

## ACCOUNT OPENING FORM

(Global Saving Account - for Individuals)



## FIRST APPLICANT DETAILS

Application Date 

D	D	M	M	Y	Y	Y	Y
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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**

**Expiry Date**

Citizenship 



 Date of Birth

**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\*\*

Place/City of Birth \_\_\_\_\_ Country of Birth \_\_\_\_\_

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**

[illegible]

Mother's Name

TITLE			FIRST NAME										MIDDLE NAME										LAST NAME									

## OVERSEAS ADDRESS (Please refer the page 06 for Address Proof Combination)

Type of Document (Please Specify) \_\_\_\_\_

☐ Document Number

Line 1

Line 2

[illegible]

Country           State       Pin/Zip Code

**COMMUNICATION ADDRESS (Please refer the page 06 for Address Proof Combination)**

Type of Document (Please Specify) \_\_\_\_\_

Document Number

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

[illegible]

Line 2

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City

<b>Country</b>														<b>State</b>									<b>Pin/Zip Code</b>						
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## ADDRESS IN COUNTRY OF TAX RESIDENCE

☐ Same as overseas address mentioned above[illegible]

Line 2

	City	
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[illegible]

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

**Phone (Mobile)**      
 (Country Code)      (Number)

**Alternate Number**      
 (Country Code)      (Number)

[illegible]











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

### Terms and Conditions for NRI GIFT City Savings Accounts

or

This document lays out the terms and conditions which shall be applicable to all Account(s)/ which are existing or may be opened any time in future with IDFC FIRST Bank - IFSC Banking Unit (IBU), GIFT City, Gandhinagar, Gujarat ("IDFC FIRST Bank - IBU"). This Terms and Conditions are in addition to the terms and condition displayed on the website of IDFC FIRST Bank - IBU i.e. [www.idfcfirstbank.com](http://www.idfcfirstbank.com), w.r.t. the said banking facilities and other products/services which may be amended by IDFC FIRST Bank - IBU from time to time and hosted and notified on the website of IDFC FIRST Bank - IBU.

1. "Account Opening Form" shall mean the Account Opening Form - For existing customers of the bank who wish to open IDFC FIRST Bank - IBU savings accounts and deposits, to which these Terms and Conditions shall apply.
2. "Act" means the International Financial Services Centres Authority Act, 2019 (50 of 2019).
3. "Account(s)" means and includes Saving Account(s) and Deposit Account(s) opened with the IDFC FIRST Bank - IBU.
4. "Applicable Law" means any law, regulation, ordinance, rule, judgment, order, decree, bye-law, clearance, approval, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision of any Governmental Authority, or other governmental restriction or any similar form of decision of or determination by any Governmental Authority having the force of law and jurisdiction over the matter in question, whether in effect as of the date of this Applicable Law or at any time thereafter.
5. "Bank" refers to IDFC FIRST Bank Limited, a company incorporated in India under the Companies Act, 2013 (of India) and a banking company within the meaning of the Banking Regulation Act, 1949 and shall include the IDFC FIRST Bank - IBU. IDFC FIRST Bank - IBU is registered in the IFSC as a branch of the Bank, a banking company regulated by the Reserve Bank of India. IDFC FIRST Bank - IBU is regulated by the IFSCA and is authorised to render financial services in respect of financial products in accordance with the rules and regulations of the IFSCA.
6. "Deposit Accounts" shall mean the account opened and maintained towards the Deposits made with the IDFC FIRST Bank - IBU.
7. "Governmental Authority" means any: (a) government (central, state or otherwise) or sovereign state; (b) any governmental agency, semi-governmental or judicial or quasi-judicial or regulatory or administrative entity, department or authority, or any political subdivision thereof; or (c) international organization, agency or authority including, without limitation, any self-regulatory organization, established under any Applicable Law.
8. "Savings Account" shall mean a freely convertible foreign currency savings account opened and maintained with the IDFC FIRST Bank - IBU. "Deposit Account" shall mean a foreign currency deposit account opened and maintained with the IDFC FIRST Bank - IBU.
9. Deposits in International Financial Services Centres (IFSCs) are not covered by the Deposit Insurance and Credit Guarantee Corporation of India (DICGC).
10. I/We 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/We wished to avail. This Schedule of Charges is also displayed on [www.idfcfirstbank.com](http://www.idfcfirstbank.com)
11. I/We agree to furnish and intimate to IDFC FIRST Bank - IBU 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/We authorize IDFC FIRST Bank - IBU 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/We wished to avail and with whom IDFC FIRST Bank - IBU has agency/distribution/marketing/referral arrangement, as may be required by IDFC FIRST Bank - IBU. I/We shall not hold IDFC FIRST Bank/IDFC FIRST Bank - IBU or its agents/representatives liable for using/sharing such information. I/We agree to immediately inform IDFC FIRST Bank - IBU of any changes to the information provided during account opening.
12. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank - IBU (the "Customer Information") is true, correct and complete in all aspects to the best of my knowledge and that I/we have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We 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.
13. If any of the information provided here is incorrect, I/We hereby agree to indemnify and keep indemnified IDFC FIRST Bank / IDFC FIRST Bank - IBU, affiliates and their successors or assignees.
14. I/We agree and understand that IDFC FIRST Bank - IBU 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.
15. I/We authorise IDFC FIRST Bank - IBU to submit applications/other relevant documents, debit my GIFT Savings bank account and transfer funds in any form and manner for transactions in Other eligible investment products or do any such incidental things in pursuance of the specific instructions given by me/us or my Attorney from time to time for the services and/or the products I wished to avail. I/We state that all the acts, deeds and things done by IDFC FIRST Bank - IBU based on such instructions shall be binding on me/us. I/We 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.
16. I/we hereby agree and undertake to send Instructions to IDFC FIRST Bank - IBU by email from the email address registered with the bank. I/we understand that the Internet is not encrypted and is not a secure means of transmission. I/we 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/we hereby further agree and undertake to exempt IDFC FIRST Bank - IBU 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/we may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.
17. In addition, I shall indemnify IDFC FIRST Bank - IBU at all times and keep IDFC FIRST Bank - IBU 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 - IBU, in connection with or arising out of or relating to:
  - i. any Instruction received by/given to IDFC FIRST Bank - IBU 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 - IBU;
18. Notwithstanding anything contained herein or elsewhere, IDFC FIRST Bank-IBU 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 - IBU shall not be liable for the consequences of any such refusal or omission to act or deferment of action.
19. I shall strictly maintain confidentiality of account credential, including password, OTPs shared by the IDFC FIRST Bank - IBU.
20. I am fully aware that the bank sends SMS alerts on all account 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 financial loss.
21. I 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 as well as in the documentary evidence provided by me or if any certification become incorrect
22. For accounts with mode of operation "Either or Survivor": "I/we hereby confirm that premature withdrawals of all term deposits placed and/or proposed to be placed shall be paid by IDFC FIRST Bank - IBU under the operation rule of "Either or Survivor".
23. I/we authorise IDFC FIRST Bank - IBU to act upon any or all instructions sent by us on a next working day which are sent after business hours or on non-business days.
24. I agree to furnish any particulars/information that is called upon me by IDFC FIRST Bank - IBU on account of any change in law either in India or abroad in the subject matter herein.
25. IDFC FIRST Bank - IBU will reserve the right to take necessary action on your account which may include marking of Debit / Credit or Total freeze or closure of account if bank receives complaint from any law enforcement agencies, peer bank complaint, unauthorized credits / debits or through the banks internal monitoring mechanism, if the transaction in the account are not in line with your declared profile / income or the account has been sub-let to anyone for use.
26. I/we agree that the IDFC FIRST Bank - IBU is entitled to disclose any information or record at their own discretion, to any of their affiliates, group company or regulators, court or investigation agencies where bank is required to do so by law.



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 \_\_\_\_\_

SECOND/JOINT APPLICANT SIGNATURE

Name \_\_\_\_\_

Date 

D	D
---	---

M	M
---	---

Y	Y	Y	Y
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Place \_\_\_\_\_



## BANK USE SECTION

### Existing Account Details

Account status ☐ Active ☐ Inactive ☐ Dormant (Application is not to be processed for "Dormant" account)

Account is due for KYC Refresh ☐ No ☐ Yes (Application is not to be processed when the account is due for KYC)

### Other Details

Account Branch Code 42345 Account Branch Name IFSC Banking Unit (IBU), GIFT CITY Product Code \_\_\_\_\_

Sourcing Branch Code \_\_\_\_\_ Lead Generator \_\_\_\_\_ Lead Warmer \_\_\_\_\_

Lead Converter \_\_\_\_\_ Profit Center \_\_\_\_\_ Corporate Code \_\_\_\_\_

### Banker Certification (Choose any one)

<input type="checkbox"/> <b>Face to Face Case</b>	
<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	
<b>Signature of Employee</b>	
<input type="checkbox"/> Customer has signed in my presence	
Name _____ Certification Date _____	
Employee ID/RM Code _____ <span style="border: 1px solid black; padding: 2px;">D</span> <span style="border: 1px solid black; padding: 2px;">D</span> <span style="border: 1px solid black; padding: 2px;">M</span> <span style="border: 1px solid black; padding: 2px;">M</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span>	

<input type="checkbox"/> <b>Non Face to Face Case</b>		<b>Campaign Code</b> <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
<input type="checkbox"/> Mode of sending relationship form and Self attested docs		
<input type="checkbox"/> E-Mail <input type="checkbox"/> Courier <input type="checkbox"/> Other		
<b>Signature of Employee</b>		
Name _____ Certification Date _____		
Employee ID/RM Code _____ <span style="border: 1px solid black; padding: 2px;">D</span> <span style="border: 1px solid black; padding: 2px;">D</span> <span style="border: 1px solid black; padding: 2px;">M</span> <span style="border: 1px solid black; padding: 2px;">M</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span>		

# 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"

### \*ADDRESS PROOF COMBINATIONS

- Either an Overseas/Indian Address proof document will be required for account opening.
- An Indian address proof document can be taken when you are opening your account while in India. The Indian address will be updated as the communication address in such cases.
- For the list of acceptable address proof documents, please get in touch with your branch/relationship manager.