



**EMPLOYMENT DETAILS**

\*Occupation  Salaried  Retired  Housewife  Student  Business  Others (Please specify) \_\_\_\_\_

If Salaried employed with  Private Sector  Public Sector  Government Sector

\*Name of employer/firm<sup>^</sup> \_\_\_\_\_

\*Designation<sup>^</sup> \_\_\_\_\_

\*Line of Business/Industry<sup>^</sup> \_\_\_\_\_

\*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

\*Estimated Network (₹): \_\_\_\_\_

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

\*Purpose of Account  Savings  Current  Investments  Loan Payments  Salary  
 Others (Please specify) \_\_\_\_\_

<sup>^</sup>Not applicable for retired, housewife & student

**KYC DETAILS**

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 need to be submitted)

Passport Details Number  Date of issue  Expiry Date   
 Place of issue

Driving License  DL Expiry Date

Voter's ID Card

NREGA Job Card

UID (Aadhaar)

Others  Identification Number   
 (Any document notified by the central government)

**NAME MISMATCH DECLARATION**

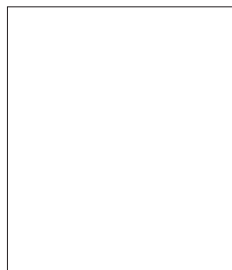
This is to confirm that my name on the application form is \_\_\_\_\_ as per my Passport / Aadhaar Card / PAN Card / other (Specify document type) \_\_\_\_\_ and the same differs from my name appearing on Passport / Aadhaar Card / PAN Card / other (Specify document type) \_\_\_\_\_. In view of the above, you are requested to open the account in the name mentioned in the application form and accept the same for all future correspondence and banking transactions. I undertake to indemnify the Bank for any loss or damages that may occur on account of the mismatch and any transactions thereof.

**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.

<sup>^</sup>I, give my consent to download or share my KYC Records from/with the Central KYC Registry (CKYCR) for the purpose of account opening, Periodic review & any changes, only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc and I consent to share and acknowledge that this information will be used in accordance with CERSAI's data privacy policies and applicable laws.

I agree and undertake that I am solely responsible for redacting Aadhaar numbers from the documents submitted by me and the submission is voluntary. I further also confirm that DBS Bank shall not be liable for the consequences of inadequate redaction of Aadhaar number.



Signature across photograph

**Applicant Signature**

Place: \_\_\_\_\_ Date:

**Bank branch staff is advised not to write or affix any stamp in this section**

(CBG/AS/AOF/Sep 25)



**MINOR DECLARATION**

I hereby declare that the date of birth of the minor who is my \_\_\_\_\_ is \_\_\_\_dd \_\_\_\_mm \_\_\_\_yyyy and I am his / her natural and lawful guardian / guardian appointed by court order dated \_\_\_\_dd \_\_\_\_mm \_\_\_\_yyyy (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I indemnify the bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

**NOMINATION FORM DA1** (While the nomination facility is optional, we strongly recommend you avail of the same)

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

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

Nominee name to be printed on the account statement and passbook  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  FIRST  MIDDLE  LAST

Date of Birth  D  D  M  M  Y  Y  Y  Y

Nominee Address   
 (Same as applicant)

Landmark  City  Pin Code

State  Country

Relationship with Depositor, if any \_\_\_\_\_

\*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**

**1st Applicant Signature##**                      **2nd Applicant Signature##**                      **3rd Applicant Signature##**

Witness 1	
Name _____	
Address _____	
_____	
Signature _____	Date _____

Witness 2 / Bank Official	
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.

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

For US federal income tax purposes, I represent and warrant that

	1st Applicant	2nd Applicant	3rd Applicant
I am not a US Person <sup>1</sup> / Tax Resident <sup>2</sup> / 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 a) Copy of certificate of loss of nationality of the US; or b) reasonable explanation that you do not have such a certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am a US Person <sup>1</sup> / Tax Resident <sup>2</sup> / Green Card Holder. If yes, mention your US Taxpayer <sup>2</sup> Identification Number (TIN) or Social Security Number (SSN).	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
I confirm that I am no longer a US person <sup>1</sup> 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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**TAX RESIDENCY STATUS – INDIA & COUNTRIES OTHER THAN USA**

	1st Applicant	2nd Applicant	3rd Applicant
I am a tax resident of only INDIA.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am a tax resident of a country other than INDIA & USA.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am a tax resident of INDIA & _____ (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**In case you are a tax resident of another country, please provide one of the following documents and complete the table below:**

- Copy of passport;       Government issued identification

	1st Applicant	2nd Applicant	3rd Applicant
Country of Tax Residency			
Tax Identification <sup>3</sup> Number (TIN) or equivalent			
<b>If no TIN is available, please tick [a] one of the Reason* Boxes only</b>			
A I am resident of a country/jurisdiction which does not issue TIN to its residents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explanation for Reason, if B			

If your country/jurisdiction of tax residence did not include the country of your residential address, please tick the following box as confirmation:

	1st Applicant	2nd Applicant	3rd Applicant
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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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.

**FATCA NOTES**

<sup>1</sup>Definition of "US Person"

- a. 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');
- b. US corporations, partnerships, estates and trusts;
- c. Any other person that is not a foreign (i.e. non-US) person (as defined under US federal tax law).

<sup>2</sup>Definition of "Tax Resident"

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.

<sup>3</sup>A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual and is used to identify the individual for the purpose of administering tax laws of such jurisdiction.

In case of more than 3 applicant please submit the separate FATCA form for other applicants as well.



**ACKNOWLEDGEMENT SLIP (To be handed over to the 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:

## 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 <https://www.dbs.com/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 arisen either directly or indirectly out of or in connection with your sending the details mentioned above to us through email.

**Aadhaar consent:** I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to DBS Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent to open account / process instructions for the said purpose with DBS Bank in my/our name/s individual capacity/ies using my/our Aadhaar; hereby consent to DBS Bank for verification of my/our Aadhaar to establish its genuineness through such acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language.

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

I/We undertake to inform the Bank of any updates or changes in the KYC documents and information provided at the time of establishing the business relationship or account relationship, or as may be subsequently required. All such updates or changes shall be submitted to the Bank within thirty (30) days from the date of such update or change for the purpose of ensuring that the current records at the Bank are accurate.

I/We hereby declare that I/We do not have any BSBDA in any other bank including DBIL. I/ We hereby authorize DBIL to close the existing SB account with DBIL, if any, within 30 days of opening of BSBDA.

**Note:** Submission of Aadhaar as OVD for KYC verification shall not link the Aadhaar to your account. Please visit DBS Bank branch for linking Aadhaar to your account

**1st Applicant Signature**

**2nd Applicant Signature**

**3rd Applicant Signature**

Date :



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

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

Please refer the latest T&C at -  
<https://www.dbs.com/digibank/in/terms-and-conditions.page>

