

ACCOUNT OPENING FORM

(For Non Resident Indians)



FIRST APPLICANT DETAILS

Application Date

Please complete this form in Black Ink and in CAPITAL LETTER is ☒ where applicable

[illegible]

TELL US ABOUT YOURSELF

First Applicant Name (Please complete as per your passport)

[illegible]

Passport Number

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Expiry Date

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Citizenship

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 Date of Birth

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PAN*

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Form 60 *If you have a Permanent Account Number (PAN) it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60

Country of Tax Residence Foreign Tax Identification Number**

[illegible]

Are you a Politically Exposed Persons (PEP)# or related to one? ☐ Yes ☐ No

Marital Status ☐ Married ☐ Unmarried ☐ Others **Gender** ☐ Male ☐ Female ☐ Third Gender

Applicant Maiden Name (Applicable if your name has changed for marriage or any other reason)

[illegible]

☐ **Father's Name** (Mandatory, if customer does not have PAN) ☐ **Spouse Name**

TITLE	FIRST NAME	MIDDLE NAME LAST NAME

Mother's Name

[illegible]

OVERSEAS ADDRESS (AS PER PASSPORT/OTHER DOCUMENT)

☐ Passport ☐ Other Document (Please Specify) _____

Document Number

[illegible]

Line 2

	City
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Country State Pin/Zip Code

COMMUNICATION ADDRESS

☐ Same as Above This is my ☐ Residence ☐ Place of Work

[illegible][illegible][illegible][illegible]

ADDRESS IN COUNTRY OF TAX RESIDENCE

☐ Same as overseas address mentioned above

[illegible][illegible][illegible]

Country State Pin/Zip Code

HOW WOULD YOU LIKE US TO REACH YOU? (MOBILE & E-MAIL ADDRESS IS MANDATORY)

[illegible][illegible]

TELL US WHAT YOU DO FOR A LIVING

Occupation ☐ Salaried (Please Specify Corporate Type) ☐ Public ☐ Private ☐ Government

Corporate Name

Self Employed Professional ☐ Doctor/CA/Architect/Lawyer/Consultant ☐ Entertainment/Alternate Medical Practitioner/Beautician

Self Employed Business ☐ Sole Proprietorship ☐ Partnership/Company **No. of Years in Business**

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student

Source of Funds ☐ Salary ☐ Business ☐ Professional Fees ☐ Agriculture ☐ Family Wealth

Gross Annual Income (INR) **Income in India (INR)***

*Please complete if you have not provided Permanent Account Number (PAN)

WHICH OF OUR PRODUCTS WOULD YOU LIKE?

☐ Non Resident External (NRE) Account. Please choose one below

☐ Savings Account Amount ☐ Current Account Amount

Mode of Operation: ☐ Singly

☐ Non Resident Ordinary (NRO) Account. Please choose one below

☐ Savings Account Amount ☐ Current Account Amount

Mode of Operation: ☐ Singly

DEBIT CARD AND CHEQUE BOOK REQUEST (TO BE USED ONLY IF INSTA KIT IS NOT OPTED FOR)

- Once your account is opened, the details to activate it will be emailed to you.
- You may also request for a Virtual Debit Card online.

What's more, we are also happy to send you a physical debit card & cheque book should you need one. Simply complete the details below and we will courier these to you on your communication address.

Debit Card	NRE Savings Account	NRO Savings account
First Applicant	<input type="checkbox"/>	<input type="checkbox"/>

You may fill in how you would like your name to appear on your debit card (if different from the name on your account)

First Applicant/Primary Applicant

If you have selected a physical debit card, the cheque book for that particular account type would be issued by default

International usage cannot be enabled on NRO debit cards

To enable international usage on your debit card, please use Limit Management under Debit Card section on Internet/Mobile Banking

WOULD YOU LIKE TO CHOOSE A NOMINEE FOR THE ACCOUNT?

- ☐ Yes, I want to nominate the following person to whom in the event of my minor's death the amount of deposit in the account may be returned by IDFC FIRST Bank Ltd
- ☐ No, I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account

Customer ID

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 (In case an existing account holder, don't fill address)

Nominee Name

[illegible]

Nominee Address ☐ Same as primary account holder communication address ☐ Update address as below

[illegible][illegible]

Nominee Date of Birth

If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:

Guardian Name

[illegible][illegible]

to receive the amount of deposits in the account on behalf of the nominee in the event of my minor's death during the minority of the nominee. (** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor)

- ☐ Please mention the nominee name in the statement/advice/passbook

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

[illegible]

FIRST/PRIMARY APPLICANT SIGNATURE

WITNESS 1

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(Required only if applicants use thumb impressions)

DECLARATION (Please read carefully and sign at the end of this section after you have filled in all the details in the form)

1. I wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and other products/services including Mutual Funds and/or insurance products that are offered by IDFC FIRST Bank in its capacity as an Intermediary and I have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com, w.r.t. the said banking facilities and other products/services which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.
2. I have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges pertains to the banking facilities and products as well as the facilities and/or the other products which I wished to avail. This Schedule of Charges is also displayed on www.idfcfirstbank.com
3. I hereby declare that I am a Non-Resident Indian (NRI) or Person of Indian Origin as defined under the Foreign Exchange Management Act, 1999. I agree to notify IDFC FIRST Bank about my return to India for permanent residence
4. I agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. I will not make available foreign exchange to a person resident in India against reimbursement in rupees in my NRO account or in any other manner. I declare that in case of debits to my NRO account for investments in India and credits to my NRO account representing sale proceeds of investments, I will ensure that such investments/disinvestments will be in accordance with the regulations made by the RBI in this regard. Further, INR credits to my NRO account will be restricted legitimate dues in India (like earnings/income such as dividends, interest etc.), proceed from sale of asset and transfers from other NRE/NRO accounts, or as permitted by RBI from time to time.
5. I authorize IDFC FIRST Bank to conduct my credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to IDFC FIRST Bank. I also hereby authorize IDFC FIRST Bank to retrieve my credit information report with help of accredited credit rating agencies and share the same with me directly as per bank's internal policy.
6. I agree to furnish and intimate to IDFC FIRST Bank any other particulars that I am called upon to provide on account of any change in law/statutory requirements either in India or abroad. I authorize IDFC FIRST Bank to exchange, share or part with all the customer information/KYC documents provided herein with financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/services providers e.g. Insurance companies, Asset Management Companies etc. for the services/products which I wished to avail and with whom IDFC FIRST Bank has agency/distribution/marketing/referral arrangement, as may be required by IDFC FIRST Bank. I shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information. I agree to immediately inform IDFC FIRST Bank of any changes to the information provided during account opening.
7. I/We undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me/us as well as in the documentary evidence provided by me/us or if any certification become incorrect.
8. I hereby declare that the information provided herein as well as in the documentary evidence provided by me to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my knowledge and that I have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I further agree that any false/misleading Customer Information given by me or suppression of any material fact will render my account liable for closure and the bank shall have the right to initiate any action, under law or otherwise.
9. If any of the information provided here is incorrect, I hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees.
10. I agree and understand that IDFC FIRST Bank reserves the right to reject my account opening application form/request and/or the request for availing the services/products without assigning any reason thereof and without being liable to me in any manner whatsoever.
11. I authorise IDFC FIRST Bank to submit applications/other relevant documents, debit my bank account and transfer funds in any form and manner for transactions in Mutual Funds/Other investment products or do any such incidental things in pursuance of the specific instructions given by me or my Attorney from time to time for the services and/or the products I wished to avail. I state that all the acts, deeds and things done by IDFC FIRST Bank based on such instructions shall be binding on me. I hereby agree and consent to avail other products/services including Mutual Funds and/or insurance products and further agree to absolutely abide by all the Terms and Conditions in respect thereof.
12. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
13. I hereby request and authorise IDFC FIRST Bank to, from time to time (at its discretion), rely upon and act or omit to act in accordance with any directions, instructions and/or other communication which may from time to time be or purport to be given in connection with or in relation to the said Account(s) by email by me/us or the person(s) authorised by me to act on my behalf.
14. I hereby agree and undertake to send Instructions to IDFC FIRST Bank by email from the email address registered with the bank. I understand that the Internet is not encrypted and is not a secure means of transmission. I further acknowledge and accept that such an unsecured transmission method involves risks of possible unauthorized alteration of data and/or unauthorized usage thereof for whatever purposes. I hereby further agree and undertake to exempt IDFC FIRST Bank from any and all responsibility of such misuse and receipt of information, and hold IDFC FIRST Bank harmless for any costs or losses that I may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. I understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction
15. In addition, I shall indemnify IDFC FIRST Bank at all times and keep IDFC FIRST Bank indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expenses incurred, suffered or paid by IDFC FIRST Bank or required to be incurred, suffered or paid by the Bank and also against all demands, actions, suits proceedings made, filed, instituted against IDFC FIRST Bank, in connection with or arising out of or relating to: -
i) any Instruction received by/given to IDFC FIRST Bank which I believe in good faith to be such an Instruction by Email Submission; and/or
ii) any unauthorised or fraudulent Instruction to IDFC FIRST Bank;
16. Notwithstanding anything contained herein or elsewhere, IDFC FIRST Bank shall not be bound to act in accordance with the whole or any part of the Instructions or directions contained in any Instruction sent by Email and may in its sole discretion and exclusive determination, decline or omit to act pursuant to any Instruction, or defer acting in accordance with any Instruction, and the same shall be at my risk and IDFC FIRST Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action.
17. I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number/e-mail ID shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards.
18. All fees/charges to be paid shall be exclusive of goods and services tax (GST) as may be applicable. IDFC First Bank will provide me Services Accounting Code (SAC) and this will be quoted in all our invoices/credit/debit notes where applicable.
19. In the event that I convert my status from a Resident Indian to a Non Resident Indian and request for conversion of an IDFC FIRST Resident Account, I authorize IDFC FIRST Bank to re-designate my existing Resident Account to a Non-Resident Ordinary Account and fully understand the impact of this re-designation on all monies and investments that I currently hold in my existing Resident Account
20. For Citizens of Bangladesh or Pakistan Only: I have obtained specific approval from the Reserve Bank of India to open accounts for Non Resident Indians and a copy of the same has been submitted along with my application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/Foreigner Regional Registration Office (FRRO) opening an NRO account.

Would you like IDFC FIRST Bank or its representatives to contact you and tell you about various products (including insurance), services and offers? ☐ Yes ☐ No

FIRST/PRIMARY APPLICANT SIGNATURE

Name _____

Date

D	D
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M	M
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Y	Y	Y	Y
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Place _____

Please paste a
RECENT
Colour
Photograph.
Please sign
across the
photograph.

BANK USE SECTION

Account Type	Product Code	Funding Amt in INR	Funding A/c No./ Cheque no.	Insta kit	Account number	UCIC
NRE				Y/N		
NRO				Y/N		

- Insta kit can be issued on accounts with MOP as single or singly.
- Insta kits can be issued only for one account, please use the corresponding product codes.
- The pre-generated UCIC and Account number need to be mentioned correctly.
- Insta kits will be valid only for Face to Face sourcing only.
- International usage on the debit card can be enabled under the Limit Management option in Debit Card section on Internet/ Mobile Banking.

Other Details

Account Branch Code _____ Account Branch Name _____
Sourcing Branch Code _____ Lead Generator _____ Lead Warmer _____
Lead Converter _____ Profit Center _____ Corporate Code _____

Banker Certification (Choose any one)

<input type="checkbox"/> Face to Face Case	
<input type="checkbox"/> Have met customer in person in his/her	
<input type="checkbox"/> Residence	<input type="checkbox"/> Work
<input type="checkbox"/> Others _____	
<input type="checkbox"/> I have seen and verified original KYC documents. Copy/Photo taken for record	
Signature of Employee	
<input type="checkbox"/> Customer has signed in my presence	
Name _____	Certification Date _____
Employee ID/RM Code _____	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> <div style="border: 1px solid black; padding: 2px; display: inline-block;">D</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">D</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">M</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">M</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Y</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Y</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Y</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Y</div> </div>

RBI CrCatg/ COA Category	RBI CrCode/ COA Code	Organization	BSR org Code	RBI DrCatg	RBI DrCode
180 – Household, MFI, TASC	191 – Non Resident Individuals	Individual Non Resident	10	350 – Non Infrastructure	383 – Other Retail

Politically Exposed Persons ("PEP/s"): Politically exposed person are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but is not limited to:

(i) Heads of States or of Governments

(ii) Senior politicians

(iii) Senior government/Judicial/Military officers (iv) Important political party officials

The term PEP also include the families and close associates of the PEPs mentioned above.

Families: The term families includes close family members such as spouse, children, parents and sibling 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 benefit significantly from being close to such a person.

** If you are a Tax Resident of any country in addition to the above, please fill the "Annexure – Overseas Jurisdiction Address"