RELATIONSHIP OPENING FORM FOR NON INDIVIDUALS
HDFC BANK BAHRAIN BRANCH / DIFC BRANCH

HDFC BANK
We understand your world

Please Fill The Form In Block Letters

Date: D D / M M / Y Y Y Y

☐ HDFC Bank DIFC Branch(Regulated by DFSA)

☐ HDFC Bank Bahrain Branch
(Licensed as a Conventional Wholesale Bank by the Central Bank of Bahrain)

Client Type

☐ New Client ☐ Existing Client

Existing HDFC Bank India, Customer ID _____

Existing HDFC Bank Bahrain Customer ID _____

Existing HDFC Bank HongKong Customer ID _____

Company / Entity Information

Registered Name _____

Country Of Incorporation _____

Certificate Of Incorporation No _____

Date Of Incorporation D D M M Y Y Y Y Licence Number _____

Issue Date D D M M Y Y Y Y Licence Expiry Date D D M M Y Y Y Y In Operation Since _____

☐ Company's Net Worth in USD _____ ☐ Annual Turnover in USD _____

Whether customer classified as Pooled Fund ☐ Yes ☐ No Name of the External Auditor _____

Whether the company issues Nominee/bearer shares ☐ Yes ☐ No

Entity Type

☐ Limited Company ☐ Sole Proprietorship ☐ Partnership ☐ Company (Please specify) _____

☐ Other/ Other (Please specify) _____

Nature of Business

☐ Manufacturing of _____
☐ Agriculture
☐ Stock Broker
☐ Trader
☐ Public Services
☐ Finance / Banking / Insurance
☐ Import / Export of _____
☐ Service Provider
☐ Real Estate
☐ Retail/ Trading of _____
☐ Gems & Jewellery
☐ Hotels & Restaurants
☐ Others (Please Specify) _____
☐ Money Changer / Forex Dealer

Countries where business is carried out _____

Company's Source of Wealth

☐ Investment Income
☐ Sale of an asset (eg. Car, Property)
☐ Others (Please Specify) _____
☐ Earnings From Business
☐ Winning Lottery / Prize Money

Anticipated Monthly Transactions : Number _____ Amount (in USD) _____

Registered Address

_____

_____

City _____ State _____ Country _____

PO Box / Pincode _____

Mailing Address: (If Different From Registered Address)

_____

_____

City _____ State _____ Country _____

PO Box / Pincode _____

Company's Contact Details

	Country Code	Area Code	Number
Residence			
Office			
Mobile No			
Fax No.			

Details of Contact Person (For Bank to Contact in Case of Any Need)

Name _____

Job Title _____ Contact Number _____

Email ID _____

Details of Controlling Persons

Sr. No.	Name & Address	Politically Exposed Person (PEP) or Close Relative of PEP (Yes / No). If Yes, Name of PEP
1		☐ Yes ☐ No
2		☐ Yes ☐ No
3		☐ Yes ☐ No
4		☐ Yes ☐ No
5		☐ Yes ☐ No
6		☐ Yes ☐ No

Details of Authorised Signatories

Name Of First AUS _____

Designation Of First AUS _____

Address _____

Contact No. _____ Email ID _____

Date of Birth _____ Gender _____ Passport No _____

Place of Passport Issued _____ Passport Issued Date D D M M Y Y Y Y

Passport Expiry Date D D M M Y Y Y Y National Identity No _____ Nationality _____

Existing Bahrain Cust ID(s) _____ Politically Exposed Person (PEP) or Related to PEP ☐ Yes ☐ No If Yes,

Name of PEP_____ Place of Birth _____

Name Of Second AUS _____

Designation Of Second AUS _____

Address _____

Contact No. _____ Email ID _____

Date of Birth _____ Gender _____ Passport No _____

Place of Passport Issued _____ Passport Issued Date D D M M Y Y Y Y

Passport Expiry Date D D M M Y Y Y Y National Identity No _____ Nationality _____

Existing Bahrain Cust ID(s) _____ Politically Exposed Person (PEP) or Related to PEP ☐ Yes ☐ No If Yes,

Name of PEP_____ Place of Birth _____

Name Of Third AUS _____

Designation Of Third AUS _____

Address _____

Contact No. _____ Email ID _____

Date of Birth _____ Gender _____ Passport No _____

Place of Passport Issued _____ Passport Issued Date D D M M Y Y Y Y

Passport Expiry Date D D M M Y Y Y Y National Identity No _____ Nationality _____

Existing Bahrain Cust ID(s) _____ Politically Exposed Person (PEP) or Related to PEP ☐ Yes ☐ No If Yes,

Name of PEP_____ Place of Birth _____

Purpose of Relationship with HDFC Bank DIFC Branch / Bahrain Branch

☐ Investments ☐ Deposit ☐ Trade Finance Facilities ☐ Credit facilities ☐ Others (please specify) _____

Account Details

Type of Accounts

☐ Call Account ☐ Offshore Deposits ☐ Overdraft Account ☐ Current Account

Currency

☐ USD ☐ GBP ☐ EUR ☐ AUD ☐ Others (Please Specify) _____

Mode of Operation

☐ Singly ☐ Jointly ☐ Anyone or Survivor ☐ Other Instructions _____

☐ As per board resolution Board Resolution Date D D M M Y Y Y Y

Mode of Funding

☐ Cheque Cheque Number _____ Cheque Date _____

Cheque Drawn on (Bank name) _____

Currency _____ Amount _____

☐ Remittance Remittance from (Bank name)_____

Date of Remittance _____

Currency _____ Amount _____

Remittance reference number _____

Instructions for Offshore Deposits

*Period: _____ Years _____ Months _____ Days

*Amount _____ *Currency_____

***Interest Payment:** ☐ Yearly ☐ Half Yearly ☐ On Maturity ***FD Type:** ☐ Withdrawable ☐ Non-Withdrawable

***Interest Payment Instruction:** (Please fill Bank Details for payment of interest / Maturity Amount section below in case of TT to other Bank Account)

☐ Credit to Account ☐ TT to other Bank Account Number _____

***Maturity Instructions:** ☐ Renew Principal & Interest ☐ Renew Principal & Pay Interest ☐ Do not Renew

(Renewal will be for specified tenor at applicable rate of interest with other terms of deposit remaining the same)

***Payment on Maturity by:** (Please fill Bank Details for payment of interest / Maturity Amount section below in case of TT to other Bank Account)

☐ Credit to Account ☐ TT to other Bank Account Number _____

(all fileds marked with * are mandatory in case you want to open Offshore Deposit)

Bank details for Payment of Interest / Maturity Amount

Account Number _____ Swift Code _____ Bank Code _____

Bank Name & Branch _____

Beneficiary Name _____

Third Party Verification Declaration

☐ I/We hereby declare that the proposed transaction is conducted on my own/or own behalf

or

☐ I/We hereby declare that the proposed transaction is conducted on behalf of _____

_____ (Name of the Third party / beneficiary)

(In case second option is ticked please complete the declaration from the Third party on whose behalf the client is acting)

I/We hereby confirm that _____ **(Name of the Client)** is authorised to act on my/our behalf in respect of the proposed transaction by virtue of the *resolution passed by our Board of Directors on _____ / *Power of Attorney issued on _____ a copy of which is attached.

*cancel whichever is not applicable

_____ _____ _____

Signature of Third Party 1 Signature of Third Party 2 Signature of Third Party 3

Investor Classification

In reference to my relationship with Bahrain Branch would like to inform the bank on my / our classification as per guidelines issued by The Central Bank of Bahrain.

For Regulated banking services as outlined in the CBB rule books Licensing Requirements Module rule no. LR-1.3.1(h to l), Business Conduct Module and Collective Investment Undertakings Module, I / We would like to declare my / our classification as under:

☐ I am / We are an Accredited Investor as per guidelines issued by The Central Bank of Bahrain

☐ I am / We are a Retail Investor as per guidelines issued by The Central Bank of Bahrain

Mark from below, applicable to Accredited Investors only

☐ I / We agree that as an Accredited Investor. I / We shall not benefit from the specific protections afforded to a Retail Investors. Collective Investment Undertakings are not subject to Deposit Protection scheme applicable to the Kingdom of Bahrain.

☐ I am / We are aware that only Accredited Investors can subscribe to Exempt Collective Investment Undertakings (CIUs). I am / We are aware of the higher risks involved in Exempt CIUs and will provide satisfactory documentation to the bank as required.

Note : Exempt CIUs are lightly regulated Collective Investment Undertakings that may generally be offered only to accredited investors or ultra-high net worth investors.

An Accredited Investor includes:

Accredited investors are defined as investors meeting the following criteria:

(a) Individuals who have a minimum net worth (or joint net worth with their spouse) of USD 1,000,000, excluding that person's principal place of residence;

(b) Companies, partnerships, trusts or other commercial undertakings, which have financial assets available for investment of not less than USD 1,000,000; or

(c) Governments, supranational organisations, central banks or other national monetary authorities, and state organisations whose main activity is to invest in financial instruments (such as state pension funds).

Individuals and commercial undertakings may elect in writing to be treated as accredited investors subject to meeting at least two of the following conditions:

☐ The investor has carried out trading/investing transactions, in significant size (i.e. value of transactions aggregating USD 200,000) over the last 12-month period; or

☐ The size of the investor's financial assets portfolio including cash deposits and financial instruments is USD 500,000 or more; and/or

☐ The investor works or has worked in the financial sector for at least one year in a professional position, which requires knowledge of the transactions or services envisaged (i.e. the position was professional in nature and held in a field that allowed the client to acquire knowledge of transactions or services that have comparable features and a comparable level of complexity to the transactions or services envisaged).

Retail Investor :

A retail investor means an investor who is not classified as an accredited investor or as an ultra-high net worth investor.

Client Classification as per DFSA

Client Classification: Please check relevant criteria from "A", "B", and "C" below and provide required information:

(A) Assessed Professional Client Based on the Balance sheet: Requirement: 1. own funds or called up capital of at least USD 1 million; and 2. sufficient experience and understanding of relevant financial markets, products or transactions and any associated risks Own funds: means cash and investments as shown in the balance sheet; Share capital: means all the amounts paid-up on allotted shares, less any amounts owing on allotted shares

Particulars	Amount (USD) As per latest Balance sheet
Share Capital	
Cash & Bank Balance	
Investment	

(B) Assessed Professional Client under look through:

Requirement:

(1) where controller is Individual

(i) The controller of the Company / Undertaking should have Net Asset at least USD 1 million (excluding value of primary residence*), and

(ii) Experience in Financial Market and Financial Product

Asset / Investments details	Asset Value (in USD Mil)	Loans / Mortgage / Leverage (in USD Mil)	Net assets value* (in USD Mil)

(2) where controller is another entity (i.e. Subsidiary/ Holding Company/Joint Venture): The controller has to meet one of the two criteria mentioned in above (A) or (C) below. *Primary residence: An individual's primary residence is excluded from the calculation of their net assets. If an individual who is an expatriate has a primary residence in his home country, such a residence should not generally be counted for the purposes of meeting the net asset test, particularly if the current residence in their host country is rented. However, if the current residence in the host country is owned by the individual, then that may be treated as their primary residence and the value of the residence in the home country of the individual may be counted for the purposes of meeting the net asset test, provided there is sufficient evidence of ownership and an objective valuation of the relevant premises.

(C) Deemed Professional (Please check relevant criteria, and provide supporting evidence):

- ☐ A supranational organisation whose members are either countries, central banks or national monetary authorities
- ☐ A properly constituted government, government agency, central bank or other national monetary authority of any country or jurisdiction
- ☐ A public authority or state investment body
- ☐ An Authorised Market Institution, Regulated Exchange or regulated clearing house
- ☐ An Authorised Firm, a Regulated Financial Institution or the management company of a regulated pension fund
- ☐ A Collective Investment Fund or a regulated pension fund
- ☐ A Large Undertaking*
- ☐ A Body Corporate whose shares are listed or admitted to trading on any exchange of an IOSCO member country
- ☐ An institutional investor whose main activity is to invest in financial instruments, including an entity dedicated to the securitisation of assets or other
- ☐ A trustee of a trust which has, or had during the previous 12 months, assets of at least USD10 million
- ☐ A holder of a licence under the Single-Family Office Regulations with respect to its activities carried on exclusively for the purposes of, & only in so far as it is, carrying out its duties as a Single-Family Office

*Large undertaking: A Person is a Large Undertaking if it met, as at the date of its most recent financial statements, any two of the following requirements:

(i) it has a balance sheet total of at least USD 20 million;

(ii) it has a net annual turnover of at least USD 40 million; OR

(iii) it has own funds or called up capital of at least USD 2 million.

Own funds: means cash and investments as shown in the balance sheet;

Share capital: means all the amounts paid-up on allotted shares, less any amounts owing on allotted shares.

Personal Data Protection Law (PDPL)

I/We hereby grant HDFC Bank Limited (the Bank) and its authorised third-party processors consent to process my/our personal information/ data, for the purpose of;

Assessing my/our application and making decisions as to whether the HDFC Bank is able to provide my/our with the products/services I/We have requested.

I/We understand that this is necessary for the Bank's legitimate interests to process personal information for the purposes of assessing my/our application form.

I/We understand that my/our data is stored on secure systems within HDFC Bank premises and with providers of secure information storage facilities in India. The data will be retained for a period as defined by regulatory / legal requirements the bank is subject to.

☐ I/We understand that as a global business HDFC Bank may transfer my/our data outside Kingdom of Bahrain or to any other Country where Bank operates subject to the prevailing laws and Regulations.

☐ I/We understand that as a global business HDFC Bank may transfer my/our data outside DIFC or to any other Country where Bank operates subject to the prevailing laws and Regulations.

I/We understand that HDFC Bank may share my/our personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my/our identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention.

I/We understand that Bank will update me/us on required changes regarding servicing my/our account. HDFC Bank will communicate to me/us about the banking transactions through Phone/Mobile No./e-mail provided by me/us.

I/We understand that HDFC Bank will process my/our data for market research including statistical analysis of user behaviour which the Bank may disclose to third parties in aggregated form.

I/We understand that where I/We have provided consent I/We have the right to withdraw the consent at any time and that such withdrawal will not affect the data processing carried out prior to such withdrawal.

I/We understand that, HDFC Bank may send Newsletter or information about features, products and services, events and special offers related to their products and services I/We may be entitled to or about products and services available from the Bank that may be of interest to me/us etc.

I/We prefer following mode of communication as indicated below (please tick the relevant boxes);

☐ Email ☐ Phone ☐ SMS ☐ I/We am/are not interested in receiving any such newsletter or information.

I/We understand that, I/We can find a full description of what personal data the Bank collects and the purpose of collecting and processing in privacy notice hosted on the Bank's website www.hdfcbankbahrain.com and www.hdfcbankdifc.com

☐ I/We have read the Terms and Conditions as outlined in attached Client Agreement governing my relationship with HDFC Bank DIFC Branch and agree to abide by the same.

☐ I/We have read the attached Terms and Conditions for opening Account with HDFC Bank Bahrain Branch governing my/our relationship with HDFC Bank Bahrain Branch and agree to abide by the same.

Vernacular Declaration

I/We agree that I/We can read / write English. I/We am aware that information, documents and terms and conditions for all types of accounts/ investments made via HDFC Bank Bahrain and HDFC Bank DIFC Branch would be in English and I/We can understand the same

☐ I/We confirm that the information provided by me/us above is accurate, correct, true and complete and I/We acknowledge that HDFC Bank has full discretion to approve or to reject my/our application.

☐ I/We undertake to notify HDFC Bank in writing at any time of any changes in any of the particulars or information provided by me/us under this Agreement, and to further provide HDFC Bank with any information or documents it may request from time to time.

Date _____ Place _____

Name of 1st Authorised Signatory _____ Signature of 1st Authorised Signatory & Company Seal	Photo of 1st Authorised Signatory
Name of 2nd Authorised Signatory _____ Signature of 2nd Authorised Signatory & Company Seal	Photo of 2nd Authorised Signatory
Name of 3rd Authorised Signatory _____ Signature of 3rd Authorised Signatory & Company Seal	Photo of 3rd Authorised Signatory

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Account Type

☐ FTF (Face to Face) – If FTF, the RM Certifies below that the customer has signed in his/her presence

☐ NFTF (Non Face to Face) – If NFTF, the Certifier certifies the AOF is signed in his/her presence

Form Verified and Account Opening Approved by

_____ _____

Relationship Manager Name and Employee Number

Team Leader Name and Employee Number

Date _____

Date _____

Account No: _____ Product Code: _____ LG _____ LC _____

Inputter _____ Authoriser _____ Date of Processing _____ Remarks _____