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**CONSOLIDATED ACCOUNT OPENING
ANNEXURE BOOKLET**

For Current and Savings HUF Account

TERMS & CONDITIONS FOR NETBANKING & FINANCIAL RIGHTS

1. Definitions and Interpretations:

"I, me and myself refers to all holders to the account/s in which the Third Party Funds Transfer facility is provided and shall include both singular and plural" "NetBanking/ Third Party Funds Transfer Terms and Conditions" shall mean the terms and conditions as modified from time to time applicable to TPT offered by the Bank and as displayed in the NetBanking module of the Bank's website. "Confidential Information" refers to information obtained by the customer, through the Bank, for the effective availment of Internet banking services. "Payment Instruction" or "Third Party Funds Transfer" or "the Services" shall mean an instruction given by me to transfer funds from the accounts held by me to accounts of other customers maintained with and approved by the Bank or of those customers who may or may not have an account with the Bank and / or request to issue Demand Drafts in the name of the beneficiary who may or may not have an account with the Bank. The Bank may at its sole and exclusive discretion restrict this facility only to certain permitted Customers or may extend it from time to time to be generally available to all Customers. "Visa CardPay" shall mean a facility wherein I can transfer funds from my account to any domestic Visa Credit card in India using HDFC Bank NetBanking Facility"

2. Additional NetBanking Services:

I acknowledge that these Terms and conditions are supplemental to and in addition to the NetBanking terms and conditions. Capitalised Words and Phrases used herein and not defined herein shall have the same meaning assigned to them in the NetBanking Terms and Conditions. I hereby agree to abide by the terms and conditions herein mentioned in addition to the NetBanking terms and conditions. I shall be free to utilize the Services herein through Net Banking for transfer of funds or request for DD for such purpose as I shall deem fit I however agree not to use or permit the use of the Payment Instruction Services or any related services for any illegal or improper purposes. Whilst utilizing the Services for making any payments for any products for any goods or any services obtained whether on-line or otherwise, I shall ensure that:

(a) I have the full right and /or authority to access and avail of the services obtained and the goods purchased

and I shall observe and comply with the applicable laws and regulations in each jurisdiction in applicable territories.

(b) I shall not involve the Bank as a party to such transaction.

(c) I shall provide the Bank with such information and/or assistance as is required by the Bank for the performance of the Services and/or any other obligations of the Bank under this Agreement.

(d) I shall not at any time provide to any person, any details of the accounts held by me with the Bank including, the passwords, account number, card numbers and PIN which may be assigned to me by the Bank from time to time.

3. Risks

I hereby acknowledge that I am utilising this facility at my own risk. These risks would include the following:

(a) Misuse of Password: I acknowledge that if any third person obtains access to my password, such third person would be able to provide Payment Instructions to the Bank or conduct Third Party Funds Transfer. I shall ensure that the terms and conditions applicable to the use of the password as contained in the Net Banking Terms and Conditions are complied with at all times. I acknowledge that if my password has been compromised then I shall be required to get my Third Party Funds Transfer Rights/ NetBanking rights disabled immediately or the Bank on its own may decide to disable my Third party Funds transfer rights/ NetBanking rights.

(b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions that could affect Payment Instructions to the Bank. Whilst the Bank shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Payment of Instructions to the Bank. I shall separately evolve/evaluate all risks arising out of the same. I understand that the susceptibility increases if a shared computer (at the cyber cafe/office/ or any other place) is used and as such the usage of Net Banking from a shared computer (at the Cyber cafe/Office/ or any other place) needs to be avoided.

(c) Mistakes and Errors: The filling in of applicable data for transfer would require proper, accurate and complete details. For instance, in the case of funds transfer I am aware that I would be required to fill in the account number of the person to whom the funds are to be transferred. Similarly in the case of request for DD, I would be required to fill in the correct details such as name of the payee (who may or may not have an account with the Bank), mailing address, amount of the DD and the city/state where the DD is payable. In the event of any inaccuracy in this regard, the funds could be transferred to incorrect accounts or the DD may be incorrectly used or sent to a wrong address and there is no guarantee of recovery thereafter. I shall therefore take all care to ensure that there are no mistakes and errors and that the information given by me to the Bank in this regard is error free, accurate, proper and complete at all points of time. I agree and acknowledge that the bank shall not be responsible to verify the beneficiary details comprised in the payment instructions. On the other hand in the event of my Account receiving an incorrect credit by reason of a mistake committed by some other person, the Bank shall be entitled to reverse the incorrect credit at any time whatsoever without my consent. I shall be liable and responsible to the Bank and accede to accept the Bank's instructions without questions for any unfair or unjust gain obtained by me as a result of the same.

(d) Transactions:

The transactions which I may require for the transfer of the funds may not fructify or may not be completed by the parties to whom I request the Bank to transfer the funds or issue DD as the case may be. The Bank is not in any manner involved in the said transactions and contracts and my sole recourse in this regard shall be with the party with whom I have the transactions. The Bank is merely providing me services whereby the said funds would be transferred at my instructions.

(e) Technology Risks:

The technology for enabling the transfer of funds and the other services offered by the Bank could be affected by virus or other malicious, destructive or corrupting code, programme or macro. It may also be possible that the site of the Bank may require maintenance and during such time it may not be possible to process my instruction or request. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inability. I understand that the Bank disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by the Bank to honour any customer instruction for whatsoever reason. I understand and I accept that the Bank shall not be responsible for any of the aforesaid risks. I also accept that the Bank shall disclaim all liability in respect of the said risks.

(f) Other Risks:

I understand that this service allows me to transfer funds to another Third Party account within the Bank or outside the Bank and I also understand that it becomes more imperative for me to not divulge/share my IPIN and cust id to anyone including family members, office colleagues or any other person

4. Limits:

I am aware that the Bank may from time to time impose maximum and minimum limits, including daily limits on funds that may be transferred or the amount of the DD that can be issued through the payment instructions given by me. I realise and accept and agree that the same is to reduce the risks on me. For instance, the Bank may impose transaction restrictions within particular periods or amount restrictions within a particular period or even each transaction limits. I shall be bound by such imposed limits and shall strictly comply with them.

5. Withdrawal of Facility:

Bank on a best effort basis will try to notify me of the withdrawal of the facility through its website or through any legally recognized medium of communication.

6. Charges:

I hereby agree to bear the Charges as may be stipulated by the Bank on its website from time to time for availing of these services. The same shall be mentioned on the website of the bank. I authorize the Bank to debit my Bank A/C to recover any charges.

7. Binding nature of above terms and conditions:

I agree that by use of this facility, I shall be deemed to have agreed to all the above terms and conditions and such terms and conditions shall be binding on us in the same manner as if I have agree to the same in writing.

8. INDEMNITY:

I agree that I shall indemnify and hold the Bank harmless from and against all actions, claims, demands, proceeding, losses, damages, cost, charges and expenses whatsoever which the Bank may at time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing me the Services herein and/or NetBanking facility, or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by me or due to breach by me of any of the NetBanking Terms and conditions and the terms and conditions mentioned herein.

- I am aware of the additional terms and conditions applicable for the use of Visa CardPay which are mentioned on the website and agree to the same.
- Additional Terms and Conditions mentioned on the website are also applicable.
- The use of this service will mean that the customer has read, understood and accepted all the Terms & Condition.

DETAILS OF AUTHORIZED SIGNATORY (All '*' Marked Fields are Mandatory)

AUTHORIZED SIGNATORY 1

Name:*

Cust ID:

Email ID:*

Mobile No.:*

PAN No.:

Financial Rights: ☐ Yes ☐ No

Third Party
Transfer Rights: ☐ Yes ☐ No

TPT Limits (in Lakhs) ☐ 5 Lakhs ☐ 10 Lakhs ☐ 25 Lakhs ☐ 50 Lakhs

- 1) The Default TPT limit is Rs. 2 Lakhs. I understand and agree that the TPT limit is a daily limit and will be applicable to all TPT transactions.
- 2) I am also aware that the limit would be applicable to all accounts under my customer ID.
- 3) I agree that I will register for Secure Access within a period of 30 days and (if not done) HDFC Bank may disable my TPT rights, at its sole discretion.
- 4) I also agree to all Secure Access Terms and Conditions.
- 5) I request the Bank to update the above mentioned contact details (i.e. Email Id and mobile number) on its system.
- 6) I understand that Third Party Funds Transfer includes the following services:
 - Third Party Funds Transfer
 - Real Time Gross Settlement (RTGS)
 - National Electronic Funds Transfer (NEFT)
 - Third Party Demand Draft
 - IMPS
 - Any other services that comes under Third Party Transfer ambit/ services that the Bank decide to introduce under TPT ambit.
- 7) I have read and understood the Terms and Conditions applicable relating to opening of an account and various services including but not limited to Third Party Funds Transfer through NetBanking. I accept and agree to be bound by the said Terms and Conditions.
- 8) I agree that the Bank may debit my account(s) for service charges as applicable from time to time.
- 9) The internet is susceptible to a large number of frauds and misuse. While the Bank aims at providing utmost security, I shall not hold the Bank responsible for any lapse in the same or compromise at my end.
- 10) I hereby acknowledge that I am utilizing this Limit at my own risk. I am aware that I can reduce the limit up to Rs. 10,000 online myself.
- 11) All TPT requests submitted or sent to the bank need to be accompanied with self attested copy of photo ID proof and original of photo ID proof to be presented to bank staff for verification of the self attested copy.

Terms & Conditions:

I refer to the current/savings account opened by you for the HUF, operated by me as the Karta of the HUF. Pursuant to the authority given to me by all the adult coparceners for self and on behalf of all the minor members of the HUF, in order to facilitate the operation of the said account, I hereby request HDFC Bank to allow me as the Karta of the HUF to operate the said account through NetBanking facility by using the Customer ID and the NetBanking IPIN (password), on the terms and conditions detailed hereunder which have been read and understood by me, in addition to and not in derogation of the terms and conditions relating to the said account and NetBanking facility.1. As the Karta of the HUF and having the authority to operate the said account from all the adult coparceners, I will be solely entitled to receive the customer ID and the NetBanking IPIN (password) to access the NetBanking facility and to acknowledge the same.2. The Customer ID and the IPIN (password) shall be kept totally secret and confidential by me . 3. All transactions carried on in the said account through use of the NetBanking facility shall be binding on all the members of the HUF and I shall keep HDFC Bank saved and harmless from all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever with HDFC Bank may at any time incur, suffer or sustain to be put to as a consequence of or by reason of or arising out of transactions carried out through the NetBanking facility.4. HDFC Bank shall at all times be informed of any changes in the constitution of the HUF by furnishing necessary documents and writings.5. HDFC Bank shall not be responsible and liable to monitor the nature of expenses incurred by the use of the said NetBanking facility.6. To comply with the provisions of the Foreign Exchange Management Act, 1999 and the regulations of the Reserve Bank of India relating to foreign exchange in force from time to time.7. This writing shall be enforceable against myself or any succeeding Karta of the HUF or against any and all the adult coparceners of the HUF and shall not be affected by any change in the constitution of the HUF and shall be binding on the HUF, its estate effects and successors.

(A) If Savings Account

- I/We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services/products including, but not limited to (A) ATMs, (B) Phone Banking, (C) Debit Cards, (D) Mobile Banking, (E) Net Banking, (F) BillPay facility, (G) Insta Alert facility, (H) Email Statements etc. I / We have also retained the customer copy detailing the instructions and account opening rules.
- I / We have understood that (i) I am / we are required to maintain an Average Monthly/Quarterly/Half-yearly Balance of account variant being opened and (ii) the Other Fees & Charges / service and transaction charges that are detailed in the schedule of charges as per the savings account variant.
- I/We have also understood that there will be charges for non-maintenance if the required balance in my HDFC Bank Savings Account is not maintained and will attract charges as mentioned below.

Tick	Product Variant	Average Monthly/Quarterly/ Half-yearly Balance Requirement basis Branch location			
		Metro	Urban	Semi-Urban	Rural
	Regular Savings Account	Rs. 10,000/- (Average Monthly Balance) OR FD Cushion⁴ of Rs 1,00,000/-		Rs. 5,000/- (Average Monthly Balance) OR FD Cushion⁴ of Rs 50,000/-	Rs. 2,500/- (Average Quarterly Balance) OR FD Cushion⁴ of Rs 25,000/-
	SavingsMaxAccount	Rs. 25,000/- (Average Monthly Balance)			
		FD Cushion⁴ of - Rs 1,50,000/		FD Cushion⁴ of Rs.1,00,000/-	
	Speciale Platinum	Rs. 3,00,000/- (Average Quarterly Balance) OR FD Cushion⁴ of Rs. 8,00,000/-			
	SpecialeGold	Rs. 1,00,000/- (Average Quarterly Balance) OR FD Cushion⁴ of Rs. 4,00,000/-			
	Speciale Activ Account	Nil Average Monthly Balance (Basis registration of ACH / SI mandate for Home Loan in the account)			
Non-Maintenance of Charges		The charge is fixed at 6% on the difference between the Average Balance maintained (rounded off to the nearest hundred) and the Average Balance required, as per the Saving Account variant. This is subject to an upper limit of charge basis your Saving Account variant.			

Note: A notice for non-maintenance of balance will be sent during the end of the Month /Quarter / Half year to the accounts in which AMB /AQB/AHB is not maintained as per the saving account variant. In case the required balance is not maintained in the subsequent period also, then nonmaintenance charges for the cumulative period will be debited from the account. However, if in the subsequent period, required balance is maintained, then no charges will be debited. All fees and charges, mentioned in the Tariff of charges, will attract Taxes as applicable.

Illustration: For accounts with AQB requirement - Customer notice for AQB non-maintenance will be sent on end of 2nd month of the quarter in which AQB is not maintained. If AQB is not maintained in the subsequent month of that quarter, then non maintenance charges for that entire quarter will be levied.

Important Points:

- I / We authorize the Bank to disclose, from time to time any information relating to my savings account to any parent/subsidiary, affiliate, and associate of HDFC Bank, and to third parties engaged by the Bank, for purposes as detailed in the Terms & Conditions Booklet.
- I / We confirm that I/we are in possession of and have read the Terms & Conditions Booklet, which details the rules governing account operations and the Schedule of Service Charges, which specifies the charges applicable for various services.
- Money Maximiser (Sweep-out) facility is applicable for Savings Max. Sweep-out request will be processed ONLY IF PAN number of the 1st applicant is quoted on the account opening form & sweepout option is selected. Sweep-out will be triggered every Monday, beginning of day. For the FDs booked through this facility, an advice will be sent to the registered email id. Physical advice would not be sent.
- FD cushion⁴ facility is available only for select product variants. To avail this benefit, the Fixed Deposit (FD) should be booked in the name of the primary account holder (under the same customer ID) for a minimum tenure of 1 year 1 day. The Zero Balance feature is only applicable till the time the FD is active.

Terms for availing Merchant / Brand Offers - Speciale Accounts

- I/We agree that the Bank shall have the sole discretion to decide on my/our eligibility for the Specialé Account and accordingly my/our Consent will be taken for upgrade / downgrade from Specialé Account to any other product / program irrespective of relationship value of product or grouped program members.
- I/We agree that as part of Specialé Account, I/ we shall be provided unique merchant offers on Debit card.
- I/We agree that these offers are subject to my/our (1) meeting the minimum spends criteria & (2) maintaining required minimum balance as per the offer given on HDFC Bank website. Additionally, in case of Speciale Activ account, my/our Standing Instructions towards Home Loan payment should be active within a stipulated period as per offer.
- Bank reserves the right to change/ modify/ withdraw/ suspend the offers from time to time.
- I/We agree that we shall be sent offer redemption details on SMS and the Bank will not be responsible or liable in case the above offer is not configured or could not be availed by me/us due to any restrictions including DNC/ NDNC or any delay, congestion on any telephone network or line or issues related to computer on-line system, servers or providers, website or mobile app or any other reason beyond the control of HDFC Bank.
- In the case of spends based Merchant/Brand offers as above, FD cushion is not applicable for claiming the benefits. Only successful Debit Card transactions & fulfilling the AQB requirement / maintaining Standing Instructions towards Home Loan payment from this account will be considered.
- Merchant/Brand Partner offers are not eligible on account upgrades and will be provided only on new account opening.
- I/We agree that in case of any issue relating to the above offer including any dispute or discrepancy or non-receipt of voucher or on my/our eligibility, HDFC Bank's decision shall be final and binding on me/us in all respects.
- I/We agree that we would be eligible for all the subject debit card offers only once in stipulated time and cannot re-apply for the offers

Terms & Conditions for Speciale Activ Account:

- I/We have understood that I/We am/are required to register Standing Instructions (ACH) mandate towards Home Loan in the account to avail the Benefits/Offer for the HDFC Bank Speciale Activ Account.
- If I/We miss registering the account with Standing Instruction (ACH) mandate for the repayment of Equated Monthly Instalments (EMI) towards the Home Loan availed by me/us within Five months from the month of account opening – the said Account will be converted to Speciale Gold Savings Account, wherein an Average Quarterly Balance of Rs. 1,00,000 needs to be maintained.
- I/We hereby acknowledge that I/we will be sent a written intimation of 30 days' notice within which the ACH / SI mandate has to be linked to the account before conversion of the said Account to Speciale Gold Savings Account. AQB is not maintained in the subsequent month of that quarter, then non maintenance charges for that entire quarter will be levied.

I / We have understood and hereby agree and undertake that I / We am / are required to maintain an Average Quarterly Balance (AQB) / Half Yearly Average Balance (HAB)* as required for the Current Account variant opted by me /us. I / We understand that non- maintenance of the committed AQB / HAB would entail non maintenance charges as per the table below.

Product Description		Product Code	AQB / HAB	Non-Maintenance Charges (per Quarter in `)	Tick
Biz Lite+ Account	Biz Lite+ Account	1481	Metro & Urban - 25,000/-; Semi Urban & Rural - 10,000/- in any 2 quarters of the year*	Metro & Urban - 2,500/- per quarter; Semi Urban & Rural - 1,500/- per quarter	
	Biz Lite+ Account with POS/PG/QR	1480	Metro & Urban - 10,000/-*	Metro & Urban - 2,500/- per quarter; Semi Urban & Rural - 1,500/- per quarter	
Biz Pro+ Account		1482	Metro & Urban - 50,000/-; Semi Urban & Rural - 25,000/-	Metro & Urban - 3,000/- per quarter; Semi Urban & Rural - 2,000/- per quarter	
Biz Ultra+ Account		1483	Metro & Urban - 2,00,000/-; Semi Urban & Rural - 1,00,000/-	Metro & Urban - 5,000/- per quarter; Semi Urban & Rural - 3,000/- per quarter	
Biz Elite+ Account		1484	Metro & Urban - 5,00,000/-; Semi Urban & Rural - 2,50,000/-	Metro & Urban - 8,000/- per quarter; Semi Urban & Rural - 4,000/- per quarter	
Saksham		1107	10,000/- (HAB)	1,500/- (per half year)	
StartUp Current Account		1013	50,000/- (AQB)	3,000/- (per quarter)	
Regular Collection Account		1363	10,000/- (AQB) Only NON-METRO Locations	1,500/- (per quarter)	
FD-OD Current Account		250	Nil AQB (with OD limit), 10,000/- AQB (OD limit closed)	1,500/- (per quarter)	

- Applicable only for Biz Lite+ Account (Metro & Urban Locations) -

- AQB Criteria - Rs 25,000/- for accounts without ME/PG/MPOS / QR linkage
- AQB Criteria - Rs 10,000/- for accounts with Active ME/PG/MPOS / QR linkage.
- For accounts availing ME/PG/MPOS / QR post cut-off date i.e. 20th of month 3 of a quarter, AQB benefits will be applicable from subsequent quarter i.e. account opened in Apr and ME / PG / POS / QR not set up till 20th Jun, will be given AQB benefits in the subsequent quarter.
- All other features & benefits will remain the same for with or without ME/PG/MPOS / QR linked accounts.

- Average Quarterly Balance requirement for Biz Lite+ Account:

- Metro & Urban Branches - AQB Rs 10,000/- applicable if account is credited with one or more ME/PG/MPOS/QR transactions for given quarter
- Semi-Rural or Urban Branches - Rs 10,000/- in any 2 quarters of the year. For Example: Account opened in the month of April'25 (i.e. Apr'25-Jun'25 quarter) will need to maintain the AQB in any 2 quarters of a year i.e. from April'25-June'25 quarter till Jan'26-March'26 quarters & so on

• Pricing for the FDOD Current Account is Similar to Regular Current account.

For more information, visit our website page: <https://www.hdfcbank.com/personal/save/accounts/current-accounts>

*For StartUp Current Account, additional MID as mentioned below needs to be signed. The stipulation as regards maintenance of AQB / HAB and the non-maintenance charges as detailed above would not be applicable for overdraft / cash credit / zero balance accounts. Service/Other charges for various facilities such as Phone Banking, NetBanking, ATM, Cheque leaves, fund transfers, Cash Deposit and branch services will be levied as detailed in the schedule of charges. In case the account is meant for Unspent CSR or is suffixed with Unspent CSR, then the AQB requirement will not be applicable irrespective of the product code the account is opened in.

I/ We Confirm that I/We am/are in possession of and have carefully read the Terms & Conditions Booklet and understood and hereby agree, undertake and accept the said terms and conditions which details the rules governing account operations and the Schedule of Services Charges, applicable for various Services.

☒ **CC/OD Undertaking**

Sr No.	Scenarios	HDFC Bank is lender	HDFC Bank has CC / OD	Other Bank - CC / OD	Customer declaration / Bank decision regarding account opening to be processed or denied
1	a) No Exposure In banking system b) Total Banking exposure is below Rs. 5 Crores (Including CC / OD) c) Exposure is ONLY with HDFC Bank Ltd. (Sole Lender)				<input type="checkbox"/> Current Account to be opened
2	Total Banking exposure is Rs. 5 Crore or more and having CC/OD account in banking system	Yes	Yes	Yes	A) Exposure with HDFC Bank \geq 10% of the aggregate exposure- Account to be opened as per below criteria. <input type="checkbox"/> I/We would like to appoint HDFC Bank as designated bank to open & maintain Current/CC/OD Account OR <input type="checkbox"/> I/we would like to open collection account (HDFC Bank is not designated bank) B) Exposure with HDFC Bank $<$ 10% of the aggregate exposure <input type="checkbox"/> I/We would like to open Collection Account only
		Yes	No	Yes	<input type="checkbox"/> ONLY Collection account to be opened
		No	No	Yes	Note: Neither Collection nor Current account to be opened in such scenario
3	Total Banking exposure is Rs. 5 Crores or more but less than Rs. 50 Cr & No CC/OD in Banking system	Yes	No	No	<input type="checkbox"/> Current Account to be opened
		No	No	No	<input type="checkbox"/> Only Collection account can be opened.
4	Total Banking exposure is Rs.50 Crores or more & No CC/OD in Banking System	Yes	No	No	<input type="checkbox"/> I/We would like to appoint HDFC Bank as escrow managing bank to open current account <input type="checkbox"/> I/We would like to open Collection Account with HDFC Bank as we have already appointed other lending bank as Escrow Managing Bank.
		No	No	No	Note: Neither Collection nor Current account to be opened in such scenario

Further, I/we undertake to inform the following to the Bank:

- I/We confirm that the details provided are true and correct as per my knowledge and that HDFC Bank reserve rights to reject the account opening application in case of any discrepancies.
- We further confirm that as and when there is any change in bank exposure, I/We will inform the same to HDFC Bank. Accordingly, HDFC Bank may take requisite action in compliance with the RBI guideline for Current Accounts by Banks - Need for Discipline
- I/We understand that the bank reserves the right to block or close our account without further notice in the event of the above information shared subsequently found to be factually incorrect/untrue through the bank's independent validation procedures.
- I/We hereby voluntarily give my/our consent to extract the information available in Credit Information Companies (CICs), National E-Governance Services Ltd (NeSL) etc. to compute my/our aggregate exposure for the purpose of opening of CA/OD/CC as per RBI Guidelines.

Name of Entity: _____

Annexures (Tick if applicable)**Annexure A**

☐ I/We do not have any bank accounts or any other banking relationship for our HUF with any other Bank as on the date of this declaration, and the purposed relationship with HDFC Bank would be the first banking relationship. I understand that the bank reserves the right to block or close our account in the event the contents of the above declaration are noticed to be factually incorrect.

☐ Declaration for opening multiple accounts of entity: We hereby declare that we wish to open another account of entity for purpose of:

_____ in the name as _____

☐ **Subject: Aadhaar - informed consent (Applicable if Aadhaar is obtained)**

1. I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, **"Information"**).

2. I am informed by the Bank, that: (i) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.

(ii) For e-KYC/authentication/offline verification, Bank will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with Bank, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in 3 below.

3. I authorise and give my consent to the Bank (and its service providers), for following informed purposes: (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank, existing and future.

(ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;

(iii) enabling my account for Aadhaar enabled Payment Services (AEPS);

(iv) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.

4. I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.

5. The above consent and purpose of collecting Information has been explained to me in my local language.

Sign: _____

Name of Karta: _____

Customer ID (Applicable for existing Customer):

Document submitted for Identity of Entity (Please tick and mention document number):

☐ **Registration Certificate**

Document submitted for Mailing Address (Please tick and mention document number):

☐ **Registration Certificate**

☐ **Any other document**

(Please specify) _____

Authorised Signatories details {All fields are mandatory}

1.	Name of Authorised Signatory	1) _____
2.	Father's Name	_____
3.	Proof of Identity (Tick relevant and mention the details)	<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID No. <input type="checkbox"/> Driving License No. <input type="checkbox"/> Aadhaar No. <input type="checkbox"/> NREGA Job Card No. <input type="checkbox"/> Letter from National Population register Mention ID No. _____
4.	Proof of Address (any one) (Please select any one Address Proof)	<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID No. <input type="checkbox"/> Driving License No. <input type="checkbox"/> Aadhaar No. <input type="checkbox"/> NREGA Job Card No. <input type="checkbox"/> Letter from National Population register Mention ID No. _____
5.	Current Address <input type="checkbox"/> Tick if same as AOF	
	Address - City	
	Address - State	
	Address - Country	
	Address - Pin Code	
6.	Politically Exposed Person declaration:	<p>("Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, Senior Politicians, Senior Governments or Judicial or military officers, Senior executives of state-owned corporations and important political party officials)"</p> <p>Applicant PEP / Relative or close Associate of PEP</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>I hereby agree that the Bank reserves the right to close the account, in case, the aforesaid declaration is found to be untrue. In the event of any change in this declaration and/or if I subsequently become a Politically Exposed Person(s) or a relative of a Politically Exposed Person, after the opening of account, I hereby agree to promptly inform the Bank regarding the same and forthwith submit the relevant Politically Exposed Person (PEP) declaration form at an HDFC Bank branch.</p>

Extended Declaration For Non-Individual Entities

1. a) Country of incorporation: _____ b) Place/City of incorporation: _____
- c) Date of Commencement of Business: _____ / _____ / _____
2. a) Is the entity a tax resident of any country/ies outside India ☐ Yes ☐ No
(If Yes, please fill Annexure 1)
- b) Is the entity incorporated or organized in the United States (including a Trust, if the trustee is a U.S. citizen or resident) ☐ Yes ☐ No
(If Yes, please fill Annexure 1)

3. Questions relevant for entity FATCA and CRS classification (Please consult your professional tax advisor for further guidance on tax residency and FATCA & CRS classification)

- a. Is the entity a Governmental entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the above mentioned entity types
☐ Yes ☐ No
(If yes, please sign the declaration on Page 2; If No, go to next question)
- b. Is the entity a Financial Institution¹ (FI) **OR** a Direct Reporting NFE ☐ Yes ☐ No
(If Yes, please fill Annexure 1; If No, please go to next question)
- c. Is the entity a publicly traded corporation/ a related entity of a publicly traded corporation
- i. Publicly traded corporation ☐ Yes ☐ No
(If Yes, please specify any one stock exchange upon which the stock is regularly traded)
Name of the stock exchange _____
- ii. Related entity of a publicly traded corporation ☐ Yes ☐ No If Yes, please provide below details:
Name of the listed company, the stock of which is regularly traded _____
Name of the stock exchange _____
- Nature of relation:
☐ Subsidiary of the listed company ☐ Controlled by a listed company or under common control
(If answer to Q.3(c)(i) or Q.3(c)(ii) above is Yes, please sign the declaration on Page 2; If No, go to next question)
- d. Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than India
☐ Yes ☐ No
(If yes, please fill Annexure 1)

Note: If the entity is not listed in any of the stock exchange, then please fill Annexure 2 (beneficial ownership declaration) mandatorily.

¹Including a Foreign Financial Institution

ANNEXURE – 1

(THIS ANNEXURE IS IN CONTINUATION TO THE "EXTENDED DECLARATION FOR ENTITIES" AND IS REQUIRED TO BE FILLED BASED ON RESPONSES IN THE MAIN FORM)

PART A: Details required from all customers filling Annexure 1

4. a) Identification Number (please provide any one) ((Mandatory))

Select ID Type ☐ CIN ☐ Global Entity Identification No. ☐ TIN ☐ Other_____

Provide the ID Number for above_____

b) Identification Number issuing country_____

ADDRESS & CONTACT DETAILS (Mandatory)

5. Address for tax purpose: ☐ Same as registered Address ☐ Same as mailing Address6. Address type for the above: ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office**PART B: To be filled as applicable**

7. Details of foreign tax residency and associated TIN (please fill if answer to Q.2(a) or Q.2(b) is YES):

Country/(ies) of tax residency	Tax Identification Number [%]	Identification Type (TIN or Other [%] , please specify)

[%] In case Tax Identification Number is not available, kindly provide functional equivalent²8. Is the entity a specified U.S. Person (please fill if answer to Q.2(b) is YES) ☐ Yes ☐ No (If No, please mention entity's exemption code³: _____)

9. Entity FATCA classification and other details (Mandatory):

9(A) - (to be filled by Financial Institutions or Direct Reporting NFEs)* - please fill if answer to Q.3(b) is YES

1.	We are a: <input type="checkbox"/> Financial institution ⁴ OR <input type="checkbox"/> Direct reporting NFE ⁵ (please tick as appropriate) *If the entity is a Financial Institution and located outside India, please fill 9(B)	GIIN: _____ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity: _____	GIIN not available (please tick as applicable): Following options available only for Financial Institutions: <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for (Please specify sub-category ⁶ _____) <input type="checkbox"/> Not obtained
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²It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.³Refer Part C, 3 (viii)⁴Refer 1(i), 1(ii) & 1(iv) of Part C⁵Refer 3(vii) of Part C⁶Refer 1A. of Part C**9(B) - (to be filled by Financial Institution that is a tax resident outside India) (Mandatory)**

1.	Whether the Financial Institution is located in a CRS jurisdiction? <input type="checkbox"/> Yes <input type="checkbox"/> No (Please refer to the list of signatories to CRS given in the following link http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/) (If Yes, Q 2 and Q3 are not required. If No, please go to Qs. 2)
2.	Whether FI is an 'Investment Entity'? <input type="checkbox"/> Yes <input type="checkbox"/> No (Please refer definition 1(iii) of Part C of the FATCA-CRS declaration) (If yes, please go to Qs. 3)
3.	The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable ⁷ to investing, reinvesting, or trading in financial assets. <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please additionally fill Annexure 2)

9(C) - (please fill ANY ONE as appropriate; to be filled by NFEs other than Direct Reporting NFEs) - please fill if answer to Q.3(d) is YES

C1	Is the Entity an active NFE ⁸ <input type="checkbox"/> Yes <input type="checkbox"/> No Please specify the sub-category of Active NFE: _____ (Mention code – refer 2c of Part C)
C2	Is the Entity a passive NFE ⁹ (if Yes, please fill Annexure 2) <input type="checkbox"/> Yes <input type="checkbox"/> No

⁷Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

(i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(ii) the period during which the entity has been in existence.

⁸Refer 2c of Part C⁹Refer 3(ii) of Part C

FATCA AND GENERAL TERMS & CONDITIONS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days**. Please note that you may receive more than one request for information if you have multiple relationships with HDFC Bank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. **If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.**

Certification

Under penalty of perjury, I/we certify that:

I/We understand that HDFC Bank is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. HDFC Bank is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.

I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

I/We agree that as may be required by domestic regulators/tax authorities, HDFC Bank may also be required to report, reportable details to CBDT or other authorities/agencies or close or suspend my account, as appropriate.

I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions and definitions in Part C to this Form) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

I/We confirm that all the details mentioned in the Consolidated Annexure for opening the account are Correct.



Sign & Stamp of HUF / Karta

For Bank use only: Signature verified and form approved by BDA / BM Employee Code: _____

Employee Name: _____

Signature & Date: _____

Section 1: Branch Use

Sr No	Type of Certification	Tick against the relevant checks	Mandatory / Conditional Mandatory
1	All Original documents seen and verified		Mandatory
2	Customer signed in my presence on all supporting documents		Mandatory
3.	Non DBT consent for Authorized Signatories		Mandatory

Signature _____;

Date _____;

Name of Sourcing staff _____

EMP Code : _____, Branch Name _____, Branch Code _____

Section 2: Certification by BM / BDA

Sr No	Type of Certification	Tick relevant checks	Mandatory / Conditional
1	Blacklisted MLM match carried out - Negative match		Mandatory
2	Banned Dedupe Check carried out		Mandatory
3	Customer Contactability done on provided phone no		Mandatory
4	All PAN have been verified from site		Mandatory
5	Account Opening Documents have been verified from KYC Utility		Mandatory
6	Annexure N conducted Any bank Staff including BSO/ CSO and approved by BM / BOM / PBA. (Applicable for CA HUF)		Mandatory
7	FATCA / CRS Annexure signed by BDA		Mandatory
8	UCIC Check done.		Mandatory
9	Signatures Verified from System for Existing Customer		Mandatory if applicable
10	For name mismatch in KYC document v/s AOF I have made necessary enquiries on the discrepancy observed 'The name on the identity / address document VS the name on the AOF'. I confirm that the individual signing the account opening form and the individual appearing on the identity / address document are the same individuals.		Mandatory if applicable
11	Approvals provided with form (a) Initial IP issued through saving account Branch Manager Approval with Annexure A or Bank statement. (b) NIL IP (BM in D1 and above approval with Annexure A or Bank statement).		Mandatory if applicable
12	Where photograph is not clear on KYC document. Recent Photograph needs to be affixed on the copy of KYC document and customer has to sign across the photograph. Identity of the customer is confirmed.		Mandatory if applicable
13	Net Banking, Debit Card request received with non-individual accounts has been signed by BDA		Mandatory if applicable
14	Other Exceptions/ Certifications / Remarks to be certified by BDA (If any) 1..... 2..... 3.....		Mandatory if applicable
15	Approvals provided for opening of Multiple accounts (i) Cluster Head- upto 5 accounts (ii) Circle/ Zonal Head - for more than 5 accounts		Mandatory if applicable

Signature _____;

Date _____;

Name of BM / BDA _____

EMP Code : _____, Branch Name _____, Branch Code _____