

Non-Resident Individual Account Opening Form

Please complete all fields of this Account Opening Form in CAPITAL LETTERS and countersign any corrections / overwriting on the form.
Please strike out all blank sections in the form prior to submission.



CUSTOMER INFORMATION

	1st Applicant / Minor	2nd Applicant / Guardian details (If the applicant is a Minor)
Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof
*Name (as per passport) <i>Please leave one box after every part of the name or initial</i>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
CKYCR number	<input type="text"/>	<input type="text"/>
CIF <small>(existing DBS Bank India Limited account details - if applicable)</small>	<input type="text"/>	<input type="text"/>
Maiden name If any <i>Please leave one box after every part of the name or initial</i>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
*Fathers name <i>Please leave one box after every part of the name or initial</i>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
*Mothers name <i>Please leave one box after every part of the name or initial</i>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
*Spouse name <i>(if applicable)</i>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
*Resident status	<input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Person of Indian Origin <input type="checkbox"/> Foreign National <input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Person of Indian Origin <input type="checkbox"/> Foreign National <input type="checkbox"/> Resident Individual
*Nationality	<input type="checkbox"/> IN-Indian <input type="checkbox"/> Others (ISO 3166 Country Code) <input type="text"/>	<input type="checkbox"/> IN-Indian <input type="checkbox"/> Others (ISO 3166 Country Code) <input type="text"/>
*Date of birth	<input type="text"/> <small>D D M M Y Y Y Y</small>	<input type="text"/> <small>D D M M Y Y Y Y</small>
*Place of birth/State/UT code <small>Two digit -state/UT code as per Indian Motor Vehicle Act, 1988</small>	<input type="text"/>	<input type="text"/>
*Country of birth	<input type="text"/> ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="text"/>	<input type="text"/> ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="text"/>
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
*Marital status	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others <small>(Pl. specify)</small> _____	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others <small>(Pl. specify)</small> _____
*Contact details <small>(Country of residence)</small>	E-mail: <input type="text"/> Mobile: <input type="text"/> Residence: <input type="text"/> Office: <input type="text"/> Fax No.: <input type="text"/>	E-mail: <input type="text"/> Mobile: <input type="text"/> Residence: <input type="text"/> Office: <input type="text"/> Fax No.: <input type="text"/>
*Proof of Address (PoA) <small>Certified copy of any one of the PoA needs to be submitted</small>	<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> Others _____	<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> Others _____
*Residential address <small>(Country of residence)</small> <small>(P.O. Box address only for Middle East countries)</small>	<input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> City <input type="text"/> State <input type="text"/> Post Code <input type="text"/> Country <input type="text"/> ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> City <input type="text"/> State <input type="text"/> Post Code <input type="text"/> Country <input type="text"/> ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="text"/>
	1st Applicant's signature	2nd Applicant's signature

*Denotes mandatory field

	1st Applicant / Minor	2nd Applicant / Guardian details (if the applicant is a Minor)
*Permanent address	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City </div> <div style="display: flex; justify-content: space-between;"> State Post Code </div> <div style="display: flex; justify-content: space-between;"> Country ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City </div> <div style="display: flex; justify-content: space-between;"> State Post Code </div> <div style="display: flex; justify-content: space-between;"> Country ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>
Office /Business address <i>(Country of residence) (P.O. Box address only for Middle East countries)</i>	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City </div> <div style="display: flex; justify-content: space-between;"> State Post Code </div> <div style="display: flex; justify-content: space-between;"> Country ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City </div> <div style="display: flex; justify-content: space-between;"> State Post Code </div> <div style="display: flex; justify-content: space-between;"> Country ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>
*Mailing address <i>(Country of residence)</i>	<input type="checkbox"/> Residence <input type="checkbox"/> Office /Business <input type="checkbox"/> Permanent	<input type="checkbox"/> Residence <input type="checkbox"/> Office /Business <input type="checkbox"/> Permanent
*Education	<input type="checkbox"/> Under graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others <i>(Please specify)</i> _____	<input type="checkbox"/> Under graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others <i>(Please specify)</i> _____
*Profession / Employment	<input type="checkbox"/> Salaried <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Gov't Sector <input type="checkbox"/> Business <input type="checkbox"/> Professional # <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others <i>(Please specify)</i> _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Gov't Sector <input type="checkbox"/> Business <input type="checkbox"/> Professional # <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others <i>(Please specify)</i> _____
*Professional details#	<input type="checkbox"/> Professional <input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Others <input type="checkbox"/> Others <i>(Pls specify)</i> _____	<input type="checkbox"/> Professional <input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Others <input type="checkbox"/> Others <i>(Pls specify)</i> _____
*Name of employer / Firm	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
*Line of business / Industry	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
*Income p.a.	<input type="checkbox"/> Upto Rs 10,00,000 <input type="checkbox"/> > Rs 10,00,000 to Rs 25,00,000 <input type="checkbox"/> > Rs 25,00,000	<input type="checkbox"/> Upto Rs 10,00,000 <input type="checkbox"/> > Rs 10,00,000 to Rs 25,00,000 <input type="checkbox"/> > Rs 25,00,000
*Source of Funds	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Savings <input type="checkbox"/> Others <i>(Please specify)</i> _____	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Savings <input type="checkbox"/> Others <i>(Please specify)</i> _____
*Purpose and Reason for opening the account	<input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Family Maintenance <input type="checkbox"/> Others <i>(Please specify)</i> _____	<input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Family Maintenance <input type="checkbox"/> Others <i>(Please specify)</i> _____
Relationship with the 1st holder	----	<input type="checkbox"/> Parent <input type="checkbox"/> In Law (s) <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Sibling <input type="checkbox"/> Others <i>(Please specify)</i> _____
Politically Exposed Person (PEP) Status	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> NA	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> NA
*Proof of Identity	Certified copy of any one of the following Proof of Identity to be submitted	Certified copy of any one of the following Proof of Identity to be submitted
*Passport details	Date of Issue <input type="text" value="dd/mm/yyyy"/> Expiry Date <input type="text" value="dd/mm/yyyy"/> Number <input type="text"/> Place of Issue <input type="text"/>	Date of Issue <input type="text" value="dd/mm/yyyy"/> Expiry Date <input type="text" value="dd/mm/yyyy"/> Number <input type="text"/> Place of Issue <input type="text"/>
*Visa details	Date of Issue <input type="text" value="dd/mm/yyyy"/> Expiry Date <input type="text" value="dd/mm/yyyy"/> Number <input type="text"/> Place of Issue <input type="text"/>	Date of Issue <input type="text" value="dd/mm/yyyy"/> Expiry Date <input type="text" value="dd/mm/yyyy"/> Number <input type="text"/> Place of Issue <input type="text"/>
Driving license	<div style="border: 1px solid black; height: 20px;"></div> Expiry date <input type="text" value="dd/mm/yyyy"/>	<div style="border: 1px solid black; height: 20px;"></div> Expiry date <input type="text" value="dd/mm/yyyy"/>
Voter's Id cards	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	1st Applicant's signature <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	2nd Applicant's signature <div style="border: 1px solid black; height: 40px; width: 100%;"></div>

	1st Applicant / Minor	2nd Applicant / Guardian Details (If the Applicant is a Minor)
Pan Number	<input type="text"/>	<input type="text"/>
Aadhaar Number (last 4 digits)	<input type="text"/> non mandatory	<input type="text"/> non mandatory
Others	<input type="text"/> Identification Number <input type="text"/> (Any document notified by the central government)	<input type="text"/> Identification Number <input type="text"/> (Any document notified by the central government)
Remarks	<input type="text"/>	<input type="text"/>
Mode of Operation	<input type="checkbox"/> Single <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Former or Survivor <input type="checkbox"/> Jointly (Debit card will not be issued) <input type="checkbox"/> We jointly agree and authorise DBS Bank India Limited to permit premature withdrawals of the fixed deposit by survivors in the event of death of the deposit holders before maturity <small>Please refer to page 11 for explanation of each mode of operation</small>	
Savings Account(s)	Account type : <input type="checkbox"/> DBS Treasures - NRE <input type="checkbox"/> DBS Treasures - NRO <input type="checkbox"/> Others _____ Preferred branch in India : <input type="text"/>	
Family mapping – Primary member –	CIF <input type="text"/> Account no. <input type="text"/> Treasures Category 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	

CHANNEL REGISTRATION

#DEBIT CARD APPLICATION

	1st Applicant [Please (✓)one]		2nd Applicant [Please (✓)one]
	<input type="checkbox"/> Yes, I would like to apply for a debit card <input type="checkbox"/> No, I would not like to apply for a debit card		<input type="checkbox"/> Yes, I would like to apply for a debit card <input type="checkbox"/> No, I would not like to apply for a debit card
Name	<input type="text"/> <small>(Name on debit card not to exceed 20 characters including blank spaces)</small>	Name	<input type="text"/> <small>(Name on debit card not to exceed 20 characters including blank spaces)</small>
Type of card	<input type="checkbox"/> NRO [^] (can be used only in India) <input type="checkbox"/> NRE ⁺ <input type="checkbox"/> International card <input type="checkbox"/> Domestic card <small>(can be used only in India)</small>	Type of card	<input type="checkbox"/> NRO [^] (can be used only in India) <input type="checkbox"/> NRE ⁺ <input type="checkbox"/> International card <input type="checkbox"/> Domestic card <small>(can be used only in India)</small>
	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">1st Applicant's signature</div> <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 5px;"></div>		<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">2nd Applicant's signature</div> <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 5px;"></div>

#CONSENT FOR MARKETING OFFERS (mandatory)

At DBS Bank India Limited we always strive to serve you better. One of our ways is to ensure that you are kept up to date with our latest promotions, as well as any products & services that may be suited to your needs.

Yes, I/We would like to receive from DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS or MMS), fax, email and/or post.

No, I/We do not wish to receive any DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS or MMS), fax, email and/or post. I understand that I/We will not be contacted only on the phone/mobile no.(s) / email id registered in your records.

REGIONAL TREASURES CLIENT SERVICING PROGRAM ACKNOWLEDGMENT (if applicable)

I/We wish to open an account with DBS Bank India Limited in India ("DBS India") ("DBS Office At Destination Country"). At my/our request, DBS Singapore / DBS Hong Kong / DBS Bank Ltd., London Branch* / DBS Dubai ("DBS Office At Home Country") has obtained and provided me/us with an account opening application form.

I/We signed the account opening application form on at

[Please (✓)one] DBS Office At Home Country My own accord in Singapore

I/We acknowledge the following:

- The said account opening application form has been furnished to me/us at my/our request without any form of solicitation or inducement by the DBS Office At Home and Destination Country.
- I/We hereby request you to send the completed account opening application form; including any photocopies of my/our supporting documents to DBS Office At Destination Country for processing[^].

[^]Not applicable for non face-to-face account opening for customers residing in Singapore.

*Denotes mandatory field *Please refer to page No. 9

- iii. In the event my/our set of documents are lost in transit, or due to any other unforeseeable circumstance where the DBS Office At Destination Country did not receive the documents, you may request for another set of account opening forms to be completed by me/us.
- iv. I/We am/are not required to hand over any initial deposit in the form of cash, cheque with the account opening forms submitted for processing at the DBS Office of Home Country.
- v. The DBS Office At Destination Country will notify me/us of the outcome of the account application as the request is subject to review & approval.
- vi. I/We hereby consent to the collection, use and disclosure of any particulars herein (and all applicable account opening documents and supporting documents) by the DBS Office At Home Country to the DBS Office At Destination Country and vice versa, for the purposes of opening an account at the DBS Office At Destination Country.

1st Applicant
Signature across
photograph

2nd Applicant
Signature across
photograph

1st Applicant's signature

2nd Applicant's signature

FOR BANK USE (applicable for customer walk-in only)

I had met with the above named applicant in-person at _____ (place) on and verified his/her identity & photograph and hereby certify that the applicant had signed above in my presence. I understand the consequences of verification done by me.

Attending Staff / RM: Name _____ Code _____ Signature _____

External Signor : Name _____ Code _____ Signature _____

NOMINATION FORM DA1 (mandatory)

Nomination under Sec45ZA of the Banking Regulation Act, 1949, and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985, in respect of bank deposit

I wish to assign a nomination **(please fill Sections A & B below)** ^ I do not wish to assign a nomination **(please fill Section B only)**

Nominee name to be printed on the fixed deposit advice / account statement Yes No

Section A

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 DBS Bank India Limited _____ (Name of the branch where account is held)

Deposit				Nominee				
Nature of	Distinguishing No.	Additional Details, if any	Share Percentage	Name	Address	Relationship with Depositor, if any	Age	If Nominee is a minor, his date of birth
							<input type="text"/>	
							<input type="text"/>	
							<input type="text"/>	

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____ (name, address and age) _____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Section B

1st Applicant's signature

2nd Applicant's signature

1st Applicant name

2nd Applicant name

Witness 1

Name _____

Address _____

Signature _____ Date _____

Witness 2

Name _____

Address _____

Signature _____ Date _____

where the 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. # strike out if not a minor.
 *** Thumb impressions must be attested by two witnesses. No witnesses are required incase of signature. Only one person can be nominated per account.
 ^ While the nomination facility is optional we recommend you avail of the same.

RELATED PARTY DETAILS AND PROOF OF IDENTITY [PoI]* (if applicable)

<input type="checkbox"/> Nominee: Name <i>Kindly submit POI (if available)</i>	<small>(Please leave one box after every part of the name or initial)</small>
<input type="checkbox"/> Guardian of Nominee : Name <i>(Kindly submit POI)</i>	<small>(Please leave one box after every part of the name or initial)</small>
<input type="checkbox"/> Assignee: Name <i>(Kindly submit POI)</i>	<small>(Please leave one box after every part of the name or initial)</small>

PROOF OF IDENTITY [PoI] OF RELATED PERSON*

<input type="checkbox"/> A- Passport Number	Passport Expiry Date
<input type="checkbox"/> B- Voter ID Card	Driving Licence Expiry Date
<input type="checkbox"/> C- PAN Card	
<input type="checkbox"/> D- Driving Licence	
<input type="checkbox"/> E- UID (Aadhaar)	
<input type="checkbox"/> F-NREGA Job Card	
<input type="checkbox"/> Z- Other (any document notified by the central government)	Identification Number

NAME MISMATCH DECLARATION

1ST APPLICANT DECLARATION

This is to confirm that my name on application form differs from that of the name appearing on my passport/ PAN card/ other _____ (please select accordingly) supporting document available with me. In view of the above, you are requested to open the account in the name of _____ as being my valid name and accept the same for all future correspondence and banking transactions. I undertake to indemnify the Bank for any loss or damages that it may incur on account of permitting me in having different signatures /name for having transactions at my bank account maintained with your Bank.

1st Applicant's signature

1st Applicant name

1st Applicant name

For Bank use

Authoriser's name

Authoriser's name

2ND APPLICANT DECLARATION

This is to confirm that my name on application form differs from that of the name appearing on my passport/ PAN card/ other _____ (please select accordingly) supporting document available with me. In view of the above, you are requested to open the account in the name of _____ as being my valid name and accept the same for all future correspondence and banking transactions. I undertake to indemnify the Bank for any loss or damages that it may incur on account of permitting me in having different signatures /name for having transactions at my bank account maintained with your Bank.

2nd Applicant's signature

2nd Applicant name

2nd Applicant name

For Bank use

Authoriser's name

Authoriser's name

ADDRESS DECLARATION (if applicable)

1st Applicant

Date:

To,
The Manager
DBS Bank India Limited

This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank.

Residential address Office address Permanent
(Country of residence) (Country of residence)

Kindly register my residence and/or communication address for all future correspondence.

1st Applicant's signature

1st Applicant's signature

2nd Applicant

Date:

To,
The Manager
DBS Bank India Limited

This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank.

Residential address Office address Permanent
(Country of residence) (Country of residence)

Kindly register my residence and/or communication address for all future correspondence.

2nd Applicant's signature

2nd Applicant's signature

*Denotes mandatory field

SELF CERTIFICATION ON USA CITIZENSHIP/ TAX RESIDENCY STATUS AND COMMON REPORTING STANDARD*
INDIVIDUALS ONLY

1st Applicant

Tax Residency Status - USA (Please tick [✓] one of the boxes only)
For US federal income tax purposes, I represent and warrant that:

I am not a US person¹ / Tax Resident² / Green Card Holder.
Please provide one of the following documents:
• copy of non-US passport; or • non-US government issued identification.

Additionally, if you were born in the US, please provide:
• copy of certificate of loss of nationality of the US; or
• reasonable explanation that you do not have such a certificate:

I am a US person¹ / Tax Resident² / Green Card Holder.
Please provide your US Taxpayer Identification Number (TIN)³ or Social Security Number (SSN).

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|

I confirm that I am **no longer a US person¹**
Please provide one of the following documents:
• copy of non-US passport; or
• one of the following:
a) copy of certificate of loss of nationality of the US; or
b) I-407 Form; or
c) reasonable explanation that you do not have such a certificate:

2nd Applicant

Tax Residency Status - USA (Please tick [✓] one of the boxes only)
For US federal income tax purposes, I represent and warrant that:

I am not a US person¹ / Tax Resident² / Green Card Holder.
Please provide one of the following documents:
• copy of non-US passport; or • non-US government issued identification.

Additionally, if you were born in the US, please provide:
• copy of certificate of loss of nationality of the US; or
• reasonable explanation that you do not have such a certificate:

I am a US person¹ / Tax Resident² / Green Card Holder.
Please provide your US Taxpayer Identification Number (TIN)³ or Social Security Number (SSN).

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|

I confirm that I am **no longer a US person¹**
Please provide one of the following documents:
• copy of non-US passport; or
• one of the following:
a) copy of certificate of loss of nationality of the US; or
b) I-407 Form; or
c) reasonable explanation that you do not have such a certificate:

TAX RESIDENCY STATUS - INDIA AND COUNTRIES OTHER THAN USA

I am a Tax Resident² of India. I am a Tax Resident² of a country other than India and USA.
 I am a Tax Resident² of India and _____ (please specify)

Please provide one of the following documents: passport copy; or Government issued identification

Country of Tax Residency ²	Tax Identification Number (TIN) ³ or equivalent If no TIN Available, enter Reason* & explanation B
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

I am a Tax Resident² of India. I am a Tax Resident² of a country other than India and USA.
 I am a Tax Resident² of India and _____ (please specify)

Please provide one of the following documents: passport copy; or Government issued identification

Country of Tax Residency ²	Tax Identification Number (TIN) ³ or equivalent If no TIN Available, enter Reason* & explanation B
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

- *Reasons :** A - I am resident of a country/jurisdiction which does not issue TIN to its residents.
B - I am otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason).
C - TIN is not required. (Note: To be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).
- If your country/jurisdiction of tax residence did not include the country of your residential address, please tick the following box as confirmation:
 I am not a tax resident of the country(ies) where I am residing. By checking this box, I also confirm that I am not a tax resident of any countries other than those I have declared above.
 - In the absence of the above confirmation, DBS Bank India Limited may have to disclose your account information to tax authority based on your information held in our records. In addition, you may not be able to open additional accounts or purchase investments with us.

NOTES

- Definition of "US person" : A citizen or permanent resident of the United States (e.g. US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); US corporations, partnerships, estates and trusts; Any other person that is not a foreign (i.e. non-US) person (as defined under US federal tax law).
- Definition of "Tax Resident" Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760> In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual & and is used to identify the individual for the purpose of administering tax laws of such jurisdiction.

- I agree that DBS Bank India Limited ("DBS") may disclose and transfer to its branches, subsidiaries, affiliates or representative offices located in any jurisdiction the information contained in this form, and any information relating to my accounts and products with DBS Bank India Limited, in connection with or to facilitate their compliance with applicable laws and regulations.
- I certify that the information above is true, accurate and complete. If any information changes, I shall immediately inform DBS Bank India Limited within 30 calendar days of the change, and provide supporting documents if required.
- I consent to DBS Bank India Limited collecting, using and disclosing information (including disclosing information to any Singapore or other government authority or agency) that I have provided for the purpose of complying with applicable laws and regulations.
- For parent/guardian/trustee/authorised representative signing on behalf of the Account Holder named above: I warrant that I have the legal right to sign this certification and either have obtained the Account Holder's consent or have the right to consent on his/her behalf to such collection, use, disclosure and processing of his/her personal data by DBS Bank India Limited for the purposes of this certification.

1st Applicant Signature

2nd Applicant Signature

1) Please sign as per Bank's records.
2) Thumbprints must be affixed in the presence of a bank staff.
3) If you are signing this form on behalf of a person per clause 4 above, please provide your name and NRIC/Passport number next to your signature/thumbprint.
Refer to page 10 for bank verification details

Date : _____

PERSON OF INDIAN ORIGIN (PIO) DECLARATION (if applicable)

1ST APPLICANT DECLARATION	2ND APPLICANT DECLARATION
<p>I hereby declare that I am a Person of Indian origin and I satisfy one of the following conditions: <i>(Please pick the choice applicable to you)</i></p>	<p>I hereby declare that I am a Person of Indian origin and I satisfy one of the following conditions: <i>(Please pick the choice applicable to you)</i></p>
<input type="checkbox"/> I have held an Indian passport in the past	<input type="checkbox"/> I have held an Indian passport in the past
<input type="checkbox"/> I am the spouse of an Indian citizen <i>(not being a citizen of Bangladesh or Pakistan)</i>	<input type="checkbox"/> I am the spouse of an Indian citizen <i>(not being a citizen of Bangladesh or Pakistan)</i>
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">1st Applicant's signature</div> <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px auto;"></div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">2nd Applicant's signature</div> <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px auto;"></div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> </div> <p align="center">1st Applicant name</p>	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> </div> <p align="center">2nd Applicant name</p>
<input type="checkbox"/> My father / mother / grandfather / grandmother _____ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 <i>(not being a citizen of Bangladesh or Pakistan)</i>	<input type="checkbox"/> My father / mother / grandfather / grandmother _____ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 <i>(not being a citizen of Bangladesh or Pakistan)</i>
<input type="checkbox"/> The father / mother / grandfather / grandmother _____ (name) of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 <i>(not being a citizen of Bangladesh or Pakistan)</i>	<input type="checkbox"/> The father / mother / grandfather / grandmother _____ (name) of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 <i>(not being a citizen of Bangladesh or Pakistan)</i>
<p>Witnessed by: Bank official / Solicitor / Notary Public <i>(Please delete accordingly)</i></p> <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px auto;"></div>	<p>Witnessed by: Bank official / Solicitor / Notary Public <i>(Please delete accordingly)</i></p> <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px auto;"></div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> </div> <p align="center">Name</p>	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> <div style="width: 45%; border-bottom: 1px solid black; height: 15px;"></div> </div> <p align="center">Name</p>

AUTHORITY TO SEND STATEMENTS AND ADVICES THROUGH EMAIL

1st Applicant	2nd Applicant																				
<input type="checkbox"/> I wish to receive the following statements of accounts / advices relating to my / our account through my registered email ID	<input type="checkbox"/> I wish to receive the following statements of accounts / advices relating to my / our account through my registered email ID																				
Post acceptance of the authority, we shall advise the Bank whenever I/we require the any of the following :	Post acceptance of the authority, we shall advise the Bank whenever I/we require the any of the following :																				
<table style="width:100%; border: none;"> <tr> <td><input type="checkbox"/> Statement</td> <td><input type="checkbox"/> General advice</td> </tr> <tr> <td><input type="checkbox"/> FD advice</td> <td><input type="checkbox"/> Trade advice</td> </tr> <tr> <td><input type="checkbox"/> Inward remittance advice</td> <td><input type="checkbox"/> Outward remittance advice</td> </tr> <tr> <td><input type="checkbox"/> Wealth management statement</td> <td><input type="checkbox"/> Insurance done through the Bank</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Misc <i>(please specify)</i> _____</td> </tr> </table>	<input type="checkbox"/> Statement	<input type="checkbox"/> General advice	<input type="checkbox"/> FD advice	<input type="checkbox"/> Trade advice	<input type="checkbox"/> Inward remittance advice	<input type="checkbox"/> Outward remittance advice	<input type="checkbox"/> Wealth management statement	<input type="checkbox"/> Insurance done through the Bank		<input type="checkbox"/> Misc <i>(please specify)</i> _____	<table style="width:100%; border: none;"> <tr> <td><input type="checkbox"/> Statement</td> <td><input type="checkbox"/> General advice</td> </tr> <tr> <td><input type="checkbox"/> FD advice</td> <td><input type="checkbox"/> Trade advice</td> </tr> <tr> <td><input type="checkbox"/> Inward remittance advice</td> <td><input type="checkbox"/> Outward remittance advice</td> </tr> <tr> <td><input type="checkbox"/> Wealth management statement</td> <td><input type="checkbox"/> Insurance done through the Bank</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Misc <i>(please specify)</i> _____</td> </tr> </table>	<input type="checkbox"/> Statement	<input type="checkbox"/> General advice	<input type="checkbox"/> FD advice	<input type="checkbox"/> Trade advice	<input type="checkbox"/> Inward remittance advice	<input type="checkbox"/> Outward remittance advice	<input type="checkbox"/> Wealth management statement	<input type="checkbox"/> Insurance done through the Bank		<input type="checkbox"/> Misc <i>(please specify)</i> _____
<input type="checkbox"/> Statement	<input type="checkbox"/> General advice																				
<input type="checkbox"/> FD advice	<input type="checkbox"/> Trade advice																				
<input type="checkbox"/> Inward remittance advice	<input type="checkbox"/> Outward remittance advice																				
<input type="checkbox"/> Wealth management statement	<input type="checkbox"/> Insurance done through the Bank																				
	<input type="checkbox"/> Misc <i>(please specify)</i> _____																				
<input type="checkbox"/> Statement	<input type="checkbox"/> General advice																				
<input type="checkbox"/> FD advice	<input type="checkbox"/> Trade advice																				
<input type="checkbox"/> Inward remittance advice	<input type="checkbox"/> Outward remittance advice																				
<input type="checkbox"/> Wealth management statement	<input type="checkbox"/> Insurance done through the Bank																				
	<input type="checkbox"/> Misc <i>(please specify)</i> _____																				
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">1st Applicant's signature</div> <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px auto;"></div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">2nd Applicant's signature</div> <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px auto;"></div>																				

SEAFARERS ACCOUNT OPENING DECLARATION (if applicable)

I hereby declare and confirm that I am a Non-Resident Indian and I am presently / was on contract with _____ (company) registered in _____ (address of the principal). I request you to open a NRE/NRO account in my name on the basis of the submitted documents.

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name redesignated to Resident / Resident Foreign Currency (RFC) accounts (as applicable)

Signature _____

Date : / /

*Denotes mandatory field *Please refer to page No. 9

CUSTOMER DECLARATION

I/We wish to open the above stated account and confirm having read and understood the terms and conditions governing accounts/deposits linked to my/our Account and hereby agree to be bound by the terms and conditions and amendments governing the accounts or changes thereof and further amendments made by the Bank from time to time. The copy of terms and conditions is available on the DBS Bank India Limited ("Bank") website www.dbsbank.com/in and is also available at the Bank's branch in India.

I/We declare and confirm that I/We have read and understood the terms and conditions, Tariff schedules available on the website of DBS Bank India Limited related to the Bank's all products and services, but not limited to the Bank's tariff regarding the operation/conduct of the accounts/deposits and pertaining to general banking, phone banking, ATM/Debit Cards, Doorstep Banking, Mobile banking, Internet Banking and Electronic Banking facilities (collectively referred to as "the said banking facilities") and agree to be bound and abide by them/any other rules that may be in force from time to time. I/We are aware of Charges/fees applicable for the said banking facilities. I/We hereby agree to be bound by the revised charges/tariff applicable from time to time available on the Bank's website for the said all banking facilities. The terms and conditions for the said banking facilities will be in addition and not in derogation of the terms and conditions relating to the conduct of the my/our Account(s).

I/We undertake to strictly operate and use the Account(s) and said banking facilities in accordance with exchange control regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time. In the event of any failure on our part to comply with all or any of the guidelines/rule/law laid down by RBI, the Bank, Government of India, or any other duly constituted body or authority, we agree to forfeit all rights to the account and the said banking facilities and further agree to be debarred from holding/operating and using the Account(s) and/or the said banking facilities. In the event of any default or breach committed by me/us of any of the aforesaid provision, guidelines, rules, indemnity, terms and conditions, or any law or statute, I/We shall indemnify the Bank for any loss or damage that may be caused to it. The Bank may adopt such action as it deems fit on the happening of such event.

I/We hereby expressly authorise the Bank to disclose at any time and for any purpose any information whatsoever relating to my/our particulars, account, deposit, transactions or dealings with the Bank to any court of competent jurisdiction, quasi judiciary authority, Law Enforcement Agency, Relevant Wing Of State Government, RBI, Income Tax Authorities, Statutory Authorities, Financial Institutions, Credit Bureaus / Agents / Vendors or any Company which is an affiliate or associate or subsidiary or group company of the Bank.

I/We hereby indemnify and shall keep the bank indemnified from time to time and at all times against all and any act/actions, claims, proceedings, cost, charges, losses (direct or consequential) and expenses which the bank may suffer or incur or be put to for any reason whatsoever by reason of the Bank having acted on the fax, message sent by me/us.

I/We agree that at our request Bank shall send me/us the monthly/quarterly statement(s) of accounts via e-mail, to the e-mail address specified by me/us. I/We understand that Internet transmission lines are not encrypted and that e-mail is not a secure means of transmission. I/We acknowledge the risk of possible unauthorised alteration of data and/or unauthorised usage thereof to whatsoever purposes. I/We agree to exempt Bank from any and all responsibility/liability arising from such misuse and agree not to hold the Bank responsible for any such misuse and further agree to hold Bank free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorised/illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.

I/We undertake to inform Bank of any change in my/our domicile status. I/We hereby declare that I am/we are Non Resident Indian(s) of Indian origin. I/We further confirm that myself/ourselves/parents/grandparents was/were citizens of India by virtue of constitution of India or Citizenship Act 1955 (57 of 1955). I/We hereby declare that I am /We are Non Resident Indian(s) ("NRI") as defined under the Foreign Exchange Management Act, 1999, and the Rules and Regulations made there under (hereinafter referred to as "FEMA").

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 or false in material particulars, the Bank is not bound to pay any interest on any deposit made by me/us and the Bank may close the account immediately without reference to me/us.

I/We confirm that the Non-Resident accounts (NRE/NRO and FCNR) opened with the Bank shall be operated and maintained for the purpose of conducting bona fide transactions in Rupees and permissible currencies (as may be designated by Reserve Bank from time to time) in accordance with the provisions of the Foreign Exchange Management Act, 1999 ('Act') and the rules and regulations made there under and that such opening, operation and maintenance shall not in any manner contravene or violate the provisions of the Act and the rules and regulations made there under. I/We understand, it is my/our responsibility to comply with tax laws and accordingly I/We would comply with the worldwide tax reporting and filing obligation as applicable.

I/We understand that NRE Accounts/NRE Fixed Deposits/ FCNR (B) accounts/deposits held jointly with resident close relative (relative as defined in Section 6 of the Companies Act, 1956) can be operated only on 'Former or Survivor' basis. For the purpose of and in the course of providing services/ certain services, the Bank is/may be required to engage the services of specialised another service providers / agents. I/We confirm and agree that the Bank may furnish any information regarding my/our account/deposits to these service providers/agents.

I/We hereby provide my/our consent for sharing my details mentioned above with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email.

I/We understand that the sole/ first deposit holder will be regarded as the beneficial owner of the fixed deposit and considered as payee for the payment of interest on the fixed deposit and repayment of principal either on maturity or prematurely. The sole/first deposit holder will be regarded as the beneficial owner for the purpose of deduction of tax at source as required under the Income Tax Act, 1961 from the interest of such fixed deposit. In the absence of any maturity disposal instructions, the fixed deposit will be rolled over for the above mentioned tenure at prevailing rates. The currency of the deposit will be any of the below: (1) The original currency if no forwards are booked (2) If a forward is booked final currency after settlement of the forward.

I/We shall ensure that only permissible credits and debits (as defined by Reserve Bank of India) from time to time are made into my/our NRO/NRE/FCNR (B) Accounts maintained with the Bank[1].

FOR NRO ACCOUNT:

I/We undertake that in case of debits to the NRO account for the purpose of investment in India, and credits representing sale proceeds of investments, I/we will ensure that such investments/disinvestments will be in accordance with the regulations made by the Reserve Bank of India in this regard.

I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of RBI.

I/We confirm that upon opening and operating my/our NRO account, I/we shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India.

I/We understand that NRO accounts may be held jointly with residents and non – residents Indians.

I/We hereby declare that all foreign exchange transactions as may be entrusted by us to the Bank or entered into from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid act or of any rule, regulation, notification, direction, or order made. I/We also hereby agree to undertake to give such information/document that will reasonably satisfy you about the transaction in terms of the above declaration. I/We also understand that if I/We refuse to comply with any such requirement or (make only unsatisfactory compliant therewith) the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us, report the matter to RBI.

I/We are aware that any person resident outside India (other than a person resident in Nepal and Bhutan) may open NRO account with an authorised dealer for the purpose of putting through bona fide transactions in rupees not involving any violation of the provisions of any act, rules and regulations made there under.

I/We are aware that the principal of deposits in NRO accounts is non-repatriable, however current income and interest earnings is repatriable.

I/We are aware that NRO 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 me/us to India. I/We further confirm that the account will be closed by me/us on leaving India or within a period not exceeding six months whichever is earlier. The balance in the NRO account may be converted by the Authorised Dealer bank into foreign currency for payment 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. In case the account has been maintained for a period more than six months, applications for repatriation of balance will have to be made by the account holder concerned on plain paper to the Regional Office concerned of the Reserve Bank.

I/We shall ensure that only permissible credits (as defined by Reserve Bank of India) from time to time are made into my/our NRO account maintained with the Bank. I/We hereby confirm that I/We have read and understood the rules, regulations, and guidelines as issued by RBI from time to time pertaining to the credits in the NRO account.

I/We, am/are the beneficial owner(s) & ultimately own or have effective control of the above account.

1st Applicant's signature

2nd Applicant's signature

TERMS AND CONDITIONS

International/Domestic Debit Cards:

I/We declare and confirm that I/We have read and understood the terms and conditions available on the website of DBS Bank India Limited ("Bank") related to the Bank's Debit Card and international transaction limits relating to Bank's Debit Card including but not limited to the Bank's tariff regarding the operation/conduct of the accounts/deposits and agree to be bound and abide by them/any other rules that may be in force from time to time. I/We are aware of Charges/fees applicable for the Bank's International/Domestic Debit Cards. I/We hereby agree to be bound by the revised charges/tariff applicable from time to time available on the Bank's website for the Bank's International/Domestic Debit Cards.

I/We agree and understand that the Bank reserves the right to reject any application for the said banking facilities without providing any reason. I/We undertake to strictly operate and use the account and the said banking facilities in accordance with the exchange control regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time.

I/We accept full responsibility of my/our Debit Card and agree not to make any claims against Bank in respect thereto. I/We confirm and understand that all my/our Account(s) with the Bank shall be automatically linked to my/our Debit Card unless instructions for delinking my/our account have been given in a form acceptable to the Bank.

^I/We are aware that my/our NRO account (Treasures/NRI Elite Treasures accounts) will be issued a Platinum Debit card with daily transaction limit of INR 100000.

*I/We are aware that my/our NRE account (Treasures/NRI Elite Treasures accounts) will be issued a VISA Infinite Debit card with daily transaction limit of INR 300000 and daily international transaction limit of INR 50,000.

I/We agree that if our existing cards are Domestic Debit Cards then our International limits will be zero.

- Note***
- International transaction limit is set separately for POS transactions and ATM withdrawals etc.
 - The international transaction limits on your Debit Card cannot exceed your Domestic limits.
 - If you select a domestic card only initially, you can call customer service or submit a mandate to change the card type and increase & activate the international Transaction limits.
 - In case you need to change the default International limit, you can call customer service or submit a mandate to change the card.

For Internet/Mobile banking Services:

I/We hereby confirm that I have applied for DBS Bank India Limited ("Bank") Internet Banking / Mobile Banking Services and hereby agree that Internet banking/Mobile Banking Services shall be made available to me/us by the Bank from time to time. I/We acknowledge and confirm that my/our use of the Internet Banking/Mobile Banking services shall be governed by the Bank's prevailing Internet Banking/Mobile Banking Terms and Conditions (copies of which are available at any of the Bank's branches in India and on the Bank's website at www.dbsbank.in) and I/We hereby declare that I/We have read and fully understood the said terms and conditions and accept the same. I/We agree and understand that the Bank reserves the right to reject any application for Internet Banking or Mobile Banking without providing any reason. I/We hereby instruct and authorise the Bank to mail/courier my/our Internet Banking ID and Password (collectively "Security Codes") relating to my/our access to the Internet Banking/Mobile Banking services to my/our address as per the Bank's records and I/We agree that the risk of non-receipt and/or disclosure of the Security Codes to an unauthorised third party shall be fully borne by me/us. I/We confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me as a result of such non receipt or disclosure of the Security Codes to an unauthorised third party. I/We agree that in case I/We have multiple accounts (where the mode of operation is single/either or survivor/anyone or survivor) maintained with the Bank, all such accounts shall be automatically linked to my/our User ID.

I/We shall be fully responsible for any of the linked accounts getting debited based on the instruction(s) given through my/our User ID and Password and I/We also agree that the Bank will not be responsible or held responsible and agree not to make any claim or demand against the Bank in this regard.

I/We are aware of charges/fees applicable for Internet Banking/Mobile Banking Services. I/We hereby agree to be bound by the revised charges/fees applicable from time to time available on the Bank's website for Internet Banking/Mobile Banking Services.

- Note :**
- Please note that for availing mobile banking services, customer needs to have internet banking access as well.
 - Please note that for accessing mobile banking services, you need to have DBS iBanking user id and password.

Please Note: If you have opted to receive marketing materials and information from us via, mobile messaging or telephone calls, you will receive, mobile messages or calls from us only if your number is not on the National Do-Not-Call Register.

Notwithstanding anything written herein above you may receive some communication from us (emails/sms/calls, etc) irrespective of you being on "The Do Not Disturb" list for the following reasons:

- In response to your queries you have made to DBS Bank India Limited in writing or verbally
- Calls made to verify the details furnished by you under any application to DBS Bank India Limited,
- Calls made to conduct credit checks or card misuse related checks in the event of any irregular transaction being observed.
- Calls made to abide by the regulations including for Internet banking passwords / change in static data

FOR FIXED DEPOSIT:

- I/We hereby agree and confirm that the premature withdrawal of Joint Holders deposits with "Either or Survivor/Former or Survivor" mandate is allowed by surviving account holder on the death of the other account holder subject to the mandate being made jointly at the time of account opening.
- Accounts with nomination Deposit Accounts with either/survivor: I/We hereby agree and confirm that the balance outstanding at the time of death of the depositor will be paid to the survivor(s) first. In case there are no survivors, the balance outstanding shall be paid to the nominee on verification of his /her identity. The proof of death of depositor through appropriate documentary evidence shall be obtained in all such cases survivor(s) and the nominee on verification of his/her identity. The proof of the death of the depositor through appropriate documentary evidence shall be obtained in all such cases.
- I/We further agree and confirm that the premature withdrawal for joint accounts can be done only if we have instruction signed by both holders. If the primary holder is deceased, the FD would be closed and the settlement process to be followed.
- I/We understand that the interest on premature withdrawal of Resident/NRO Term Deposits and NRE/FCNR (B) Deposits will be paid for the period that such deposit is held, at the rate prevailing on the date of placement of such deposit or the contracted rate, whichever is lower, subject to a deduction of a 1% penalty. This penalty is applicable for Resident/ NRO and NRE deposits of INR 15 lakhs and above and for FCNR (B) deposits of any amount. USD FCNR deposits of 3 years or more cannot be withdrawn within a period of 365 days. Additional penalty of 4% will be applicable for premature withdrawal of 3 years or more USD FCNR deposits after the expiry of 365 days. The Bank also may at its discretion additionally levy Swap cost for premature withdrawal of FCNR (B) deposits.
- I/We understand and agree that the deposit shall be payable only at the Bank's branch in India where the deposit is placed and agree that no branch or office including the head office of DBS Bank India Limited outside India shall be liable for the deposit. These deposits and their payments are governed by the laws of India in effect from time to time and are payable at the branch of the DBS Bank India Limited in India where the deposits were made. The Bank's branch has the discretion to allow withdrawal at any other branch in India. I/We wish to open the above stated account and agree to abide by the terms and conditions governing accounts/deposits and the said banking facilities linked to my/our account/deposits which have been furnished to me/us. I/We authorise you to honour all payment instructions signed in accordance with the stated signature requirements. I/We agree not to overdraw my/our account without prior agreement and approval. I/We declare that the above information given herein by me/us is true and correct, which the Bank is entitled to verify directly or through third party agent.

Authority to send statements and advices through mail:

Any addition/deletion of email Ids mentioned above will be communicated to you in writing signed by the persons authorised to give instruction in accordance with the account mandate. All the terms and conditions set out herein shall be applicable to such additions/changes.

I/We hereby authorise you (DBS Bank India Limited) to send the above mentioned statement of accounts/advices to registered email id. I/We am/are aware that email is not a secure or error-free medium of communication and I/We am/are aware of the possible risks involved in connection with the transmission of information via email. We accept and acknowledge that the Bank does not accept liability for any errors or omissions in the content of the email messages and its attachments. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expenses including consequential losses/damages which may be brought against you and which shall have arisen either directly or indirectly out of or in connection with your sending the details mentioned above to us through email.

§ The physical copies of the Account opening form and documents should reach DBS Bank India Limited within 10 working days of the submission of scanned forms. In case of non-receipt of the physical copies within the stipulated time frame (10 working days) the account will be put on debit freeze mode.

1st Applicant's signature

2nd Applicant's signature

FOR BANK USE ONLY

Relationship Manager (RM)	Customer Service Manager (CSM)	Account opening authorised by
Name: <input type="text"/>	Name: <input type="text"/>	Name: <input type="text"/>
RM Code: _____	CSM Code: _____	Sign: _____
RM Sign: _____	CSM Sign: _____	

Tier ID 1st Applicant	Tier ID 2nd Applicant
--------------------------	--------------------------

Cross Border Account Yes No

Branch Name			
Attended by /CS (Signed in Presence of):	Name	Signature	<input type="text"/>
IDS (ID Document Submitted):	ID Name	ID Number	
IDV (ID Document Verified By):	Name	Signature	<input type="text"/>
SV (Signature Verified By):	Name	Signature	<input type="text"/>

OPERATIONS CHECKLIST

Documents checked: _____	Documents verified: _____	PAN verified on IT website: _____	Date: _____
CIF created: _____	CIF verified: _____	CIF No. 1: _____	Date: _____
		CIF No. 2: _____	Date: _____
Account opened: _____	Account authorised: _____	Account authorised: _____	Date: _____
Conversion Tier ID Created: _____	Conversion Tier ID Authorised _____	Conversion Tier ID: _____	Date: _____
Treasures	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3		Date: _____
Investment Id created: _____	Investment ID verified: _____	Debit Card issued in Finacle: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date: _____
Internet banking issued in SAM : _____	Internet banking authorised in SAM: _____	Debit Card issued in CMS: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date: _____
Mobile banking issued in SAM : _____	Mobile banking authorised in SAM: _____		
Signature scanned: _____	Signature verified: _____		



Customer Care (24x7): **India Helpline (Toll Free)** : 1800 209 4555 / 1800 103 9897,
International Helpline : +91-44-66854555 / +91-44-49021150
 Email: customercareindia@dbs.com | Visit us at: www.dbsbank.in

SUPPORTING DOCUMENTS TO BE SUBMITTED

Supporting documents+	Indian citizens holding Work visa / Work Permit / Employment Pass in other countries	Indian citizens with Permanent Resident status in other countries	Citizens of other countries with PIO/OCI status of India
Passport size photograph for each applicant pasted on the form and signed across by the applicant	YES	YES	YES
Self-attested photocopy of your passport's front and back pages, which include the following details: <ul style="list-style-type: none"> Name Photograph Date of birth Date of issue Place of issue Expiry date Signature Address (if present on passport) Page with arrival in India stamp (if submitting application in any DBS Bank India Limited Branch) 	YES	YES	YES
Self-attested photocopy of the front and back sides of valid work visa / National identity card (e.g. NRIC) / Work Permit / Employment Pass In case current work visa has expired, please provide a photocopy of acknowledged request made to the visa authorities of the relevant country	YES	YES	YES
Self-attested photocopy of Indian PAN card (If not available, please complete the Form 60 section of this application)	YES	YES	YES
Self-attested photocopy of Proof of Indian Origin (PIO) or Overseas Citizen of India (OCI) card	NA	NA	YES
For NRIs not holding PIO or OCI cards, please provide: <ul style="list-style-type: none"> Self-declaration of the PIO on page 8 of this application Self-attested copy of past Indian passport of self / parent / grandparent / spouse's parent / spouse's grandparent 	NA	NA	YES
Address Proof : Any of the officially valid documents (OVD) enlisted below must be provided for proof of address and proof of identity (two separate documents may be taken if address is not available on the OVD) Passport Driving license PAN Card Voter's Identity Card issued by Election Commission of India Job card issued by NREGA duly signed by an officer of the State Government Letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number E-KYC as per procedure described by RBI	YES	YES	YES
KYC Self-Declaration In case the residential /office address in country of residence is different from that mentioned in address proof, please complete the Address Declaration Form (Page 10)	YES	YES	YES
NRIC card Accepted only if the permanent address is of Singapore	NA	YES	YES
PIO / OCI card	NA	NA	YES

ADDITIONAL DOCUMENTS REQUIRED FOR SEAFARERS ACCOUNT (if applicable)

Copy of CDC (Continuous Discharge Certificate)	YES
Letter from the local agent confirming next date of joining the vessel or current work contract	YES
Declaration letter given on page 8 of this application	YES
If you are a permanent employee: <ul style="list-style-type: none"> Initial work contract Last wage slip 	YES
If you are a contract employee: <ul style="list-style-type: none"> Last work contract Letter from the local agent confirming next date joining vessel OR current work contract 	YES

+The prescribed and applicable supporting documents are required for all applicants

PLEASE NOTE

- Applications received without adequate documentation as mentioned in the above checklist may result in delay in processing or rejection of the form.
- For NRI students, please provide photocopy of letter of enrolment to overseas university.
- You may open accounts in the following holding pattern:
Singly - this refers to sole accounts.
Joint - an authorisation from all the joint accountholders is required for every transaction.
Joint (Either or Survivor) - anyone of the joint accountholders can authorise the transaction in his individual capacity.
Joint (Anyone or Survivor) - anyone of the joint accountholders can authorise the transaction in his individual capacity
- The original certified copy, certified by any one of the following, may be submitted: • authorised officials of overseas branches of Scheduled Commercial Banks registered in India, • branches of overseas banks with whom Indian banks have relationships, • Notary Public abroad, • Court Magistrate, • Judge, • Indian Embassy/Consulate General in the country where the nonresident customer resides. The name, address, identity reference and stamp of the attesting official must be clearly evident.
- P.O. Box Address Proof (only for Middle East countries): The P.O. Box address is acceptable as communication address along with latest document supporting both communication and residential address. The residential address proof submitted by the client should mention the street name / building name as on any of the submitted documents.
- You can submit a power of attorney (as per bank's format) in case you wish to mandate a third party to operate your account to know more kindly contact your Treasures Relationship Manager
- Kindly ensure that photocopies of all proofs submitted are clear and visible.
- Your initial account funding needs to be done either through a cheque deposit or fund transfer via NEFT/RTGS or an inward remittance, from your own account held in another bank. Transactions in your DBS India account will be permitted only after a successful credit through any of the permissible methods mentioned herein

List of two-digit state / U.T codes as per Indian Motor Vehicle Act, 1998

STATE/U.T	CODE	STATE/U.T	CODE	STATE/U.T	CODE
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CH	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two-digit Country Code

COUNTRY	COUNTRY CODE	COUNTRY	COUNTRY CODE	COUNTRY	COUNTRY CODE	COUNTRY	COUNTRY CODE
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Currently for Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao! Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Laos People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominican	DM	Liberia	LR	Saint Martin (French part)	MF		