

### \*OCCUPATIONAL AND INCOME DETAILS

**\*PERSONAL DETAILS**

OVERSEAS ADDRESS\*INDIAN ADDRESS

**\*CONTACT DETAILS**

**\*OCCUPATIONAL AND INCOME DETAILS**

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

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	1 <sup>st</sup> appl NRE					X	X	X	X	X	X	
1 <sup>st</sup> appl	<input type="checkbox"/>	<input type="checkbox"/> Regular	<input type="checkbox"/> Platinum	<input type="checkbox"/> Others	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> appl NRE		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				X	X	X	X	X	
2 <sup>nd</sup> appl	<input type="checkbox"/>	<input type="checkbox"/> Regular	<input type="checkbox"/> Platinum	<input type="checkbox"/> Others	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> appl NRO		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				X	X	X	X	X	
								2 <sup>nd</sup> appl NRO		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				X	X	X	X	X	

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



**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
	<b>If customer does not agree to be Specified U.S. person/ reportable person status</b>
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.

Old Signature as per passport/ Existing Customer ID	FIRST APPLICANT	New Signature Desired for account opening
<div>1<sup>st</sup> applicant's signature</div>		<div>1<sup>st</sup> applicant's signature</div>
Old Signature as per passport/ Existing Customer ID	SECOND APPLICANT	New Signature Desired for account opening
<div>2<sup>nd</sup> applicant's signature</div>		<div>2<sup>nd</sup> applicant's signature</div>

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. I/We have understood that the net banking facility will be allowed only if, I/We am/are having a valid email id in bank records (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/immovable 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](http://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.

1<sup>st</sup> applicant's signature(Guardian's signature in case of minor)

DIGITAL SIGNATURE IS NOT ACCEPTED

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.

2<sup>nd</sup> applicant's signature(Guardian's signature in case of minor)

DIGITAL SIGNATURE IS NOT ACCEPTED

Name: \_\_\_\_\_ Date: \_\_\_\_\_





<div>1<sup>st</sup> Applicant's latest passport size photo (Signature across the photograph)</div>	<div>Name: _____ Date: _____ Place: _____</div>	<div>2<sup>nd</sup> Applicant's latest passport size photo (Signature across the photograph)</div>	<div>Name: _____ Date: _____ Place: _____</div>
<div>1<sup>st</sup> applicant's signature(Guardian's signature in case of minor)</div>		<div>2<sup>nd</sup> applicant's signature</div>	

By signing on this form I/We agree to abide with all the above mentioned declaration &amp; 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 Holder1<sup>st</sup> App.2<sup>nd</sup> App.

Customer ID

Customer  
Category

Document Submitted

☐ 1<sup>st</sup> ID Proof ☐ Add Proof ☐ Photo☐ 2<sup>nd</sup> 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
<div><input type="checkbox"/> I held an Indian Passport earlier</div> <div><input type="checkbox"/> I am a spouse of _____ who is PIO</div> <div><input type="checkbox"/> I am a spouse of _____ who is an Indian Citizen</div> <div><input type="checkbox"/> 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</div> <div><input type="checkbox"/> 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</div> <div>Further, I hereby (Please select from the below)</div> <div><input type="checkbox"/> Submit the below mentioned documents in support of my declaration</div> <div><input type="checkbox"/> Document Name _____</div> <div><input type="checkbox"/> Document Name _____</div>	<div><input type="checkbox"/> I held an Indian Passport earlier</div> <div><input type="checkbox"/> I am a spouse of _____ who is PIO</div> <div><input type="checkbox"/> I am a spouse of _____ who is an Indian Citizen</div> <div><input type="checkbox"/> 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</div> <div><input type="checkbox"/> 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</div> <div>Further, I hereby (Please select from the below)</div> <div><input type="checkbox"/> Submit the below mentioned documents in support of my declaration</div> <div><input type="checkbox"/> Document Name _____</div> <div><input type="checkbox"/> Document Name _____</div>

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 DDMMYY

Nomination taken

☐ Yes ☐ No

## 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 products, 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.

Barcode number

Signature of Bank official

## 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