

Terms and Conditions for Siddhartha Rewards for Account Activation

1. Eligibility:

- Available to customers with inactive and dormant accounts.

2. Activation Criteria:

○ Inactive Accounts:

- Perform any of the following transactions:
 - Digital transaction via Debit Card or Mobile Banking
 - Cash deposit or withdrawal
 - Cheque deposit or withdrawal
 - ATM withdrawal

○ Dormant Accounts:

- Reactivate via Video KYC or by visiting the branch.

3. Incentive Structure:

- Inactive Accounts: Earn 500 Siddhartha Reward Points upon activation.
- Dormant Accounts: Earn 500 Siddhartha Reward Points upon reactivation via Video KYC or branch visit.

4. Credit of Points:

- Points credited to customer's account on T+1 day (the day after activation).
- Users can view the earned Siddhartha Reward Points in Siddhartha Rewards menu under Service Category in Siddhartha BankSmart XP app.

5. Program Period:

- Available for accounts activated on or after January 21, 2025.

6. Additional Conditions:

- Siddhartha Reward Points are non-transferable and cannot be exchanged for cash.
- Bank reserves the right to modify or cancel the program at any time.

7. General Terms:

- Participation in the program indicates acceptance of these terms and conditions.
- Bank's decision is final and binding on all matters related to the program.