



## ANNEXURE FOR PERSONAL LOAN

**Scheme Name:**  Union Personal – Salaried (Tie-up) - 60 Months  Union Personal – Salaried (Non Tie-up) - 60 Months  
 Union Personal – Non-Salaried - 60 Months  Union Personal – Government employees-TL - 60 Months  
 Union Personal – Government Employees-OD - 60 Months  Union CASH – General - 36 Months  
 Union CASH – BSNL/MTNL - 60 Months  Others \_\_\_\_\_

### LOAN DETAILS:

Purpose of Loan :

Loan Amount : Rs.  Proposed Repayment Period :  Months / Years

Proposed Monthly EMI : Rs.  Interest Rate option :  Floating  Fixed

### DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and Union Bank of India is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my operative / personal loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit-information agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our personal loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, Union Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) Information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us In discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised In this behalf by Reserve bank of India / Government of India.

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number(s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.

I/We declare that I/We are not a director of Union Bank of India or specified near relation (as defined in the Companies Act 1956) of any of the directors of Union Bank of India (list of directors is available on [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)).

I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the personal loan product chosen by me/us.

I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of Union Bank of India/ any person with whom the Bank has entered/propose to enter into contracts for provision of 'services/products' for the purpose of marketing/offering/selling any product/services and / or availing support services of any nature by the Bank.

I/We confirm that the funds will be used for stated purpose only and not be used for speculative purpose.

I/We understand to inform Union Bank of India regarding changes in my/our occupation/employment/residential address and will provide any further information as the bank may require.

Place :

Date :

Signature of Applicant

