



SIGNATURE CARD

Non face to face NRE / NRO Account opening (Digital)

Full Name: _____ First name _____ Middle name _____ Last name (Surname) _____

Mobile No. _____ ISD Code _____ Mobile number _____



APPLICANT'S SIGNATURE

In case your above signature is different from the one mentioned on your passport then please sign below -



OLD SIGNATURE AS PER PASSPORT



NEW SIGNATURE DESIRED FOR ACCOUNT OPENING

TERMS & CONDITIONS

*I 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 also agree that it will be my 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.

I 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. 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 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 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 accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I 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. 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/quarterly basis and on NRE/NRO Elite Account the minimum balance requirement is calculated quarterly basis. I 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 agree that the Bank may debit my account for service charges as applicable from time to time. I 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 also understand that Bank reserves the right to change/ modify/ withdraw/ suspend the features associated with my account from time to time. I 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. (1) I hereby declare that my nationality / residential status is true and correct as declared above and in the accompanying documents. I understand that the above account will be opened on the basis of the statements /declarations made by me, and I 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. (2) I agree to abide by the provisions of FEMA and RBI guidelines. I hereby undertake to intimate you about my return to India for permanent resident immediately on arrival and will have the Non- Resident Account(s) opened in my name changed to Resident / RFC accounts (as eligible). (3) I 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) In case if there are more than two account holders and I am 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 am joint holder in any resident savings account then my status will remain NRI, I hereby confirm that the resident account holder in which I am joint holder is closely related to me (as per companies act 2013) and I 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 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 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 confirm that all debits to my 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 confirm that my 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 understand that HDFC Bank reserves the right to reject application form without providing any reason for the same. (10) I ensure that investment in shares/securities or immovable property in India out of funds held in my account with you are governed by respective regulation of RBI and FEMA. (11) I hereby agree and confirm that I wish to open an Individual Current NRE/NRO accounts(s) (both Non Interest Bearing account (s) as I do not want any interest to accrue and/or be paid in to this account and I further undertake, agree and confirm that this account shall not be used by me for any business or related transactions(s)). (12) Credits to NRO Accounts: I 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 NRO Account. (13) I 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 agree and accept to the said terms and conditions. DO NOT CALL REGISTRY: I understand that in case I do not wish to receive promotional information through telephonic calls / email / SMS on products and services not currently availed by me, I can register for 'Do Not Call' service through the Bank's website www.hdfcbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my relationship value added and more convenient.