarterly/Half Yearly Communication to Shareholders- OR, <https://www.unionbankofindia.bank.in/en/common/quarterly-half-yearly-communication-to-shareholders>

- **General Meetings:** Meeting minutes of previously held Annual General Meeting (AGM) and Extraordinary General Meeting (EGM) can be viewed from the website link by clicking on Investor Relations>General Meetings-OR, <https://www.unionbankofindia.bank.in/en/common/general-meeting>

## 5. Digital Channels

- **Mobile Banking Application -UNION EASE:** One such initiative for providing easiest banking services like Fund Transfer, Recharge & Bill Payment, m-Passbook, Making Loan Request, Opening New FD Account, m-Shopping, Raising Service Request, Applying Credit Card/Debit Card, Cheque Book application, Enroll for Govt. Schemes such as PMJJBY/PMSBY, Bank's wide range of Products can easily be accessed by the customers by downloading UNION EASE Application for android/ios users.
- **Union Bank Internet banking:** Customers can avail facilities such as Self User Creation, Retail User/Corporate User Login, Register for Mobile Banking, etc. by clicking on the website link-  
<https://www.unionbankonline.bank.in>
- **UVConn-Whatsapp Banking:** Bank has launched UVConn (Union Virtual Connect) for providing list of banking services (Enquiries, Requests, Card Services, Auxillary Services, Loan Services, Account settings) to the customers through whatsapp banking. Currently many services are available including- Account balance, Chequebook requests, Block debit card, Apply for loan, Housing loan, Rest MPIN, etc.

## 6. Digital banking Units (DBU):

Digital Banking Unit (DBU) is a specialized fixed-point business unit / hub housing certain minimum digital infrastructure for delivering as well as servicing existing financial products & services digitally, in both self-service and assisted mode.

- Bank is live (in East Godavari, Machilipatnam, Palakkad, Bhopal, Nagpur, West Tripura, Patiala) with following kiosks in DBU in Self Service Modes:
  1. ATM
  2. CRM (Cash Recycling Machine)
  3. Self-Passbook Printing Kiosk
  4. Multifunctional Kiosk
  5. Interactive Tabs
  6. Internet Banking Kiosk/PC.
  7. Uni-Verse through Virtual Reality (VR) Headset

## 7. Branches of Union Bank

- **Display of Notice Boards:** Notice Boards are displayed at Branches on Service Charges, Rates and for escalation of grievance: detailed address of the Regional Head, Chief Grievance Officer along with telephone numbers, email id and complete address.
- **Front Line Staff at Branches:** Front Line staff at Branches can be contacted

for resolving the difficulties by the customers immediately. Most of the branches are having “May I Help You” counter and Senior Citizen Counter in place for better customer service.

- **NEDU (Network Electronic Display Unit) at Branches:** An electronic screen is displayed at the Branches, which is directly connected with the finacle network where, updated Interest Rates and information on product and services is displayed.

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