HDFC BANK
We understand your world

ACCOUNT CUM TERM DEPOSIT OPENING FORM

FOR NON RESIDENT - INDIVIDUAL CUSTOMERS

NUA220000001

Bank use only ☐ Face to Face Tatkal A/c ☐ Face to Face Non Tatkal A/c ☐ Non Face to Face

Application Date D D M M Y Y Y Y

KYC Number

Application Type - **New** A/c Type - **Normal** 056

Please open my / our account with HDFC Bank in the Branch mentioned below. I / we hereby furnish the details along with supporting documents. Relevant options have been ticked as required / applicable

State City

Branch Branch Code(Bank use only) (All fields marked "*" are MANDATORY)

*A) APPLICANT'S NAME (SAME AS ID PROOF)

(Below name combination / holding pattern will be applicable for all the product/s opted for in this application form)

APPL	PREFIX	FIRST NAME	MIDDLE NAME	SURNAME
1st		I N C A P I T A L	L E T T E R S	O N L Y
2nd		I N C A P I T A L	L E T T E R S	O N L Y

*B) OPERATING INSTRUCTION

(Below operating instruction will be applicable for all the product/s opted for in this application form) Mandate / POA (please attach relevant document)

NRE/NRO/FCNR/RFC Account ☐ Single ☐ Either/Anyone or Survivor ☐ Former or Survivor ☐ Minor under Guardian ☐ Jointly (ATM / Debit card not issued) ☐ Yes ☐ No

C) FIRST APPLICANT'S DETAILS

*PERSONAL DETAILS

*Gender ☐ Male ☐ Female ☐ Transgender Date of Birth D D M M Y Y Y Y

*Marital Status ☐ Married ☐ Unmarried ☐ Other

Residential Status ☐ NRI ☐ PIO/OCI ☐ Foreign National ☐ Resident (Returning NRI)

*Spouse's Name

Existing Cust Id *Passport No. *Passport Expiry Date DD-MM-YYYY

☐ I Confirm that I do not have any existing customer ID/ Customer IDs apart from the one mentioned above. In case found otherwise, Bank reserves the right to consolidate the customer IDs as it may decide without any prior notice to me.

%PAN No. Visa Type ☐ Employment ☐ Dependent ☐ Student ☐ Business ☐ Tourist ☐ Multiple Entries Visa Expiry Date DD-MM-YYYY

VISA TYPE & VISA EXPIRY need to be mandatorily be filled by foreign nationals & NRI's

%If PAN not available, kindly attach Form 60 ☐ Aadhaar No.

^*Country / ies of Tax Residency (Outside India) 1- 2-

*City of birth

*Country of birth

*Nationality 1- 2-

**Tax Id No. (TIN) For tax resident of other country than India 1- 2-

*TIN Type 1- 2-

*Mother's Maiden Name

*Father's Name

^To also include USA, where the individual is a citizen/ green card holder of USA

#Tax Identification Number should be as per TIN structure defined by OECD^

*OVERSEAS ADDRESS

Choice of Correspondence ☐ **Indian Address** ☐ **Overseas Address** (If not ticked, correspondence will be sent to Overseas address) Mandatory for NRI / PIO / Foreign National

(For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)

Attached Address Proof of ☐ Indian Address ☐ Overseas Address

Flat No &

Bldg. Name

Landmark

City State

Country PIN Code

*Address Type for Tax purpose ☐ Residence ☐ Business ☐ Residential and Business ☐ Registered Office ☐ Unspecified ☐ Please tick if Address for Tax purpose is other than correspondence address

*Name of Proof of Address

☐ Passport ☐ Driving License ☐ UID (Aadhar) ☐ Voter ID ☐ NREGA Job Card ☐ Others _____

#Identification Number of Address Proof above _____

*INDIAN ADDRESS

Flat No &

Bldg. Name

Landmark

City PIN Code

State Country I N D I A

*Address Type ☐ Residence ☐ Business ☐ Residential and Business ☐ Registered Office ☐ Unspecified ☐ I confirm that I do not have any Indian Address

Please mention a prominent landmark to ensure that the deliverables reach you

*CONTACT DETAILS

*E-mail ID

Monthly email statement will be sent to the above e-mail id. All accounts linked to Cust ID of 1st Applicant will be registered for Free Email Statements.

	Country code	Area code	Phone Number
*Mobile No.		- - - - - -	
Tel (R)			
Tel (O)			N U M B E R - E X T N

(OTP will be sent to this mobile number)

Please register me for Insta Alert ☐ SMS ☐ E-MAIL

*OCCUPATIONAL AND INCOME DETAILS

Source of funds ☐ Salary ☐ Business income ☐ Agriculture ☐ Investment income ☐ Others _____

Residence Type ☐ Owned ☐ Rented /Lease ☐ Ancestral / Family ☐ Company provided TO BE FILLED MANDATORILY BY \ ALL APPLICANTS

Occupation ☐ Mariner / Seafarer ☐ Senior Citizen ☐ Minor ☐ First Time Visitor ☐ Self-employed Professional ☐ Housewife ☐ Student ☐ Salaried ☐ Self-employed ☐ Retired ☐ Politician ☐ Unemployed ☐ Others _____

If salaried employed with ☐ Private ltd ☐ Partnership ☐ Proprietorship ☐ Public limited ☐ Public sector ☐ Government ☐ Multinational ☐ Others _____

Self employed since

Years Months

Date of incorporation D D M M Y Y Y Y

Nature of business

☐ Manufacturing ☐ Service provider ☐ Agriculture ☐ Stock broker ☐ Trader ☐ Real estate ☐ Others _____

Type of company/firm

☐ Sole proprietorship ☐ Partnership ☐ Public ltd co. ☐ Private ltd co. ☐ Others _____

Self employed professional

☐ Doctor ☐ CA ☐ Lawyer ☐ Architect ☐ IT consultant ☐ Others _____

Name of currency

Mention the foreign currency which you are earning

Gross annual income (₹) ☐ < 50K ☐ 50K - 1 L ☐ 1 - 3 L ☐ 3 - 5 L ☐ 5 - 7.5 L ☐ 7.5 - 10 L ☐ 10 - 15 L ☐ 15 - 25 L ☐ 25 - 50 L ☐ 50 L - 1 CR ☐ >1 CR

D) SECOND APPLICANT'S DETAILS / GUARDIAN (in case of minor account)

*PERSONAL DETAILS

(Resident second holder in NRE / FCNR account can only be close relative) KYC Number of Related Person (if available)

Passport details mandatory if second applicant is an NRI

*Gender ☐ Male ☐ Female ☐ Transgender Date of Birth D D M M Y Y Y Y *Marital Status ☐ Married ☐ Unmarried ☐ Other

*Residential Status ☐ NRI ☐ PIO/OCI ☐ Foreign National ☐ Returning NRI ☐ Resident (F/S) *Spouse's Name

Existing Cust Id ☐ I Confirm that I do not have any existing customer ID/ Customer IDs apart from the one mentioned above. In case found otherwise, Bank reserves the right to consolidate the customer IDs as it may decide without any prior notice to me.

*PAN No. *If PAN not available, kindly attach Form 60 ☐ VISA Type ☐ Employment ☐ Dependent ☐ Student ☐ Business ☐ Tourist ☐ Multiple Entries VISA Expiry Date DD-MM-YYYY

Proof of ID ☐ Passport ☐ Driving License ☐ Aadhaar Card ☐ Voter Card ☐ NREGA Job Card VISA TYPE & VISA EXPIRY need to be mandatorily be filled by foreign nationals & NRI's

Document Number Document Expiry Date DD-MM-YYYY

^To also include USA, where the individual is a citizen/ green card holder of USA #Tax Identification Number should be as per TIN structure defined by OECD^

^*Country / ies of Tax Residency (Outside India) 1- 2-

*Nationality 1- 2-

*City of birth

*Country of birth

*# Tax Id No. (TIN) For tax resident of other country than India 1- 2-

*TIN Type 1- 2-

*Mother's Maiden Name

*Father's Name

*OVERSEAS ADDRESS

Choice of Correspondence ☐ Indian Address ☐ Overseas Address (If not ticked, correspondence will be sent to Overseas address) Mandatory for NRI / PIO / Foreign National

(For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)

Attached Address Proof of ☐ Indian Address ☐ Overseas Address

Flat No &

Bldg. Name

Landmark

City State

Country PIN Code

*Address Type for Tax purpose ☐ Residence ☐ Business ☐ Residential and Business ☐ Registered Office ☐ Unspecified ☐ Please tick if Address for Tax purpose is other than correspondence address

*Name of Proof of Address

☐ Passport ☐ Driving License ☐ UID (Aadhar) ☐ Voter ID ☐ NREGA Job Card ☐ Others _____

#Identification Number of Address Proof above _____

*INDIAN ADDRESS

Flat No &

Bldg. Name

Landmark

City PIN Code

State Country I N D I A

*Address Type ☐ Residence ☐ Business ☐ Residential and Business ☐ Registered Office ☐ Unspecified ☐ I confirm that I do not have any Indian Address

Please mention a prominent landmark to ensure that the deliverables reach you

*CONTACT DETAILS

*E-mail ID I N C A P I T A L L E T T E R S O N L Y

Country code Area code Phone Number

*Mobile No. - - - - - - (OTP will be sent to this mobile number)

Tel (R) Please register me for Insta Alert ☐ SMS ☐ E-MAIL

Tel (O) N U M B E R - E X T N

*OCCUPATIONAL AND INCOME DETAILS

Source of funds ☐ Salary ☐ Business income ☐ Agriculture ☐ Investment income ☐ Others _____

Residence Type ☐ Owned ☐ Rented /Lease ☐ Ancestral / Family ☐ Company provided TO BE FILLED MANDATORILY BY \ ALL APPLICANTS

Occupation ☐ Mariner / Seafarer ☐ Senior Citizen ☐ Minor ☐ First Time Visitor ☐ Self-employed Professional ☐ Housewife ☐ Student ☐ Salaried ☐ Self-employed ☐ Retired ☐ Politician ☐ Unemployed ☐ Others _____

If salaried employed with ☐ Private ltd ☐ Partnership ☐ Proprietorship ☐ Public limited ☐ Public sector ☐ Government ☐ Multinational ☐ Others _____

Self employed since: Years Months

Date of incorporation: D D M M Y Y Y Y

Nature of business: ☐ Manufacturing ☐ Service provider ☐ Agriculture ☐ Stock broker ☐ Trader ☐ Real estate ☐ Others _____

Type of company/firm: ☐ Sole proprietorship ☐ Partnership ☐ Public ltd co. ☐ Private ltd co. ☐ Others _____

Self employed professional: ☐ Doctor ☐ CA ☐ Lawyer ☐ Architect ☐ IT consultant ☐ Others _____

Name of currency Mention the foreign currency which you are earning

Gross annual income (₹) ☐ < 50K ☐ 50K - 1 L ☐ 1 - 3 L ☐ 3 - 5 L ☐ 5 - 7.5 L ☐ 7.5 - 10 L ☐ 10 - 15 L ☐ 15 - 25 L ☐ 25 - 50 L ☐ 50 L - 1 CR ☐ >1 CR

E) PEP DECLARATION

Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country. Example of 'PEPs' include,but not limited to:1-Heads of States or of Governments, 2-Senior Politicians, 3-Senior Government/Judicial/Military Officer,4-Senior Executives of state owned corporations,5-Important political party officials,6-Senior Indian Diplomatic posted outside the country.The term PEP also includes the families & close associates of the PEPs mentioned above. Families: The term families includes close family members such as spouses,children,parents and siblings and may also include other blood relatives and relatives by marriage. Close associates: The term closely associated persons in the context of PEPs includes close business colleagues and personal advisors/consultants to the PEP as well as persons who obviously being significantly from being close to such a person. PEPs also include persons who are not currently falling under the above criteria but were doing so at any given point in time within the last one year.

Please tick Yes / No: 1st applicant Politically Exposed ☐ Yes ☐ No 2nd applicant Politically Exposed ☐ Yes ☐ No

F) DEBIT CARD DETAILS

NRE ACCOUNT				NRO ACCOUNT		☐ EXISTING CARD LINKAGE: Please link my/our existing card as mentioned below.
Apl	ATM	International Debit Card	If Other, mention card code (Bank Use)	ATM	Domestic Debit Card	
1st appl	☐	☐ Regular ☐ Platinum ☐ Others		☐	☐	1st appl NRE X X X X X X
2nd appl	☐	☐ Regular ☐ Platinum ☐ Others		☐	☐	2nd appl NRE X X X X X X
						1st appl NRO X X X X X X
						2nd appl NRO X X X X X X

Kindly refer Fees and Charges section for applicable charges on ATM/ debit cards

G) NOMINATION (DA1): NOMINATION WILL BE APPLICABLE FOR ALL THE ACCOUNTS OPENED WITH THIS APPLICATION

☐ Yes, I/ We wish to nominate (as per details below) ☐ No, I/We declare that I do not wish to make a nomination in my/our account.

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in the respect of Bank deposits. I / We nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by HDFC BANK Ltd. by the account opening branch.

Nominee Name IN CAPITAL LETTERS ONLY

*Company Name / Flat No & Bldg. Name

Please mention a prominent landmark & contact details

*Landmark

*City *State

Country PIN Code

*Tel (R) - -

Relationship with Depositor

Date of Birth of Nominee D D M M Y Y Y Y

☐ Please tick if mailing address is same as primary applicant's correspondence address.

Leave out if nominee is not a minor

As nominee is a minor on this date, I / We appoint the below to receive the amount of the deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Name Age

Address

Witness 1 Name : _____ *Witness 1 Signature : _____

Address : _____ Place : _____ Date D D M M Y Y Y Y

Witness 2 Name : _____ *Witness 2 Signature : _____

Address : _____ Place : _____ Date D D M M Y Y Y Y

Nomination Registration No. (Bank Use):_____ Registration Date: D D M M Y Y Y Y

**(Thumb impression shall be attested by 2 witnesses)

* Where deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on the behalf of minor.

** If witnessed by an employee of HDFC Bank, provide employee number and office address along with the official stamp. Nomination can be made in favour of only one individual.

H) NRE ACCOUNT OPENING DETAILS

NRE ACCOUNT

Select any one ☐ NRE Savings ☐ NRE Current * Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < First applicant's name as mentioned in account opening form >"

Payment mode ☐ Cheque * ☐ FCY Cash (only in person) ☐ DD Initial Payment Amount .

Cheque / DD No. Dated D D M M Y Y Y Y Bank/Branch Name

Currency ☐ INR ☐ USD ☐ GBP ☐ EUR ☐ JPY ☐ AUD ☐ CAD ☐ Other _____ Balance To Be Maintained .

I) NRO ACCOUNT OPENING DETAILS

NRO ACCOUNT

Select any one ☐ NRO Savings ☐ NRO Current * Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < First applicant's name as mentioned in account opening form >"

Payment mode ☐ Cheque * ☐ Cash (only in person) ☐ DD Initial Payment Amount .

Cheque / DD No. Dated D D M M Y Y Y Y Bank/Branch Name

Currency ☐ INR ☐ USD ☐ GBP ☐ EUR ☐ JPY ☐ AUD ☐ CAD ☐ Other _____ Balance To Be Maintained

J) RECURRING DEPOSIT OPENING DETAILS

RECURRING DEPOSIT

Mode of operation will be as selected in Sec. B, Pg. 1 for premature withdrawal / repayment / super saver of deposit

Minimum Installment Amount Rs. 1000/- (in the multiples of 100 thereafter)
Maximum Installment Amount of Rs. 1,99,99,000.
Minimum Term NRO RD - 6 Months NRE RD - 12 Months
Maximum Term: 120 Months

☐ NRE RD ☐ NRO RD **Deposit Amount** Tenor Months

Debit A/c for installment New A/c opened above ☐ NRE A/c ☐ NRO A/c ☐ Existing A/c

Maturity Amt. to be paid in New A/c opened above ☐ NRE A/c ☐ NRO A/c ☐ Existing A/c

K) TERM DEPOSIT OPENING DETAILS

TERM DEPOSIT

Select any one ☐ *NRE FD ☐ NRO FD ☐ *FCNR ☐ Deposit for Returning NRIs (RFC) (only face to face) ☐ SureCover FD - NRO ☐ SureCover FD - NRE ☐ NRO Tax Saver (Please attach Tax saver undertaking)

FD life (please attach annexure and refer T&C in detail)

Mode of operation will be as selected in Sec. B, Pg. 1 for premature withdrawal / repayment / super saver of deposit

*NRE / FCNR Deposit will be for a minimum term of 1 year ** Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < First applicant's name as mentioned in account opening form >"

Deposit Currency Deposit Amount . Tenor Months Days

Deposit Maturity Instruction ☐ Renew Principal & Interest ☐ Renew Principal & Pay Interest ☐ Do Not Renew-1. ☐ Credit to Account 2. ☐ Issue Manager's Cheque *For Payout details, please attach a separate instruction

Interest Payment Frequency ☐ Monthly(NRE/NRO) ☐ Quarterly(NRE/NRO/RFC) ☐ Half Yearly(FCNR) ☐ On Maturity (NRE/NRO/RFC/FCNR)

Interest /Maturity Amt. to be credited/paid in ☐ 1.NRE A/c ☐ 2.NRO A/c ☐ Existing A/c

Initial Payment by HDFC Bank A/c Transfer ☐ HDFC Bank A/c No.

Initial Payment by Cheque/DD/Wire Transfer ☐ Cheque / DD ☐ Wire Transfer **Cheque/DD/Wire Transfer No.** Dated D D M M Y Y Y Y

Currency ☐ INR ☐ USD ☐ GBP ☐ EUR ☐ JPY ☐ AUD ☐ CAD ☐ Other _____ ☐ FCY Cash (only in person for placing FCNR) Amount

Bank/Branch Name ☐ FD Type ☐ Withdrawable ☐ Non Withdrawable

☐ I/We wish to have maturity / interest payout through NEFT (This option is available only for non CASA customers. Please refer Terms & Conditions and details)

Beneficiary Account Number Beneficiary IFSC Code

(Please mention self account details)

Type of Account: ☐ NRE Savings ☐ NRE Current ☐ NRO Savings ☐ NRO Savings

Beneficiary Bank & Branch Name: _____

L) ADDITIONAL FACILITIES

Select any one ☐ Super Saver (For NRE/NRO/FCNR Deposit. OD Limit is set in NRO A/c) (Separate Overdraft application to be submitted) ☐ Sweep-In (For NRE A/c against NRE Deposit & NRO A/c against NRO Deposit)

Link my/our deposit with ☐ 1.NRE A/c ☐ 2.NRO A/c ☐ Existing A/c

For Sweep-In facility, mention NRE/NRO A/c No.(For Bank use) **For Super Saver facility on NRE/NRO/FCNR deposit, mention NRO A/c No.**

	FDR		Spread		Swap Cost (FCNR)		Total	TT Buying Rate (FCNR)	OD Limit
Super Saver Facility	+		+		=				%

Super Saver: I/We hereby declare that Overdraft/Loan sanctioned against my/our above deposit is for the purpose of meeting my personal/ business expenditure. I/We further declare that overdraft/ loan amount will not be utilized for a) Relending b) Investment in real estate c) Agricultural & Plantation Activities. As per RBI circular A.P.(DIR Series) Circular no. 44 dated October 12, 2012: premature withdrawal of NRE/FCNR deposits shall not be available where loans against such deposit are to be availed of. I/We hereby declare that I/we will not seek premature withdrawal of said deposit(s) till the overdraft facility is repaid by me/us. The above is without prejudice to the bank's right to prematurely close the deposit(s) in case of default in payment of principal or interest or failure to adhere to any of the other term and conditions as per your overdraft application. Premature RePayment and SuperSaver will be allowed as per Operating Instructions - I/We authorize Bank, to repay "all joint Term / Recurring Deposits" before maturity by crediting our Bank account and grant "SuperSaver", *in case, a request(s) is/are received in writing from either or anyone of the undersigned joint account holder(s) and / or requested using netbanking facility, subject to submission of relevant documents required & rules and guidelines prevailing during the relevant period. *Applicable only to Either / Anyone or Survivor and Former / Survivor MOP.

Sweep-In: I/We hereby declare that in case of insufficient balance in my/our current/savings account, funds will be transferred to my/our current/savings account by breaking units of my/our fixed deposit.

NMA220000001

X) EXTENDED KYC

Certification: I/We have understood the information requirements of this Form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the Terms and Conditions below and hereby accept the same.I/We understand that my personal details as provided /available in the bank records will be used for CBDT reporting / Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS / Email.

CBDT Terms and Conditions: The Central Board of Direct Taxes (CBDT) 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.

CBDT Instructions: 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.

^ It 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. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA/ CRS Indicia observed (Ticked)	Documentation required for Cure of FATCA/ CRS indicia
	If customer does not agree to be Specified U.S. person/ reportable person status
1 U.S. place of birth	1. Self-certification (in attached format) that the account holder is neither a citizen of United St ates of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: a. Certified Copy of "Certificate of Loss of Nationality or b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
2 Residence/mailing address in a country other than India	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
3 Telephone number in a country other than India (and no telephone number in India provided)	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
4 Standing instructions to transfer funds to an account maintained in a country other than India	1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body* **2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)**

* Government or agency thereof or a municipality

Y) SIGNATURE MISMATCH DECLARATION

I/ We declare that the signature on the Passport / Existing Customer ID is different than my/ our signature on this account opening form. Please consider the signature on this account opening application as my/ our updated Signature for Bank Records.

FIRST APPLICANT

Old Signature as per passport/ Existing Customer ID

1st applicant's signature

New Signature Desired for account opening

1st applicant's signature

SECOND APPLICANT

Old Signature as per passport/ Existing Customer ID

2nd applicant's signature

New Signature Desired for account opening

2nd applicant's signature

Z) DECLARATION

I/We have read and understood the Terms and Conditions & the Privacy Notice (Refer the link on website- https://www.hdfcbank.com/personal/useful-links/privacy) governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Mobile Banking (e) Net Banking (f) Bill Pay Facility (g) Insta alert (h) Email statements. I hereby consent myself and/or as the legal guardian of minor to the processing of Personal Data as described in the privacy notice (applicable for minor account opening). This consent and authorization shall be valid in original, copy or electronic form. I understand that failure or refusal to provide consent may prohibit HDFC Bank from providing with products, services, or benefits. I/we understand that, my data is stored on secure systems within HDFC Bank premises and with providers of secure information storage facilities in India. The data will be retained for a period as defined by regulatory / legal requirements the bank is subject to. I/we understand that, HDFC Bank may share my personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention. I/We will submit the standalone GDPR declaration to block DNC I/We accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days' notice and/or provide an option to switch to the other services to me/us. Balance Requirement will be as per CASA product variant being opted and on Regular NRE/NRO CASA Product offerings the minimum balance requirement is calculated on monthly basis and on NRE/NRO Elite Account the minimum balance requirement is calculated quarterly basis. I/We have read and understood the Fees and Charges Schedule including the charges applicable for non-maintenance available on the Bank's website (Refer the link on our website -(https://www.hdfcbank.com/personal/resources/fees-and-charges/fees-and-charges-nri). I/We agree that the Bank may debit my/our account for service charges as applicable from time to time. I/ We confirm that on conversion of my existing Regular/Elite account into any other variants, all benefits of my existing account will be withdrawn and features & charges as applicable on new variant being opted will be applicable on my account. I/We also understand that Bank reserves the right to change/ modify/ withdraw/ suspend the features associated with my account from time to time. 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. I hereby agree and give my consent to be part of managed Programme of the bank whenever I qualify the eligibility programme as decided by the bank. However, the Programme features, benefits eligibility criteria and Terms of Service to be communicated to me post onboarding to Programme.

(1) I/We hereby declare that my / our nationality / residential status is true and correct as declared above and in the accompanying documents. I/We understand that the above account will be opened on the basis of the statements /declarations made by me/us, and I/we also agree that if any of the statements/- declarations made herein is found to be not correct in material particulars you are not bound to pay interest on the deposit made by me/us. (2) I/We agree to abide by the provisions of FEMA and RBI guidelines. I/We hereby undertake to intimate you about my/our return to India for permanent resident immediately on arrival and will have the Non- Resident Account (s) opened in my/our name changed to Resident / RFC accounts (as eligible). (3) I/We understand that opening of my new account under a specific category is evidence of my current residential status. In order to abide with FEMA guidelines, the Bank will re-designate my existing accounts and deposits, if any, as per category of my latest account activated. (4) Incase if there are more than two account holders and I/we are the primary account holder then the third joint holder's name will be removed (if the second & third holder's status is Resident). In case I/We are joint holder in any resident savings account then my/our status will remain NRI, I hereby confirm that the resident account holder in which I/We are joint holder is closely related to me (as per companies act 2013) and I/We undertake that I shall not use the proceeds lying in the above account for any transaction in contravention of the provisions of the Foreign Exchange Management Act (FEMA) 1999, Rules/Regulations made thereunder and the related circulars/instructions issued by the Reserve Bank from time to time. I further undertake that if any such transaction is put through the said account in contravention of the FEMA, 1999 or Rules/Regulations made thereunder, I shall be held responsible for the same. I shall not deposit cheques, instruments, remittances, cash or any other proceeds belonging to me in this resident account. I shall intimate my bank in the event of any change in my Non-resident / Resident status. In the event of death of the resident account holder, I shall intimate the bank and get the resident account converted to NRO account. (5) I/We hereby authorize the Bank to block my existing resident credit card, if any. I/We will clear all outstanding dues and will apply for a new NRI credit card if required. (6) I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupee or in any other manner in India. (7) I/We confirm that all debits to my/our account for the purpose of moveable/immoveable Investment in India and credits representing sale proceeds of Investments in India are covered either by general or special permission of RBI. (8) I/We confirm that my/our accounts/loan/investment/credit facility shall be governed by the applicable laws and regulations and also by the policy of HDFC Bank, which may be in force from time to time. (9) I/We understand that HDFC Bank reserves the right to reject application form without providing any reason for the same. (10) I/We ensure that investment in shares/securities or immovable property in India out of funds held in my/our account with you are governed by respective regulation of RBI and FEMA. (11) I/We hereby agree and confirm that I/We wish to open an Individual Current NRE/NRO accounts(s) (both Non Interest Bearing account (s)) as I/We do not want any interest to accrue and/or be paid in to this account and I/We further undertake, agree and confirm that this account shall not be used by me/us for any business or related transactions(s). (12) I/We agree that no claim will be made by me/us for any interest on the deposit(s) for any period after the date(s) of maturity of deposit(s). In case of NRO deposit no interest will be paid if the deposit is prematurely withdrawn before completion of 7 days. In case of NRO Recurring deposit no interest will be paid if the deposit is broken before completion of 1 month. In case of NRE recurring deposit no interest will be paid if the deposit is broken before completion of 12 months In case of NRE/FCNR deposit no interest will be paid if the deposit is prematurely withdrawn before completion of 1 year. Fixed Deposits booked under Non withdrawable basis cannot be withdrawn before the maturity date. (13) I/We hereby give voluntarily at my/our own discretion my/our Aadhaar number as issued by Government of India to HDFC Bank along with my/our other KYC documents for the purpose of opening an account-based relationship and voluntarily give my/our consent to use my/our Aadhaar details for the purpose of authentication with UIDAI. I/we am/are enclosing a copy of my/our duly self-attested Aadhaar card / e-Aadhaar for your record. The Aadhaar card details voluntarily furnished by me/us is/are true, correct and complete. Death claim: In the event of the death of depositor, premature liquidation of term deposit will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the joint account holders, the right to deposit proceeds does not automatically devolve on the serving joint deposit account holder, unless there is a survivorship clause. I/ We agree that in case of joint fixed deposit with survivor clause, the Bank shall be discharge by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of the death of one or more joint depositor/s. In case of premature withdrawal of NRE deposit due to death of depositor, interest (if any) may be paid as per HDFC Bank's Board Approved Policy. Credits to NRO Accounts: I/We hereby declare that only legitimate dues in India which would include but not limited to rent, dividend, pension, interest, sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds or by way of legacy/inheritance will be deposited in my/our NRO Account. (14) Deposit Advice: Customers will receive FD Advice on their registered Email id. Incase email id not registered with the bank then physical advice will be sent at the mailing address within 7-8 working days of deposit opening date. (15) I/ We have carefully read and understood the terms and conditions mentioned on the NRI page of HDFC Bank website https://www.hdfcbank.com/nri-banking & https://www.hdfcbank.com/personal/resources/rates and I/We agree and accept to the said terms and conditions. DO NOT CALL REGISTRY: I/We understand that in case I/We do not wish to receive promotional information through telephonic calls / email / SMS on products and services not currently availed by me/us, I/we can register for 'Do Not Call' service through the Bank's website www.hdfcbank.com or other channels that the Bank may offer. I/We agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me/us, to help me/us in fully realizing the benefits of the range of financial solutions designed to make my/our relationship value added and more convenient.

1st applicant's signature(Guardian's signature in case of minor)

DIGITAL SIGNATURE IS NOT ACCEPTED

2nd applicant's signature(Guardian's signature in case of minor)

DIGITAL SIGNATURE IS NOT ACCEPTED

Name: _____ **Date:** _____

Name: _____ **Date:** _____

By signing on this form I / We agree to abide with all the above mentioned declarations ("A" to "Z")

I / We confirm that I / We have read and understood the above Declaration and that the details provided on the form are correct. I / We also confirm that my account has been opened by Bank officer Mr./Mrs._____ and I/We have signed in his/her presence.

M) 1st and 2nd APPLICANT'S PHOTOGRAPH AND SIGNATURE

Name: _____
Date: _____
Place: _____

1st applicant's signature(Guardian's signature in case of minor)

Name: _____
Date: _____
Place: _____

2nd applicant's signature

By signing on this form I/We agree to abide with all the above mentioned declaration & term and conditions ("A" to "Z") **DIGITAL SIGNATURE IS NOT ACCEPTED**

N) FOR BANK USE ONLY

	Product Code	Account No.	Value date	Promo code	Sourcing Branch Code
NRE A/c Current/ Savings					
NRO A/c Current/ Savings					Company Code
NRE / N RO / FCNR / RFC / FD					
RECURRING DEPOSIT					MIS Code

Funds parked for NRE A/c in — Amount in Rs. _____ . _____ LG CODE _____
Funds parked for NRO A/c in — Amount in Rs. _____ . _____ LC CODE _____
Funds parked for FCNR in — Amount _____ . _____ ROI (Bank use) _____ . _____ % Variance (Super Saver)
Funds parked for RD / FD — Amount in Rs. _____ . _____ ROI (Bank use) _____ . _____ %

Group ID _____ Portfolio code _____ Program to be raised to _____

PLEASE TICK IF DEEMED OVD IS SUBMITTED AS ADDRESS PROOF ☐ 1st Applicant ☐ 2nd Applicant / Joint Holder

	Customer ID	Customer Category	Document Submitted
1st App.		☐	1st ☐ ID Proof ☐ Add Proof ☐ Photo
2nd App.		☐	2nd ☐ ID Proof ☐ Add Proof ☐ Photo

EMP Name_____ EMP Designation _____ ☐ Customer signed in my presence BDA Name_____
☐ Signature verified Emp Code _____ Emp Branch Name _____ ☐ Signature verified ☐ Form approved Emp Code _____

EMP Signature	☐ NIL IP Case, Approval Attached BDA Signature	☐ PAN Verification done ☐ UCIC check done ☐ Banned Dedupe check done Branch Stamp with date	CPU Stamp with date

O) PERSON OF INDIAN ORIGIN DECLARATION

I / We hereby declare that I/We am/are a Person of Indian Origin (PIO) because I satisfy one of the below mentioned conditions.

FIRST APPLICANT	SECOND APPLICANT
☐ I held an Indian Passport earlier	☐ I held an Indian Passport earlier
☐ I am a spouse of _____ who is PIO	☐ I am a spouse of _____ who is PIO
☐ I am a spouse of _____ who is an Indian Citizen	☐ I am a spouse of _____ who is an Indian Citizen
☐ My father/mother/grandfather/grandmother/great grandfather/great grandmother_____ _____ is/was an Indian citizen by virtue of the Constitution of India or the Citizenship Act,1955	☐ My father/mother/grandfather/grandmother/great grandfather/great grandmother_____ _____ is/was an Indian citizen by virtue of the Constitution of India or the Citizenship Act,1955
☐ The father/mother/grandfather/grandmother/ great grandfather/great grandmother _____ of my spouse is/was an Indian citizen by virtue of the Constitution of India or the Citizenship Act,1955	☐ The father/mother/grandfather/grandmother/ great grandfather/great grandmother _____ of my spouse is/was an Indian citizen by virtue of the Constitution of India or the Citizenship Act,1955
Further, I hereby (Please select from the below)	Further, I hereby (Please select from the below)
☐ Submit the below mentioned documents in support of my declaration	☐ Submit the below mentioned documents in support of my declaration
☐ Document Name _____	☐ Document Name _____
☐ Document Name _____	☐ Document Name _____
☐ Declare that I do not possess any document in support of my declaration	☐ Declare that I do not possess any document in support of my declaration

☐ I / We confirm the above information is true and correct and that I may be required to prove my stat us as a PIO if I am questioned by any authority.

CUSTOMER ACKNOWLEDGEMENT

Please quote this ref. no. for any future communication

Date D D M M Y Y Y Y

Nomination taken ☐ Yes ☐ No

Barcode number

Signature of Bank official _____

Instructions:
The PIN number for ATM/Debit card for carrying out transactions on the ATM will be dispatched to your mailing address by post.
If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at nri@hdfcbank.com or contact nearest branch.
We request you to maintain confidentiality of the PIN number and the bank will not be modified by adding the below text in continuation.
Welcome kit would be delivered to the mailing address only.

ACCOUNT OPENING RULES:

- All necessary documentation as mandated by the regulatory / bank authorities should be provided for opening the accounts.
- In event of no salary credits for any continuous six months, the salary account will be converted to saving regular account & Fees and charges of Saving Regular Account will be applicable.
- All accounts should maintain the stipulated monthly balance based on the product program and branch in which the account is opened.
- In case of the non-maintenance of the stipulated average monthly balance, charges are outlined in the service charges and fees brochure from time to time will be applicable.
  *Savings account can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint relating to features of any of the produc ts, you may write to www.hdfcbank.com/services or call up local phone banking number.
- As part of additional due diligence, we would be a physical welcome letter at your mailing address post account opening (applicable in case account is opened basis issuance of tatkal kits). If this letter is returned undelivered then you will not be able to operate your account for transactional purposes.

Tatkal Acknowledgement - Branch Copy

Account Number _____

I/We confirm having received the Welcome Kit in an untampered / sealed condition and confirm that the following deliverables have been received by me:

1) Chequebook with 10 Cheque Leaves 2) Netbanking Pin
3) Debit Card 4) Debit Card Pin 5) T & C booklet

Account Holder _____
Contact Number _____
Date_____ Place _____

Customer Signature

P) AMB / AQB DECLARATION

*I/We have understood that non-maintenance of the above Average Monthly / Quarterly Balance (as applicable) will attract charges. These charges have been explained to me for the respective product. I/We confirm that in event of no salary credits received in my/our salary account for continuous six months, the salary account will be converted to Regular Savings Account. I/We understand the detailed charging structure for non-maintenance of the same is available on HDFC Bank's website on the link : https://www.hdfcbank.com/nri-banking/save/nri-accounts/savings-account/fees-and-charges

Product: ☐ NRE Savings ☐ NRE Current :Rs. **Product:** ☐ NRO Savings ☐ NRO Current :Rs.

Q) TATKAL ACKNOWLEDGEMENT (If Applicable)

I / We ☐ confirm having received the Welcome Kit in an untampered / sealed condition and confirm that the below deliverables have been received by me/us:
1) Chequebook with 10 Cheque Leaves 2) Debit Card & Pin 3) Netbanking Pin 4) T & C booklet

R) DECLARATION FOR A NON- ENGLISH LANGUAGE DOCUMENT SUBMITTED IN THE BANK

Since my/our document is in_____ language, I / We hereby submit the following Non English document (translated below) for account opening and also confirm the validity of the Non English document.

	FIRST APPLICANT	SECOND APPLICANT
1 Document Name		
2 Document Number		
3 Issued By (Authority)		
4 Issued At (Place)		
5 Issued On	D D M M Y Y Y Y	D D M M Y Y Y Y
6 Valid Till	D D M M Y Y Y Y	D D M M Y Y Y Y

For the document in a foreign language other than english, I/We permit HDFC bank and its officers to verify the details of the document by using translation of external sources which are available in public domain and also the use of external agencies wherever applicable. In consideration of same, I/We hereby keep HDFC bank and its successors and its officers saved against all losses and damages arising out of the information shared with these external agencies.

S) DECLARATION OF SAUDI ARABIA RESIDENTS ON VISIT TO INDIA

FIRST APPLICANT	SECOND APPLICANT
I hereby confirm that I have just returned from Saudi Arabia. I have a valid residential visa (IQAMA) with (*Company Name) _____. I am on a leave for (*No. of days & months) _____ Days _____ Months and will be going back to Saudi Arabia on / by (*Date) _____ dd_____mm_____yyyy.	I hereby confirm that I have just returned from Saudi Arabia. I have a valid residential visa (IQAMA) with (*Company Name) _____. I am on a leave for (*No. of days & months) _____ Days _____ Months and will be going back to Saudi Arabia on / by (*Date) _____ dd_____mm_____yyyy.

I/we request you to kindly open an NRE/NRO account in my/our name on the basis of the valid passport and the immigration stamp on the passport confirming my/our landing in India. I/we also confirm that I/we will inform the bank in case I/we am/are unable to proceed to Saudi Arabia for work or choose not to go, and will have the non- resident accounts opened in my/our name re-designated to resident/RFC accounts (as eligible).

T) DECLARATION FOR MINOR ACCOUNT

Type of Guardian: ☐ Father ☐ Mother ☐ Court Appointed

Declaration: I hereby declare that the date of birth of the minor who is my_____is D D M M Y Y Y Y and I am his/her natural and lawful guardian/guardian appointed by court order dated D D M M Y Y Y Y (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I indemnify the bank against the claim of the above minor for any withdrawal/ transactions made by me in his/ her account.

U) DECLARATION FROM CUSTOMER TO PROVIDE OVD WITH CURRENT MAILING ADDRESS WITHIN 90 DAYS FROM THE DATE OF ACCOUNT OPENING

I/We_____ giving a request to open Bank account, hereby confirm that I do not have a valid OVD (Officially Valid Document) with my/our current mailing address and will provide a valid proof of address within 90 days from the date of request. I/We agree that if the OVD of mailing address is not submitted to the satisfaction of the Bank, within 90 days from the date of request for account opening, the Bank shall have the right to restrict transactions in my/our account without any further notice to me. I/We agree to submit OVD with current mailing address within the stipulated time in order to allow uninterrupted transactions in the account. I/We also agree that it will be my/our responsibility to inform other holders, in case such holders are being added in the account(s) in due course of time I/We agree and undertake to keep HDFC Bank fully indemnified against claims and damages, which may arise due to HDFC Bank relying and acting on this declaration.

V) MARINERS DECLARATION (Only for First Applicant)

I hereby confirm that ☐ I am proceeding on a contract with ☐ I have just returned after completion of my contract and am on break for _____ days / months with (Company Name) _____ registered in (Company Address) _____ I request you to kindly open an NRE / NRO account Attaching self-attested copies of **1) Passport copies 2) a) For Mariner on Fresh Contract-** Latest contract copy **b) For Mariner On break-** Previous Contract Copy **3) a) For Mariner on Fresh Contract -** CDC (Continuous Discharge Certificate) Booklet copy with the customer name, other details and latest discharge stamping or Valid Visa **b) For Mariner On break-** CDC (Continuous Discharge Certificate) Booklet copy with the customer name, other details and latest discharge stamping.

I also confirm that I will inform the bank incase I am unable to proceed on the contract and have the non-resident accounts opened in my name redesignated to resident / RFC accounts.

W) CUSTOMER DECLARATION FROM FOREIGN VISITORS FOR OPENING NRO ACCOUNT (APPLICABLE FOR OPENING FOREIGN TOURIST ACCOUNT ONLY)

I hereby (name of primary applicant) _____, (name of secondary applicant) _____confirm that I am visiting India on Indian Visa type - _____ and I will not be staying in India for more than 6 months. I request you to kindly open NRO in my name on the basis of the valid passport and Indian visa and other requisite documents. I confirm that I am a foreign national of non indian origin and I am not eligble for PIO / OCI card. I will not deposit any Indian rupee funds in said NRO account. I have noted below RBI guidelines for operation of NRO account. An NRO (current/ savings) account can be opened by a foreign national of non-Indian origin visiting India, with funds remitted from outside India through banking channel or by sale of foreign exchange brought by him to India. The balance in the NRO account may be paid to the account holder at the time of his departure from India provided the account has been maintained for a period not exceeding six months and the account has not been credited with any local funds, other than interest accrued thereon I will deposit foreign currency cash or bring foreign currency by way of foreign inward remittance to NRO account to incur local expenses in India. I will require to obtain RBI approval for bringing any foreign inward remittance for making investment in India. I will follow FEMA / RBI / other regulatory guidelines for operation of this account and investment in India. I understand bank will block my account in case I do not close the account after 6 months.

#Dear Customer,

As per RBI Guidelines banks are advised to exercise due diligence by closely examining the transactions carried out in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the customer profile as provided while opening the account. Hence it is imperative that the profile details provided by you is accurate and correct. It is very important for your profile details to correspond/match with the transaction pattern and balance in your account. Basis the information provided, the bank shall review the transaction pattern in your account which would be used to report transactions of suspicious nature if any. Should there be any change in your profile details, request you to please visit your nearest HDFC bank branch and update the details.

*Business / Trading/ Partnership / Proprietary / Company / Corporations cannot open a Savings Account. Trusts / Societies / Charitable / Educational Institutions may open a savings account subject to conditions. The Bank reserves the right to close the account incase the savings account is used for business purposes as evinced by the transaction behavior. *Cheque Book of 10 leaves & 50 leaves will be issued to savings & current account holders respectively by default. *Savings Accounts will be issued only 25 Cheque Leaves per calendar quarter. The Branch Manager can be contacted for additional cheque leaves at nominal charge. *Adequate balance should be maintained in the account before issuing a cheque. *Details of charges on funds transfer, interbranch banking and other services are available in the service charges & fees brochures. *Copy of the latest terms & condition, service charges & fees brochures and the code of Banks commitment for individual customers can be obtained from the branch / website. *Interest on Savings Account will be paid at the rate stipulated by RBI from time to time. *No unarranged overdraft would be allowed in the Savings Account. Incase of exceptions, the Bank would charge interest at commercial rate. *The Bank reserves the right to close the Account incase of unsatisfactory conduct of the Account. *In the event of the death of one of the Joint Account Holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. *The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor. *For availing Passbook facility please visit your home branch.
*In terms of Reserve Bank of India directives, interest will be calculated at quarterly intervals on term deposits and paid at the rate decided by the Bank depending upon the period of deposits. Incase of monthly deposit scheme, the interest will be calculated for the quarter and paid monthly at discounted value. *Incase of premature withdrawal of the fixed deposit based on depositors instructions or the instructions of all the joint depositors in the case of joint deposit, the Bank has the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposits in accordance with prevailing regulations of the Bank and the Reserve Bank of India. The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.
Incase of any query / suggestion / feedback / complaints relating to features of any of the products, you may write to www.hdfcbank.com/services or call up local phone banking number. *HDFC Bank computes interest based on the actual number of days in a year. Incase the deposit is spread over a leap & a non-leap year, the interest is calculated based on the number of days i.e. 366 days in a leap year and 365 days in a non-leap year. The TAT for processing the fixed deposit request is 3-5 working days. The fixed deposit advice will be dispatched to your recorded mailing address within 7-8 working days of account opening. Penalty of 1% p.a. will be levied on premature closure of NRO fixed deposits (including sweep in / partial closures). In case of NRE/FCNR deposits, there is no penalty on premature closure of fixed deposits. This is subject to terms and conditions.
In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal.
Incase the supersaver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.