

Resident Individual Account Opening Form

Customer Profile Information



Live more,
Bank less

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.

Each applicant should fill separate Customer Profile Information.

CONSTITUTION

Individual HUF Others _____

Branch Name _____
Branch/SOL ID _____

CUSTOMER INFORMATION

*Name PREFIX First Middle Last

CKYC Number CIF (existing DBS Bank India Limited account details, if applicable)

*Maiden Name (if applicable) FIRST MIDDLE LAST

*Father's Name FIRST MIDDLE LAST

*Mother's Maiden Name FIRST MIDDLE LAST

*Spouse Name (if applicable) FIRST MIDDLE LAST

*Resident Status Resident Individual Foreign National Person of Indian Origin *Nationality IN-Indian Others _____

*Date of Birth D D M M Y Y Y Y

*Place of Birth

*Country of Birth

*Gender Male Female Third Gender

*Marital Status Unmarried Married Divorced Widowed Others (Please specify) _____

*Email

Mobile Country Code Residence Country Code STD Code

Office* Country Code STD Code

*Proof of Address (PoA) Passport Driving Licence UID (Aadhaar) Voter Identity Card NREGA Job Card Others _____

*Current Residential Address

Landmark City Pin Code

State Country I N D I A

*Permanent Address

Landmark City Pin Code

State Country

*Office / Business Address

Landmark City Pin Code

State Country

*Mailing Address Current Residence Permanent Office / Business Address

*Education Under Graduate Graduate Post Graduate Others (Please specify) _____

*Profession/Employment Salaried (Private Public Govt. Sector) Business Professional Student Housewife Self Employed Retired Others (Please specify) _____

*Name of employer/Firm

*Designation

*Line of Business/Industry

*Income p.a. (₹) <1 lakh 1 lakh to 10 lakhs 10 lakhs to 30 lakhs 30 lakhs to 50 lakhs 50 lakhs to 1 Crore 1 Crore & above

*Source of Funds Salary Business Investments Savings Others (Please specify) _____

*Purpose for Opening the Account Savings Investments Family Maintenance Others (Please specify) _____

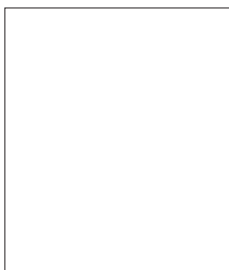
PAN Card	OR	Form-60 (If PAN not available, please attach Form-60)
*Proof of Identity/Address (Self Certified copy of any one of the following Proofs needs to be submitted.)		
Passport Details	Number <input style="width: 100px;" type="text"/>	Date of issue <input style="width: 100px;" type="text"/> Expiry Date <input style="width: 100px;" type="text"/>
	Place of issue <input style="width: 150px;" type="text"/>	
Driving License	<input style="width: 100px;" type="text"/> DL Expiry Date <input style="width: 100px;" type="text"/>	
Voter's ID Card	<input style="width: 100px;" type="text"/>	
NREGA Job Card	<input style="width: 100px;" type="text"/>	
UID (Aadhaar)	<input style="width: 100px;" type="text"/>	
Others	<input style="width: 100px;" type="text"/>	
Identification Number	<input style="width: 100px;" type="text"/>	
(Any document notified by the central government)		

NAME MISMATCH DECLARATION

This is to confirm that my name on application form differs from that of the name appearing on my passport / Aadhar card / other _____ (Specify document type) 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 as per passport / Aadhar Card / Other _____ (Specify document) 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 name for having transactions at my bank account maintained with your Bank.

CUSTOMER DECLARATION

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/we hereby authorise DBS Bank India Limited to exchange or share any or all my/our data and information provided herein including personal data or any of my/our account related data or information (including account statement, transactions, particulars, deposits, KYC information, etc.) with credit bureaus/credit information companies/regulatory authorities/statutory bodies/ financial institutions/ judicial or quasi-judicial authority/government authority/ Bank's third party service provider/such other person in order to facilitate the Bank to comply with its obligations under various applicable laws, regulations and standards, and to provide products and services to me/us. I/We shall not hold DBS Bank India Limited liable for using or sharing my/our data and information for the aforesaid purpose. I/We hereby confirm and declare that the data and information provided herein is true, correct, complete and up to date in all aspects and I/We have not withheld/suppressed any information. I/we agree and understand that any false information given by us or withholding/suppression of any material fact will render my account for suspension or closure and further action. I/We shall keep the Bank informed at all times, regarding any change in my communication address/mobile number in such form as may be required by the Bank along with appropriate proofs and hereby authorise bank to update any such change in my communication details as may be informed by me/us. I/We shall be solely responsible to ensure that the Bank is informed of correct communication details for communication. I/we hereby undertake to indemnify DBS Bank India Limited, jointly and severally, against any fraud or any loss or damage suffered or incurred by DBS Bank India Limited arising out of my/our fault in providing incorrect communication details or failure to inform of any change or alteration in communication details. 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.



Signature across photograph

Applicant Signature

Place: _____ Date :

DOCUMENTATION CHECKLIST

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)

<p>Notes :</p> <ol style="list-style-type: none"> 1) Please sign as per Bank's records. 2) Thumb prints must be affixed in the presence of a bank staff. 3) If you are signing this form on behalf of a person (parent/guardian/trustee/authorised representative), please provide your name and NRIC/Passport number next to your signature/thumbprint. 4) Passport size photograph for each applicant to be pasted on the form and signed across by the applicant. 5) Kindly ensure that the photocopies of all proofs submitted are clear and visible. All photocopies should be self attested by the applicant(s). 6) * Denotes mandatory information to be provided 7) Account opening is subject to DBS Bank India Limited Account Terms and Conditions and applicable RBI guidelines. Only documents valid as per Bank's policy and requirement will be accepted for the account opening. Applications received without adequate documentation as mentioned in the checklist may delay in processing of the forms. 	<p>ID proof: Legal name and any other names used.</p> <p>Signature: In cases where ID proof does not carry signature: Bankers' verification of signature by a scheduled commercial bank should be submitted.</p> <p>Proof of Address: Residential and/or Permanent Address proof is mandatory</p> <ol style="list-style-type: none"> (i) Passport (ii) Driving license (iii) Voter's Identity Card issued by Election Commission of India (iv) Job card issued by NREGA duly signed by an officer of the State Government (v) Letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number (vi) E-KYC as per procedure described by RBI
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Resident Individual Account Opening Form

Account Opening Information



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.

BANK USE

Branch Name : _____ Branch/SOL ID : _____ Scheme Code : _____

PRODUCT CHOICE

Select Account Type Savings Current
 Date of submission

D	D	M	M	Y	Y	Y	Y
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 Product Variant : _____ Treasurers Category (TRV) Category 1 (5-30 Lakhs) Category 2 (30 Lakhs - 2 Cr.) Category 3 (> 2 Cr.)

MODE OF OPERATION

Single Jointly Either or Survivor Anyone or Survivor Former or Survivor Others (Please specify) _____

APPLICATION DETAILS

		PREFIX	Name	Relationship with 1 st Holder	Existing DBS Bank India Limited account details, if applicable:
1)				SELF	
2)					
3)					

INITIAL CHEQUE PAYMENT DETAILS

Drawn on Bank	Bank Branch	Cheque No.	Amount ₹

Amount in words : _____

SERVICES REQUIRED

1) Debit Card application[#]
 1st Applicant Yes No Name on Card _____
 2nd Applicant Yes No Name on Card _____
 3rd Applicant Yes No Name on Card _____
(Name on Debit Card not to exceed 20 characters including blank spaces)
[#]Do note : You will need your Debit Card to activate your Mobile Banking/Internet Banking
 2) Cheque Book facility Yes No 3) Email statements on registered email ID(s) Yes No 4) SMS alerts Yes No

INFORMATION ON OTHER PRODUCTS & OFFERINGS

I/We would like to receive, from DBS Bank India Limited, materials and information through telephone calls, all forms of mobile/platform messaging (including SMS or MMS or WhatsApp, etc.), fax, email and/or post. I/We, further authorise DBS Bank India Limited to exchange or share any or all my/our data and information provided herein, including personal data with DBS Bank affiliates, service providers, and other persons, as DBS Bank India Limited may deem necessary for the purpose of marketing and cross-selling of various products and services to me/us, processing and use of such data/information by such persons, or furnishing of such processed data/information to other persons, as may be required, and I/We shall not hold DBS Bank India Limited liable for sharing or use of such data/information or otherwise.

1 st Applicant Signature	2 nd Applicant Signature	3 rd Applicant Signature
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ACKNOWLEDGEMENT SLIP (To be handed over to Customer)

We acknowledge the receipt of your Savings Account Opening form DBS Investment services form.
 The terms & conditions, features and charges with regard to your account opening request has been explained to you by the relationship manager.
 Nomination Form Received Yes No
 The account will be opened as subject to KYC checks and post clearance of the initial payment of the cheque.
 Relationship Manager Details:
 Name _____ Signature _____ Date :

D	D	M	M	Y	Y	Y	Y
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NOMINATION FORM DA1

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 (**fill Section A & Section B below**) ^ I do not wish to assign a Nomination (**go directly to Section B below**)

Nominee name to be printed on the 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.

NOMINEE

Nominee Name	Nominee Address	Relationship with Depositor, if any	Age	If, Nominee is Minor his/her DOB

*As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. (Name) _____ (DOB) _____
 (Address) _____
 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

1 st Applicant Signature***	2 nd Applicant Signature***	3 rd Applicant Signature***
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Witness 1	
Name _____	_____
Address _____	_____
_____	_____
Signature	Date

Witness 1	
Name _____	_____
Address _____	_____
_____	_____
Signature	Date

* where the deposit is made in the name of a minor the nomination must be signed by a individual 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 individual can be nominated per account.**
 ^ While the nomination facility is optional we recommend you avail of the same.

**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:

<input type="checkbox"/> I am not a US person ¹ / Tax Resident ² / 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: _____ _____
<input type="checkbox"/> I am a US person ¹ / Tax Resident ² / Green Card Holder. Please provide your US Taxpayer Identification Number (TIN) ³ or Social Security Number (SSN). -
<input type="checkbox"/> 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:

<input type="checkbox"/> I am not a US person ¹ / Tax Resident ² / 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: _____ _____
<input type="checkbox"/> I am a US person ¹ / Tax Resident ² / Green Card Holder. Please provide your US Taxpayer Identification Number (TIN) ³ or Social Security Number (SSN). -
<input type="checkbox"/> 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: _____ _____



Customer Care (24x7): **India Helpline (Toll number)** : 1860 267 1234
International Helpline : +91 44 6685 4555
From Singapore (only) : 800 852 6186

Email: customercareindia@dbs.com | Visit us at: www.dbsbank.in

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

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 _____

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

a) ¹Definition 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).

b) ²Definition 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.

c) ³A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual & is used to identify the individual for the purpose of administering tax laws of such jurisdiction.

Note: In case of more than 2 applicant please submit the separate FATCA form for other applicants as well.

TERMS & CONDITIONS

Balance/Relationship value requirement (MAB, AQB, TRV): I/We declare and confirm that I/We have been advised of Monthly Average Balance (MAB)/Average Quarterly Balance (AQB)/Total Relationship Value (TRV) requirement for the account to be opened/maintained and understand that these requirements are subject to revision/changes at Bank's sole discretion. Bank may publish such revision on Bank's website or at Bank's Branch notice board and shall be sufficient notice and such revisions will be acceptable to me/us. I/We understand that I/We have to maintain MAB/AQB/TRV as agreed by me/us and in the event I/We fail to do so, Bank shall be entitled to recover such fees/charges as indicated in the schedule of charges.

Debit Card: 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 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. Where I/We instruct the Bank to mail/courier my/our Debit Card PIN to my/our address as per Bank's records, I/We agree that the risk of non-receipt and/or disclosure of Debit Card PIN to an unauthorised third party shall be fully borne by me/us without any liability on the Bank. Do note: You will need your Debit Card to activate your Mobile Banking/Internet Banking. The nomination on Debit Card, where applicable, will be as per the nomination provided in saving/current account.

Internet Banking/Mobile Banking: I/We hereby confirm that I/We have applied for DBS Bank India Limited ("Bank") Internet Banking ("IB")/Mobile Banking ("MB") Services and hereby agree that IB/ MB 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 IB/ MB Services shall be governed by the Bank's prevailing IB/ MB 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 IB/ MB without providing any reason. I/We agree that the risk of disclosure of the Security Codes (Internet Banking ID and Password) 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/us as a result of such 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 IB/ MB. I/We hereby agree to be bound by the revised charges/fees applicable from time to time available on the Bank's website for IB/ MB Services. Note: Please note that for availing mobile banking services, customer needs to have DBS Bank Debit card.

SMS Alerts: I/We understand that SMS alerts are on chargeable basis and the charges/fees is subject to revision from time to time. Such revisions shall be published on Bank's website/tariff schedule and shall become applicable on the date of publication and will be acceptable to me/us.

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

Authority to send statements and advice through email: Any addition/ deletion of Email IDs mentioned in this form will be communicated to the bank 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 (the DBS Bank India Limited) to send statement of accounts/ advice to the registered email ID as mentioned under the account opening form. 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. I/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 arise either directly or indirectly out of or in connection with your sending the details mentioned above to us through email.

Customer Declaration: I/We, wishing to open the above stated account, 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 accounts/deposits linked to my/our Account and all products and services of the Bank, 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 terms and conditions and charges/tariff applicable from time to time available on the Bank's website for all the said 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 my/our Account(s). I/We hereby authorise DBS Bank India Limited to exchange or share any or all my/our data and information provided herein including personal data or any of my/our account related data or information (including account statement, transactions, particulars, deposits, KYC information, etc.) with credit bureaus/credit information companies/regulatory authorities/statutory bodies/financial institutions/ judicial or quasi-judicial authority/government authority/ Bank's third party service provider/such other person in order to facilitate the Bank to comply with its obligations under various applicable laws, regulations and standards, and to provide products and services to me/us. I/We shall not hold DBS Bank India Limited liable for using or sharing my/our data and information for the aforesaid purpose. I/We hereby confirm and declare that the data and information provided herein is true, correct, complete and up-to-date in all aspects and I/We have not withheld/suppressed any information. I/We agree and understand that any false information given by us or withholding/suppression of any material fact will render my account for suspension or closure and further action. I/We shall keep the Bank informed at all times, regarding any change in my communication address/mobile number in such form as may be required by the Bank along with appropriate proofs and hereby authorise bank to update any such change in my communication details as may be informed by me/us. I/We shall be solely responsible to ensure that the Bank is informed of correct communications details for communication. I/We hereby undertake to indemnify DBS Bank India Limited, jointly and severally, against any fraud or any loss or damage suffered or incurred by DBS Bank India Limited arising out of my/our fault in providing incorrect communication details or failure to inform of any change or alteration in communication details. I/We hereby authorise the Bank to communicate and to act on the instructions via registered email ID (wherever allowed by the Bank), being aware that email is not a secure or error-free medium of communication and of the possible risks involved in connection with the transmission of information via email. I/We hereby undertake to indemnify and keep the Bank indemnified at all times against any and all actions, claims, demands, proceedings, costs, charges, losses, damages, and expenses which the bank may incur or suffer or put to for any reason whatsoever by reason of Bank acting on any message including any fax or electronic message sent or purported to be sent by me/us.

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

Date :

Please choose your Risk Profile based on the above responses

Risk Score Range	Risk Profile	Description
<input type="checkbox"/> 15 to 24 - C1	Defensive	- Your priority is protecting your capital and you are willing to accept minimal risks . In return, you understand that you may receive minimal or low returns.
<input type="checkbox"/> 25 to 29 - C2	Conservative	- Your priority is to maintain your investment capital while seeking some investment returns. - You would prefer to achieve limited returns higher than short-term deposit rates by investing in low risk-rated products which have simple structure, are not exposed to high volatility or low liquidity.
<input type="checkbox"/> 30 to 34 - C3	Moderate	- Your goal is to obtain moderate investment returns, either through income or capital appreciation, and are willing to take on moderate investment risk - You are willing to invest in moderately risk-rated products which are not exposed to high volatility or low liquidity.
<input type="checkbox"/> 35 to 39 - C4	Balanced	- Your goal is to obtain higher investment returns, either through income or capital appreciation, and are willing to take on higher investment risk. - You are willing to bear with more volatile returns, lower liquidity , and some risk of losing part of the principle investment.
<input type="checkbox"/> 40 to 43 - C5	Dynamic	- Your focus is on maximising investment returns opportunistically in an unconstrained manner , and you are willing to take on high levels of investment risk to do so. - You are comfortable with investing in complex or risk product with higher expected returns but also higher risk of loss, and you are prepared for volatile returns, low liquidity, and the possibility of losing part or all of your capital.

Risk Profile Capping

Capping of overall Risk Profiling Questionnaire (RPQ) scoring as part of the overall evaluation of the client's risk profile, the responses selected by you for RPQ4 (relevance to average capital potential loss) may determine the overall outcome of the client's risk profile, against the overall score, whichever is lower, as follows:	Selection for RPQ4	Capped Risk Profile
	4% Minimal capital loss	Capped at C1 - Defensive
	10% Small capital loss	Capped at C2 - Conservative
	16% Moderate capital loss	Capped at C3 - Moderate
	36% High capital loss	Capped at C4 - Balanced
	> 36% Significant capital loss	Capped at C5 - Dynamic

Who owns the funds of this investment? (you can select more than one) Applicant 1 Applicant 2 Applicant 3

Risk Profiling Questionnaire to be one on : Applicant 1 Applicant 2 Applicant 3

Purpose & Reason for opening the Account : Savings Growth Family Maintenance Other _____

Mode of Operations # Applicable for investment : Single Joint Either or Survivor Former or Survivor Anyone or Survivor

Household Relationship : Yes No If Yes, Relationship Name: _____

Financial Profiling Customer No.: _____

CLIENT'S DECLARATION & WARRANTY

Mandatory for all Clients: (To be completed by the client only)

- I/We have completed the Financial Profiling Form myself/ourselves. For any question which may be unfamiliar to me/us, your representative has explained to me/us its meaning. **OR**
- Your representative will complete the form on my/our behalf using information provided by me/us. I/We acknowledge that the completed form has been checked by me and is in accordance with my/our response.

Mandatory for Joint Investments: (To be completed by the client only)

We, _____ / _____ / _____ declare that _____ / _____ / _____ is/are the Owner(s) of the Funds and confirm that the Financial Profiling has been done on the owner(s) of funds. We authorize any of the joint holder(s) of the account to sign any transaction documents for and on behalf of us and we confirm that any such execution by any of the joint holder(s) shall bind us. We undertake that if the joint holder signing the transaction form (signatory) has not been profiled, then the owner(s) of the funds will discuss the transaction with the signatory and authorize him/her to sign the transaction form.

I/We request DBS Bank India Limited to undertake Financial Profiling services in the name(s) as mentioned in the form with the Bank on the terms and conditions set out hereinafter. The financial profiling services are being undertaken for investing into various financial instruments. I/We understand and acknowledge that the value of the products is subject to fluctuations and past performance may not be indication of the performance in future.

I/We acknowledge that I/we understand the following:

- Before making a decision to invest in any investment product, I/We will ensure that I/We understand the features of the investment product(s), the benefits and risks involved in investing in that product(s), and assess the suitability of the product(s) against my/our risk appetite, financial means and investment objectives. Otherwise, I/we will not invest in the investment product(s). If I/We wish to do so nonetheless, I/we will ensure that I/we obtain relevant independent professional advice on such matters as is appropriate before investing in such product(s).**
- I/We understand that DBS Bank India Limited has the absolute discretion to decline the sale, referral or distribution of any product to any person while DBS Bank India Limited has its own internal guidelines relating to the sale, referral or distribution of products, investors should seek advice from their own financial adviser and assess the suitability of the product(s) against their risk appetite, financial means and investment objectives before making any investment decision. Investors should not rely on DBS Bank India Limited internal guidelines relating to the sale, referral or distribution as the basis, whether solely or otherwise, for their investment decision.
- I/We confirm having read and understood and agree(s) to be bound by any amendments and additions to the terms and conditions as may be communicated by the Bank to the Sole/First Applicant from time to time. In case of Joint Applicants, all the Applicants will be joint and severally bound by the Terms and Conditions.
- I/We declare that all the details in relationship record of the Applicant(s) are true and correct and any instructions given to the Bank to transact business on behalf of the Applicant(s) shall be in conformity with the applicable laws as maybe in force from time to time.
- I/We will go through the products offered to me by the Bank and will consult any other professional if required before investing in the products short-listed by the Bank. The Bank does not guarantee safety of capital or performance of the investments into the financial products with the Bank. The bank's financial profiling process is only an advice to assist in my investments and does not result in any commitment on performance and returns of the financial products.**
- At the time of entering into specific transactions, I/We will go through the Bank's website www.dbs.com/in for the updated commission structure payable to the Bank by AMCs for different competing schemes of various Mutual Funds and by respective partners for Insurance Products/Other Referral Products offered by the Bank. In addition, I/We understand that DBS Bank India Limited has a differentiated revenue sharing arrangement with its channel or referral or product partners for the client referrals made to them.**
- For clients interested in purchase and sale of bonds, stocks and equity linked underlying in primary and/or secondary market, DBS Bank India Limited refers the clients to its referral partner. DBS Bank India Limited does not take any responsibility for the product suitability and/or quality of bonds, stocks and/or securities bought by the client and/or advice provided by its referral partners and the client should take Independent professional advice before making investments.
- By signing below, I hereby apply for DBS Bank India Limited (Bank) Internet Banking Services as may be made available to me by the Bank from time to time. Further I acknowledge that my use of the Internet Banking Services shall be governed by the Bank's prevailing Internet Banking Terms and Conditions (copies of which are available at any of the Bank's branches in India and on the Bank's web-site at www.dbsbank.in) and I declare that I have read and fully understood the said terms and conditions and accept the same. I agree and understand that the Bank reserves the right to reject any application for internet banking without providing any reason. I hereby instruct and authorize the Bank to mail / courier my internet banking ID and Password (collectively "Security Codes") relating to my access to the Internet Banking Services to my address as per the Bank's records and I agree that the risk of non-receipt and / or disclosure of the Security Codes to an unauthorized third party shall be fully borne by me. I 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 unauthorized third party. I agree that in case I 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 User ID.
- I/We am/are the beneficial owner(s) & ultimately own or have effective control of the above account.
- I/We understand for the clients who are interested in availing Loan Against Securities (LAS), DBS Bank India Limited (Bank) refers such clients to third party product provider. I/We hereby confirm that I/We are hereby approaching third party product provider for the LAS without any form of solicitation or inducement being exercised on me/us by DBS Bank India Limited or its staff. I/We understand that DBS Bank India Limited does not take any responsibility for the advice provided by third party product provider and I/We will ensure to take independent professional advice before availing this facility and also are aware that DBS Bank India Limited earns referral fees which is subject to change from time to time.
- 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.

Signature	Signature	Signature	
CIF 1 <input type="text"/>	CIF 2 <input type="text"/>	CIF 3 <input type="text"/>	Date : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

I had met with the above named applicant in-person 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.

RM Signature : _____ RM Name : _____ RM Code : _____

I am aware that this form has been completed by the Bank's representative. I have checked the content of the form before signing.

DBS Investment Services Form



Live more,
Bank less

ARN-155319 EUIN _____ Date: Branch Name & Code _____
 Category: Resident Individual HUF Sole Proprietorship Company Others _____

I/We wish to avail investment services offered by DBS Bank India Limited I/We hereby provide my/our details for availing the Investment Services.

	1st Applicant	2nd Applicant
Name (Mr./Ms.)	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
PAN No.	<input type="text"/>	<input type="text"/>
KYC Compliant	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
KYC Number	<input type="text"/>	<input type="text"/>
Residence No.	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Office No.	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fax No.	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mobile No.	+ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	+ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Place of Birth	<input type="text"/>	<input type="text"/>
Country of Birth	<input type="text"/>	<input type="text"/>
Country of Residence	<input type="text"/>	<input type="text"/>
Residence Address	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>
Office Address	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>
Communication Option	<input type="checkbox"/> Residence <input type="checkbox"/> Office	<input type="checkbox"/> Resident <input type="checkbox"/> Office
Occupation	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others (Please Specify) _____	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others (Please Specify) _____
Status	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/OCI <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/OCI <input type="checkbox"/> Others (Please specify) _____
Net Worth <i>(Should not be older than 1 year)</i>	Rs _____	Rs _____
Net Worth Date	<input type="text"/>	<input type="text"/>
Country/Countries of Tax Residency	<input type="text"/>	<input type="text"/>
Tax Reference Number <i>*Mandatory where tax residency is other than India</i>	<input type="text"/>	<input type="text"/>

Gross Annual Income (₹) :

1st Applicant <1 lakh 1 lakh to 10 lakhs 10 lakhs to 30 lakhs 30 lakhs to 50 lakhs 50 lakhs to 1Core 1Core & above
 2nd Applicant <1 lakh 1 lakh to 10 lakhs 10 lakhs to 30 lakhs 30 lakhs to 50 lakhs 50 lakhs to 1Core 1Core & above

Mode of Holding (of Investment) Mode of Holding : Single Anyone or Survivor

Documents Enclosed [Please tick](✓) PAN Proof* MF KYC Compliance Status Proof*

Declaration(s) [Please tick](✓)

Note: Please fill the MF KYC form if you are not MF KYC complied. Fields marked with (*) are mandatory

I/We hereby declare that all the information and particulars given by me/us in this Investment Services Form are true to the best of my/our knowledge and belief. I/We agree to immediately inform the Bank if there is any change in any information given in this form or in the Annexure(s) (if any) to this form. I/We also declare and agree that if any of the above statements are found to be incorrect or false or any information or particulars have been suppressed or omitted there from, DBS Bank India Limited has a right to terminate the Investment Services. I/We agree and declare that any and all tax liability will be my/our sole responsibility. I/We shall provide such information/document as may be requested by the Bank/AMFI/SEBI. I/We undertake to execute and deliver to the Bank such other documents as may be specified by the Bank or required from me/us for compliance or updating of records. I/We agree that if I/We fail to give such information or documents, you shall have the right to terminate the Investment Services.

I/We agree to abide by the applicable terms and conditions, rules and regulations governing the investment services. I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) through DBS Bank India Limited (whether through iBanking or through Financial Transaction Form as the case may be) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulation or any statute or legislation laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We hereby confirm that no action has been taken by SEBI/Stock Exchange or any authority for violation of securities law or other economic offences against me/us.

I/We hereby declare that I/We do not hold investment/Interest in any body corporate which enables me/us to obtain price sensitive information.

Place _____

Date :

Terms and Conditions for DBS Investment Services Form

These Terms and Conditions for investment services ("Terms and Conditions") apply to and govern your usage of DBS investment services. These Terms and Conditions are in addition to the general terms and conditions applicable to your Account/s and documents signed/accepted by You from time to time including iBanking Terms and Conditions.

Individual Customers: In case of individual customers, the investments in mutual fund/s can be made through iBanking or by submitting Financial Transaction Form at any nearest DBS Bank India Limited branch for every transaction.

Non-Individual Customers: In case of non-individual customer, the investments in mutual fund/s can be made only by submitting Financial Transaction Form at any nearest DBS Bank India Limited branch for every transaction.

1. Definitions: Words used but not defined in these Terms and Conditions shall have the same meaning as set out in the iBanking terms and conditions.
- I. "Account" means any account (including your joint accounts) maintained with us which is processed by you through the iBanking Services, and includes any other Account in addition to or in substitution for the Account originally accessed by you through the iBanking Services;
- II. "Unit" shall mean the interest of an investor, which consists of one undivided share in the net assets of the scheme.
- III. "Net Asset Value ("NAV")" of the units of the scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.
- IV. "Purchase" shall mean subscription to the units of the various schemes of the Mutual Fund.
- V. "Redemption" shall mean sale of the units of the various schemes of the Mutual Fund.
- VI. "Switch" shall mean an option to the investor to shift his existing investment in any of the schemes of the Mutual Fund to another scheme of the Mutual Fund."
- VII. "Systematic Investment Plan (SIP)" shall mean an option available to the investor for investing in a specified frequency of months in a specified scheme of the Mutual Fund for a constant sum of investment.
- VIII. "Load" shall mean a charge, which the concerned Asset Management Company ("AMC") may collect on exit from a scheme.
- IX. "Business Day" means a day other than: a. Saturday and Sunday; b. Bank Holiday or c. Day on which banks are normally open for business. Provided that, with respect to a Scheme this definition shall at all times be subject to the definition of Business Day in the Offer Document of respective schemes of various AMCs.
- X. "You" and "your" shall mean the customer.
2. Authorisation : You hereby appoint and irrevocably authorise DBS Bank India Limited ("the Bank"), its authorized employees / agents as your agent/distributor to act on your instructions provided to the Bank, including electronic instructions on the internet banking portal of the Bank ("iBanking") to purchase, redeem and/or switch units of mutual funds ("Transaction Instructions"), on the Terms and Conditions mentioned herein. You hereby state that all the acts, deeds and things done by the Bank based on the Transaction Instructions shall be binding on You. You hereby, jointly and severally, nominate and appoint the Bank as your lawful Attorney to perform or execute all or any of the following act and things relating to and in connection with Your investments, including:
 - a) to subscribe to the units of mutual funds on your behalf and to pay for the said units so purchased on your instructions which may be provided either in writing or over iBanking.
 - b) to receive the account statement pertaining to the aforesaid mutual fund units and to acknowledge receipt of the same.
 - c) to redeem/sell the mutual fund units held by me/us (whether solely or jointly or with another or others) and to receive the payment of the redemption/ sale price and to acknowledge receipt of the same.
 - d) to sign all such writings and to do all such acts as may be required for purchasing / switching/ redeeming/selling any mutual fund unit/s.
 - e) to collect and deposit monies in an Account opened in Your name with the Bank and to make such debits in the said Account as may be necessary for acting on your Transaction Instruction/s.
 - f) to appoint and engage brokers and other agents for the purpose of the powers conferred herein and to give instructions and orders to brokers and agents including instructions and orders of sale, purchase, transfer, splitting and consolidation of mutual fund units and pay remuneration, brokerage, commission and other sums to such brokers and agents.
 - g) to correspond with and give notice to the corresponding asset management company of mutual fund units and matters related to nomination/change in investment plans/any other changes that may be necessitated.
 - h) to mark a lien/pledge/hypothecate/create charge on units of mutual funds on your behalf, upon your specific instructions either in writing or electronically over iBanking and to sign all such writings and do all such acts as may be required for such acts;
 - i) to make necessary application(s) for and on your behalf to any officials or authorities in India (or outside), including but not limited to, the Central Government and/ or the Reserve Bank of India and/ or the Income Tax authorities and/ or Securities and Exchange Board of India in connection with your purchase, sale/transfer, holding and continuing to hold units of mutual funds and disclose such information as may be required or necessary, and to represent You in all respects before such authority or authorities and establish without encumbrance the ownership of the units in your name.
3. You understand and acknowledge that this service will be activated only upon receipt of the following documents by the Bank:
 - (i) DBS Investment Services Form.
 - (ii) KYC Acknowledgement Letter from the Asset Management Company.
 - (iii) Self-attested copy of PAN Card.
 - (iv) You will complete the financial profiling with the Bank before providing any Transaction Instructions.
 - (v) Any other document in the form and manner required by the Bank.
4. You agree and acknowledge that:
 - (i) You are responsible to ensure that the details including your personal and bank related details provided for giving Transaction Instructions are correct. You agree that this Service shall be linked to your Account.
 - (ii) The Transaction Instructions shall be processed subject to availability of sufficient and clear funds in the Account.
 - (iii) Redemption requests can be given for all Open Ended Schemes at any time. However Redemption requests for Closed Ended Schemes can be given only on the dates specified by the AMCs.
 - (iv) Any Transaction Instruction placed on a non-Business Day or after the cut off time will be processed on the next Business Day and the NAV would be the NAV applicable on the day on which it is processed.
 - (v) You hereby understand and agree that the Transaction Instruction once placed over iBanking cannot be cancelled.
 - (vi) You state and agree that you have read and understood the Scheme Information Document/Key Information Document / Offer Document before providing the Transaction Instruction.
 - (vii) You have gone through the Bank's website www.dbs.com/in for the updated commission structure payable to the Bank by AMCs for different competing schemes of various Mutual Funds.
 - (viii) The Bank at its discretion, may not carry out Transaction Instructions where the Bank has reasons to believe that the Transaction Instructions are not genuine or are otherwise improper or unclear or raise a doubt or for any reason beyond the control of the Bank. The decision of the Bank in this regard will be final and binding.

(ix) by clicking on the "I agree" button, you agree to be legally bound by the relevant Terms and Conditions made available to you from time to time either electronically or otherwise.

- (x) You agree and acknowledge that in case of individual customers, You can make investments in mutual fund/s through iBanking or by submitting Financial Transaction Form at your nearest DBS Bank India Limited branch for every transaction.
 - (xi) You agree and acknowledge that in case of non-individual customer, you need to necessarily submit Financial Transaction Form at your nearest DBS Bank India Limited branch for every transaction.
5. In case of Savings Account held jointly by individuals, the mode of operation of the Savings Account should necessarily be "Anyone or Survivor". In order to avail the investment services through Savings Account held jointly, You will have to first register the names of the individuals with whom you wish to make investments in mutual fund/s jointly. After the individuals are successfully registered with DBS Bank India Limited as your joint holder/s, You can start making investments in your joint name. An individual who is 18 years or above and who has a PAN card can only be registered as joint holder. Currently, you can appoint maximum 2 individuals as joint holders. There is no limit on different combination of joint holders while making investments. It is mandatory that the Joint holder is KYC & KRA Compliant as per CVL & NDSL. There will be no change allowed in the holding pattern once the iBanking facility is activated. The only changes allowed would be in case of an unfortunate event of demise of any of the Joint Holders as per the set process of DBS Bank India Limited
 6. You declare that the particulars and information given in the Investment Services Form (and all documents referred or provided herewith) are true, correct, complete and up to date in all respects. You further agree that any false / misleading information given by you or suppression of any material fact will render your account(s) and/or the services being provided to You, liable for termination. You agree to forthwith communicate any changes in the details provided to the Bank. You agree to indemnify the Bank against any fraud or any loss or damage suffered by the Bank due to submission of any incorrect particulars by you or your failure to update any of the information provided to us.
 7. You hereby agree and acknowledge that the Bank shall provide this service on a best effort basis. Neither Bank nor any of the AMC shall be liable for damage or other costs or any failure to perform its obligations, arising in any way out of: a. System failure including failure of ancillary or associated systems, or fluctuation of power, or other environmental conditions or for any circumstances of acts of God, floods, epidemics, quarantines, riot or civil commotion and war or any other like reasons beyond the reasonable control of the Bank; or b. Accident, transportation, neglect, misuse, errors, frauds, of the clients or agents or any third party; or c. Any fault in any attachments or associated equipment of the clients; or d. Any incidental, special or consequential damages including without limitation of loss of profit.
 8. You understand that any amount invested through the online platform is not a deposit with the Bank and is not insured by the Bank. The same is not endorsed or guaranteed and does not constitute obligations of the Bank or any of the subsidiaries associated or affiliated companies whose role is only as described in these Terms and Conditions.
 9. You are aware that investment in mutual funds is subject to investment and market risks, including the possible loss of principal amount invested. You hereby confirm and understand that You will undertake the investments only after understanding the risks and reading the scheme information documents. You acknowledge that the Bank is not providing Tax Advisory and that You shall be guided by the advice of your independent tax advisor in relation to any new product/investment. You shall not hold Bank responsible for any of the losses which occur to you.
 10. You further agree to indemnify and keep indemnified the Bank against all losses, liabilities, claims (including third party claims), actions, suits, proceedings damages, including reasonable attorney fees, that the Bank may incur/suffer as a result of misrepresentation by You and breach of Your obligations as contained herein.
 11. Nomination : You hereby confirm that the nomination for the units will be informed by You at the time of every purchase and shall apply to your transaction/s. In case of any changes in the nomination mentioned by you earlier, the same will be intimated through a written request to Bank and AMCs directly and the changes shall apply for all future transactions after the receipt of the intimation at the Bank and respective AMCs relevant office/departments within stipulated time period. (Applicable only in case of individual single/joint savings account)
 12. You acknowledge that any notice or other correspondence addressed by the Bank to You may be addressed to the first holder at the address registered with the Bank or to such address, as the Bank may be aware.
 13. All Transaction Instructions and all other acts done by the Bank for You pursuant to these Terms and Conditions shall be at your risk and cost and in consideration thereof. You agree to pay charges/fees as per the Bank's schedule of charges/fees as may be applicable from time to time. You agree and understand that the Bank's charges / fees are in addition to those levied by the AMC including Load. The Bank is authorised to debit the Account for such charges/fees. All fees, charges and reimbursement of expenditure shall be paid or made in full by You without any counter claim, set off or withholding. All your liabilities and obligations hereunder to the Bank shall be joint or several.
 14. You agree that the Bank may at its sole discretion vary the Terms and Conditions from time to time and You agree to abide by the same.
 15. You agree and acknowledge that any and all disputes and differences arising out of, under or in connection with these Terms and Conditions or anything done hereunder shall be within the exclusive jurisdiction to the courts of Mumbai. Further these Terms and Conditions are subject to and shall be conducted in accordance with the laws prevalent in India.
 16. You are aware that Bank never asks for any sensitive information like ID, passwords, etc. You agree that Bank will not be made liable for any phishing attack or any such cyber frauds.
 17. Rights of Lien and set off: The Bank is authorised to debit the Account for all costs, charges as may be payable by You hereunder. The Bank will have charge and right of Lien and set off on all your accounts /deposits/ securities /units in Bank's possession or custody and all monies standing to your credit with or in any account in any branch of the Bank (whether in your sole name or jointly with any other or others) for all sums due or payable by You to the Bank hereunder. In the event of default on your part in discharging your obligations to the Bank hereunder, the Bank shall be entitled to enforce the charge by sale of such mutual fund units/securities and to appropriate the net proceeds or any credit balance aforesaid in liquidations of your liabilities to the Bank.
 18. You agree and acknowledge that Units purchased by giving instructions through the online mode will be instructed for redemption through online and offline mode as well. You acknowledge that units purchased offline cannot be redeemed through iBanking until a prior written request/ instruction is given by you to the Bank and AMC for conversion of offline units to online mode through this service.
 19. You agree that either party may terminate the aforesaid services by giving 30 days prior notice in writing to the other party provided that You shall not be relieved of your obligations hereunder notwithstanding such termination incurred prior to the date on which such termination shall become effective. The Bank may at its discretion withdraw any of the services provided herein at any time.
 20. You hereby confirm that the Transaction Instructions are being provided without any interaction or advice by the Bank and/or its employees. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the Bank or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the Bank.

1st Applicant		2nd Applicant
Signature across	Signature across	Signature across
Photograph	Photograph	Photograph
1st Applicant Signature	2nd Applicant Signature	2nd Applicant Signature

FOR OFFICE USE – To be filled after the account has been set up.

Bank Account Details (Mandatory)

Name of Bank:	DBS Bank India Limited	*Branch Address :	
		Branch City	
		Pin code	
*Account Number 1			
*Account Number 2			
*Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Others (Please specify) _____		
9 Digit MICR Code		IFSC Code (11 Digit)	
CIF 1:		CIF 2:	
	First Holder		Second Holder

