

06 September 2019

Subject: Transfer of your account(s) maintained with Abu Dhabi Commercial Bank PJSC (“ADCB”), to DCB Bank Limited (“DCB Bank”)

Dear Customer,

As communicated on 8 May 2019 and 14 August 2019, ADCB is in the process of exiting our India operations. We are pleased to inform you that we have executed definitive agreements to transfer our banking business to DCB Bank Limited.

We are now writing to inform you of final changes to your banking arrangements. To provide continuity in your banking services, we will be transferring your account(s) maintained with ADCB to DCB Bank.

Moving to DCB Bank Limited

Your account(s) with ADCB (including Term Deposits, Savings Account, Current Account and Safe Deposit Lockers) will be transferred to DCB Bank once the transaction closes.

To ensure a smooth transition, DCB Bank aims to continue the same services that you currently experience throughout the transition period. This includes operating with the same staff and premises, and continuing to execute the standing instructions, if any, issued from your account.

Please note that your term deposits will move to DCB Bank along with the accrued interest, and your interest rate will remain the same as agreed with ADCB until maturity. Upon maturity you may renew your deposits at DCB Bank’s interest rate / terms & conditions.

ADCB cheques issued by you will be processed by ADCB India until 30 September 2019. Following this date, ADCB will not collect or clear either incoming or outgoing cheques from your account. Any transactions or remittances through NEFT / RTGS can be performed as usual at our branches or through instructions until the date of transfer of accounts to DCB Bank (close of business of 5 October 2019). Once your account is transferred to DCB Bank you will receive a DCB Bank cheque book with your new bank account number(s) in due course.

If you are already a DCB Bank customer as well as an ADCB customer, your transferred account will remain separate from your existing DCB Bank account but will be linked to the same Customer ID.

About DCB Bank Limited

DCB Bank Limited has 334 branches and 508 ATMs across 19 States and 3 Union Territories. The bank provides a variety of deposits and loan products, with a Balance Sheet size of Rs. 36,282 crores and Capital Adequacy of 16.06%. DCB Bank offers 24-hour customer care in 8 languages, and has state of the art technological capability to serve its customers including comprehensive mobile and online banking platforms.

Please visit <https://www.dcbbank.com/> for more information.

If you have any concerns about the transfer of your account or services, please write to us. If we do not hear from you by 27th September 2019 it will be assumed that we have your consent to transfer your account(s) to DCB Bank, and DCB Bank’s terms & conditions will then apply to your new banking relationship.

If your account has been dormant for over two years, i.e. you have not undertaken any transactions with respect to your account in the past two years, please visit one of our branches or an NRI Center in person.

Our branch address and contact details are provided below.

UAE Office		India Office	
<u>Abu Dhabi Office</u>	<u>Dubai Office</u>	<u>Mumbai Office</u>	<u>Bengaluru Office</u>
ADCB India NRI Center Abu Dhabi Main Branch Intersection Salam, Abu Dhabi P.O.Box: 939 T +971 (0)(2) 696 2499	ADCB India NRI Center Karama Branch Trade Center Road, Dubai Next to ADCB Metro Station P.O.Box: 12808 T +971 4 5094712	75 Rehmat Manzil, Veer Nariman Road, Churchgate, Mumbai 400020, India Tel: +91 22 61763800	No.25, Gr Flr, West Wing, Corniche Al Latheef, Cunningham Road, Behind Indian Express Building, Bengaluru 560001, India. Tel: +91 80 61177700

Our staff will be happy to assist if you have any further questions. We would like to thank you for banking with ADCB.

For Abu Dhabi Commercial Bank PJSC

This is a computer generated letter and does not require signature