

Share Your Smile Account – Frequently Asked Questions

- **What is Share Your Smile Savings Account?**

Share Your Smile Savings Account is a zero - balance pool / accumulation account which will be linked with your Primary Savings Account or Multiple Fixed Deposits for the purpose of donating portion of your interest income earned on these accounts.

- **Is it necessary to open / have a Saving Account with Suryoday Bank to open a Share Your Smile Savings Account?**

Yes, you will have to open or should already have a Savings Ujjwal, Aditya, Classic or Supreme variant account with us to open a Share Your Smile Savings Account.

- **Can I link multiple accounts with Share Your Smile Savings Account?**

Yes, you can link all your eligible Savings Accounts or Fixed Deposits with Share Your Smile Account.

- **What are the eligibility criteria for linking Fixed Deposits to Share Your Smile Savings Account?**

Below are the eligibility criteria for linking Fixed Deposit to Share Your Smile Savings Account:

- a. Minimum FD amount: INR 10,000
- b. Tenure: Minimum 1 year
- c. Payout Option: Monthly Payout

- **What are the Social Causes that I can contribute / donate to?**

We have currently partnered with the following well known NGOs for donation purpose.

1. Child Empowerment – CRY
2. Senior Citizen & Old Age Care - Dignity Foundation
3. Environment Betterment - Green Yatra

We will try and add more causes / options to this list from time to time.

- **How many social causes can I select for donating?**

At any time, you can choose a maximum of 2 Social Causes from the above to contribute to.

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- **How much can I donate, Is there any limitation on amount of donation?**

- You can choose an amount ranging from 10% to 100% of your monthly interest earned from your Savings Account /s or Fixed Deposit /s with the Bank. If you select two causes, the contribution will be equally apportioned to both causes.
- We will automatically transfer the interest portion from your accounts to the Share your Smile Account on a monthly basis.
- You can also define the frequency (Quarterly, Half Yearly, Annually) of donation from your Share your Smile account to the NGOs as per the cause chosen.
- We will automatically transfer the accumulated amount in the Share your Smile Account to the NGOs as per the frequency defined.
- You can also directly credit any additional contributions you may wish to make into your Share your Smile account using MB / IB.

- **Can I switch the % contribution and the cause?**

Yes, % contribution and cause can be switched once in a month.

- **Can I avail opt out facility?**

You may opt out once in a month. Once you Opt Out – we will stop contributing the interest earned on your accounts into the Share your Smile Savings Account from that month onwards till such time that you Opt in again.

- **Can the Share your Smile Account be a Joint account?**

No, Share Your Smile Account can only be opened for a single holder.