

# Non-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 \_\_\_\_\_  
(Name as per passport) 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  Non Resident Individual  Foreign National  Person of Indian Origin  Resident Individual

\*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 \_\_\_\_\_ Area Code \_\_\_\_\_  
Office \_\_\_\_\_ Country Code \_\_\_\_\_ Area Code \_\_\_\_\_

\*Proof of Address (PoA)  Passport  Driving Licence  UID (Aadhaar)  Voter Identity Card  Others \_\_\_\_\_

\*Current Residential Address (Country of Residence) (P.O. Box address only for Middle East countries)  
Landmark \_\_\_\_\_ City \_\_\_\_\_ Pin Code \_\_\_\_\_  
State \_\_\_\_\_ Country \_\_\_\_\_

\*Permanent Address  
Landmark \_\_\_\_\_ City \_\_\_\_\_ Pin Code \_\_\_\_\_  
State \_\_\_\_\_ Country \_\_\_\_\_

\*Office / Business Address (Country of Residence) (P.O. Box address only for Middle East countries)  
Landmark \_\_\_\_\_ City \_\_\_\_\_ Pin Code \_\_\_\_\_  
State \_\_\_\_\_ Country \_\_\_\_\_

\*Mailing Address (Country of Residence)  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	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	OR	<input type="checkbox"/>	Form-60 (If PAN not available, please attach Form-60)		
<b>*Proof of Identity/Address (Self Certified copy of any one of the following Proofs need to be submitted)</b>						
Passport Details	Number	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Date of issue	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Expiry Date	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
	Place of issue	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>				
Visa Details	Number	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Date of issue	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Expiry Date	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
	Place of issue	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>				
Driving License	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>		DL Expiry Date	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>		
Voter's ID Card	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>					
NREGA Job Card	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>					
UID (Aadhaar)	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>					
Others	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>					
Identification Number	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>					
<small>(Any document notified by the central government)</small>						

### 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.

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

I hereby declare that I am a Person of Indian origin and I satisfy one of the following conditions: (Please pick the choice applicable to you)

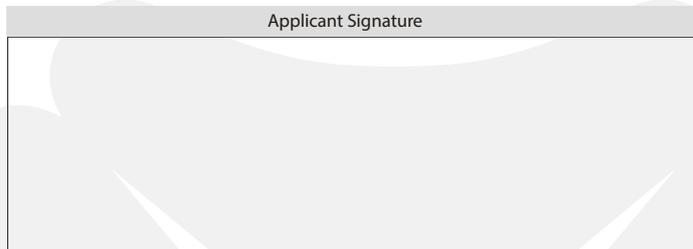
- I have held an Indian passport in the past
- I am the spouse of an Indian citizen (not being a citizen of Bangladesh or Pakistan)
- My father / mother / grandfather / grandmother \_\_\_\_\_ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (not being a citizen of Bangladesh or Pakistan)
- My 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 (not being a citizen of Bangladesh or Pakistan)

### 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 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. 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:

### PLEASE NOTE

1. Applications received without adequate documentation as mentioned in the above checklist may result in delay in processing or rejection of the form.
2. For NRI students, please provide photocopy of letter of enrolment to overseas university.
3. 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.
4. 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.
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. Issue and expiry date of Visa will be as per re-entry permit for Indian Passport holder / NRIC holders

# Non-Resident Individual Account Opening Form

## Account Opening 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.

### BANK USE

Branch Name : \_\_\_\_\_ Branch/SOL ID : \_\_\_\_\_ Scheme Code : \_\_\_\_\_

### PRODUCT CHOICE

Select Account Type  NRE  NRO

Date of submission 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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) \_\_\_\_\_

### APPLICANT DETAILS

1)	PRBFIX	Relationship with 1st Holder	CIF (Existing DBS Bank India Limited account details, if applicable.)
		SELF	

### SERVICES REQUIRED

1) Debit Card application #

Card type	NRO*	NRE	Name on Card	(Name on Debit Card not to exceed 20 characters including blank spaces.)
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	Name on Card	
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	Name on Card	
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	Name on Card	

# Do note : You will need your Debit Card to activate your Mobile Banking/Internet Banking \* NRO Card can be used only in India.

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.

\*This will override the DNC waiver and customer shall continue to receive the communication.

1st Applicant's signature	2nd Applicant's signature	3rd Applicant's signature

### 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 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 at

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

I/We acknowledge the following:

- i. 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.
- ii. 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.
- 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's signature	2nd Applicant's signature	3rd Applicant's signature





**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 and debits (as defined by Reserve Bank of India) from time to time are made into/from my/our NRO/NRE/FCNR 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 transactions in/from the NRO/NRE account. I/We, am/are the beneficial owner(s) & ultimately own or have effective control of the above account.

**Customer Declaration :** I/We wish to open the above stated account and confirm having read and understood the terms and conditions governing, and fees and charges applicable to the accounts/deposits linked to my/our Account and Bank's products, services and banking facilities (including but not limited to general banking, phone banking, ATM/Debit Cards, Doorstep Banking, Mobile banking, Internet Banking and Electronic Banking facilities) 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 are aware of charges/fees applicable for the banking facilities. I/We hereby agree to be bound by the revised terms and conditions and charges/fees 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 another 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/ share/ exchange at any time and for any purpose any or all my/our data and information provided herein including personal data or information whatsoever and/or any information relating to my/our particulars, account, deposit, transactions, statements, KYC information or dealings with the Bank to any court of competent jurisdiction, quasi judiciary authority, government authorities, Law Enforcement Agency, Relevant Wing Of State Government, RBI, Income Tax Authorities, Statutory Authorities, Regulatory authorities, Financial Institutions, Credit Bureaus / credit information companies/ Agents / Vendors or any Company which is an affiliate or associate or subsidiary or group company of the Bank or 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 Bank liable for using or sharing my/our data and information for the aforesaid purpose. 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 Bank, jointly and severally, against any fraud or any loss or damage suffered or incurred by Bank 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 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 suspend/close the account immediately without reference to me/us. 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 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 incorrect/false information given by me/us or withholding/suppression of any material fact will render my account for suspension or closure and further action, at Bank's sole discretion. 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 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, as amended or replaced from time to time, 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 2(77) of the Companies Act, 2013) 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.

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\$

\$ This is applicable to only overseas account opened through online overseas account opening process

1st Applicant's signature	2nd Applicant's signature	3rd Applicant's signature

Date :

### PLEASE NOTE

- 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
- 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



Customer Care (24x7): **India Helpline (Toll Free) : 1800 209 4555 / 1800 103 9897,**  
**International Helpline : +91-44-66854555 / +91-44-49021150**

Email: [customercaresindia@dbs.com](mailto:customercaresindia@dbs.com) | Visit us at: [www.dbsbank.in](http://www.dbsbank.in)



# Financial Profiling Form

(Individual / HUF / Sole Proprietorship / Partnership)



Live more,  
Bank less

## A GUIDE TO OUR SERVICES

- We, DBS Bank India Limited (DBS), a banking company incorporated in India, provide certain services and market, distribute and refer certain third party products and services.
- The DBS Bank India Limited representative who has contacted you is authorised to shortlist products for you from our list of product providers.
- We have contractual arrangements with various third party product providers. For the list of such product providers, please contact your Relationship Manager/Service Manager.
- The information that you provide in this form will form the basis for us to shortlist investment products for your consideration. If you do not provide complete and accurate disclosures in the financial needs analysis process, any product that is shortlisted may not be appropriate for your needs and financial situation.
- Disclosure of Interests: We may receive different fees, remuneration or benefits (including commissions / trailer fees / incentives) from product providers for marketing, distributing & referring or selling their products to you. We and our affiliates (including the directors and/or employees) may also perform or seek to perform broking, investment banking and other financial services for the product providers.
- Reviews: We suggest you to review your financial objectives and situation on a regular basis (at least annually) or when significant changes in your economic situation and/or personal circumstances warrant it. Please inform our representative to update your records to ensure we have your updated information at all times.
- If you have any queries after the transaction, you may contact:
  - Your Relationship Manager
  - Our Customer Service Manager

## BRANCH DETAILS

Branch Name:

Date of Submission:

## FIRST / SOLE APPLICANT

\*Category :  Individual  HUF  Society Trust Club Association  Others (Please specify) \_\_\_\_\_

Existing Account holders CIF if any :

\*Salutation :  Mr  Mrs  Ms  Dr  Prof  Others (Please specify) \_\_\_\_\_

\*Name (Name as per bank record) :  First Name  Middle Name  Last Name

## 2nd APPLICANT

Existing Account holders CIF if any :

\*Salutation :  Mr  Mrs  Ms  Dr  Prof  Others (Please specify) \_\_\_\_\_

\*Name (Name as per bank record) :  First Name  Middle Name  Last Name

## 3rd APPLICANT

Existing Account holders CIF if any :

\*Salutation :  Mr  Mrs  Ms  Dr  Prof  Others (Please specify) \_\_\_\_\_

\*Name (Name as per bank record) :  First Name  Middle Name  Last Name

## Risk Profiling Questionnaire

	Score		Applicant 1		Applicant 2		Applicant 3	
	Score A	Score B	Score A	Score B	Score A	Score B	Score A	Score B
<b>1 For the financial goal(s) addressed today, how long can you stay invested?</b>								
A. Less than 1 year	5	NA						
B. 1 to less than 3 years	6	NA						
C. 3 to 7 years	7	NA						
D. More than 7 years	8	NA						
<b>2. What kind of instruments have you invested in before or are currently invested in? (you may select more than one)</b>								
A. - Savings Accounts - Fixed Deposits	NA	NA						
B. - Life Insurance - General Insurance	NA	NA						
C. Liquid/Money Market Funds - Short Term Bonds - Debt/Income Funds - Capital Protection Oriented Funds	NA	NA						
D. Equity Funds Stocks PMS	NA	NA						
E. - Principal or Non Principal Protected Structures (e.g. Equity-linked Debentures) - Currency/Interest Rate Futures Trading - Commodities Trading - Private Equity Funds - Offshore Investment Products	NA	NA						
F. Leveraged Investment Products	NA	NA						
<b>3 Which option below can accurately describe your investment knowledge and experience?</b>								
A. I have no investments or insurance knowledge or experience	5	NA						
B. Minimal: I have limited knowledge or experience of investments or insurance.	6	NA						
C. Moderate: I have knowledge or experience of any of the following: stocks, bond/debt funds, balanced funds	7	NA						
D. Good: Apart from the products like stock, bond/debt funds, balanced funds, I have knowledge or experience of any of the following: equity funds, fund of funds, PMS	8	NA						
E. Extensive: Apart from the products like equity funds, fund of funds, PMS, I have knowledge or experience of any of the following: private equity funds, principal and non principal protected structures, offshore investment products and leveraged investments, commodities/currency and interest rates futures.	9	NA						
<b>4 How much average potential capital loss is acceptable to you in a negative return year? Higher returns generally means taking on greater risk</b>								
A 4% Minimal capital loss	0	20						
B 10% Small capital loss	8	27						
C 16% Moderate capital loss	11	32						
D 36% High capital loss	14	37						
E > 36% Significant capital loss	17	42						
<b>5 Taking into account my overall cash flow and net worth, I feel secure about my financial situation over the next 12 months.</b>								
A I disagree	5	NA						
B I somewhat agree	6	NA						
C I agree	7	NA						
D I strongly agree	9	NA						
<b>Total Score</b>	SUM A	SUM B						
<b>Final Score</b>	Minimum of SUM A & SUM B							

Note: The Risk Profiling will be done on the owner of the funds. If there is more than one owner, the Risk Profiling may be done on any one of the owners, to be selected by you. (Please choose the right option above)

**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 <b>protecting</b> your capital and you are willing to accept <b>minimal risks</b> . 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 <b>limited</b> returns higher than short-term deposit rates by investing in <b>low</b> 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 <b>moderately</b> 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 <b>more volatile</b> returns, <b>lower liquidity</b> , 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 <b>unconstrained manner</b> , and you are willing to take on <b>high levels of investment risk</b> 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 done 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 \_\_\_\_\_ CIF 2 \_\_\_\_\_ CIF 3 \_\_\_\_\_ Date : DD / MM / YY

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"/>
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 (Should not be older than 1 year)	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 <small>*Mandatory where tax residency is other than India</small>	<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.
- II. "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;
- III. "Unit" shall mean the interest of an investor, which consists of one undivided share in the net assets of the scheme.
- IV. "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.
- V. "Purchase" shall mean subscription to the units of the various schemes of the Mutual Fund.
- VI. "Redemption" shall mean sale of the units of the various schemes of the Mutual Fund.
- VII. "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."
- VIII. "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.
- IX. "Load" shall mean a charge, which the concerned Asset Management Company ("AMC") may collect on exit from a scheme.
- X. "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.
- XI. "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 CML & 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/department 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 EUIN 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	
Photograph		Photograph	
1st Applicant Signature		2nd Applicant Signature	

### FOR OFFICE USE fi 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