RELATIONSHIP OPENING FORM FOR 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 Singapore Customer ID _____

Existing HDFC Bank Bahrain Customer ID _____

Existing HDFC Bank HongKong Customer ID _____

Existing HDFC Bank Gift City Customer ID _____

Account Holding ☐ Single Name ☐ Joint Names (Separate form to be filled for all Joint Applicant) *Incase of joint account, please provide

Primary Applicant Name _____

Joint Applicant 01 Name _____ Joint Applicant 02 Name _____

PERSONAL DETAILS ☐ Primary Applicant ☐ Joint Applicant

Salutation ☐ Mr. ☐ Ms. ☐ Dr ☐ Others _____

First Name _____ Middle Name _____

Surname _____ Mothers Maiden Name: _____

Date of Birth D D M M Y Y Y Y Country of Birth _____ Place of Birth _____

City of Birth _____ Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed Gender ☐ Male ☐ Female

Nationality 1. _____ 2. _____ 3. _____ Spouse Name _____

National ID Number _____ National ID Expiry _____ Country of Residence _____

Country of Permanent Residency _____ PIO / OCI Card Number _____

Passport Number _____ Place of Passport Issuance _____

Passport Issued date D D M M Y Y Y Y Passport Expiry date D D M M Y Y Y Y

Qualification - ☐ Secondary ☐ Higher Secondary ☐ Graduate ☐ Post Graduate ☐ Others (Please specify) _____

Net Asset Value (USD): _____

(Excluding the value of your *Primary residence and net off your mortgage / leverage on real property and financial assets)

Sr. No.	Asset / Investments details	Assets value (A) (in USD Million)	Loans / Mortgage / Leverage/ Liability (B) (in USD Million)	Net assets value* (A-B) (in USD Million)
1.				
2.				
3.				
4.				
5.				
	Total	0	0	0

*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.

MAILING ADDRESS

_____

_____

City _____ State _____ Country _____ Pincode _____

PERMANENT ADDRESS (if different from mailing address) ☐ Please tick if same as above

_____

_____

City _____ State _____ Country _____ Pincode _____

CONTACT DETAILS

Residence | Country Code | Area Code | Phone Number

Office | Country Code | Area Code | Phone Number

Mobile | Country Code | Area Code | Phone Number

Country Code | Area Code | Phone Number

Email

I hereby agree and confirm that the Bank may accept the scanned copies of documents/ agreements/ letters/ forms ("**Documents**") sent from the mobile number and/or email address ("**Registered Contact**") mentioned herein for the purpose of signing and executing the Documents and that any such scanned Document sent from the Registered Contact shall amount to my execution and signing of the said Document. I hereby agree and undertake that the scanned Documents sent from my Registered Contact shall be irrevocably and unconditionally binding on me without any further act, deed or writing. I hereby further agree and acknowledge that the Bank may rely on any such Document received by the Bank from the Registered Contact and that the same shall be deemed by the Bank to be signed and sent by me and by no other person and the Bank shall in no manner be liable to verify the identity of such sender. I hereby agree and undertake that I shall in no way hold the Bank liable for relying on the scanned Document received from the Registered Contact and that I shall indemnify the Bank and hold it harmless in case of any claims or losses incurred by the Bank by relying on the scanned Document.

OCCUPATION DETAILS

☐ Salaried ☐ Self Employed ☐ Professional ☐ Housewife ☐ Retired ☐ Student ☐ Others (Please specify) _____

Name of the Employer / Business _____

Designation _____ In Occupation Since _____ Total Work Experience ___ Years ____ months

Address of Employer / Business _____

_____

City _____ State _____ Country _____ Pincode _____

Employer / Business Industry

Others (Please specify)	Others (Please specify)	Others (Please specify)

If selected Manufacturing / Retail Trading / Import Export or Others, please specify _____

Annual Income (USD) _____ Networth (in USD million) _____

Source of Wealth / Income

If selected Others, please specify _____

Residence Type

☐ Owned ☐ Rented / Leased ☐ Ancestral / Family ☐ Company Provided ☐ Others (Please specify) _____

Purpose of Account

☐ Offshore Deposit ☐ Investment ☐ Applying for loan ☐ Others (Please specify) _____

Anticipated Monthly Account Transaction

Number of transactions _More than 15 _ Equivalent amount (USD million) _____

Politically Exposed Person (PEP) or Related to PEP

☐ Yes ☐ No If Yes, Name of PEP _____

Tax Residency

Please include all the Countries in which you are resident for tax purposes & the associated Tax Identification Numbers

Sr No.	Country of Tax Residency	Tax Identification Number
1.		
2.		
3.		

* Include U.S. where you are U.S. citizen / Green Card holder

What Financial product do you hold with HDFC Bank Group? (for existing customers only)

☐ Account ☐ Loan / Overdraft ☐ Deposit ☐ Investment ☐ Insurance

What Financial product do you intend to avail with HDFC Bank Group?

☐ Account ☐ Loan ☐ Deposit ☐ Investment ☐ Insurance

Account Details ☐ Call Account ☐ Offshore Deposit ☐ Overdraft Account

Currency ☐ USD ☐ GBP ☐ EUR ☐ AUD

#Mode of Operation

☐ Singly ☐ Jointly ☐ Any One ☐ Other Instruction_____

#DIFC Branch does not provide any service based on the instruction received from Joint holder.

Instruction for Offshore Deposit

*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 Instruction** ☐ 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 _____

Benefeciary Name _____

CUSTOMER CLASSIFICATION

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

For Regulated banking services as outlined in the CBB rule book volume 1 Licensing Requirements Module rule no. LR-1.3.1(h to l) & Business Conduct Module, and CBB rule book volume 7 Collective Investment Undertakings Module, I would like to declare my classification as under: -

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

☐ I am a Retail Customer 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 Customer. 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 Customer:
A retail investor means an investor who is not classified as an accredited investor or as an ultra-high net worth investor.

CLIENT CLASSIFICATION ASSESSMENT AS PER DFSA CONDUCT OF BUSINESS MODULE

☐ I am an Individual who:

i. has net assets of at least USD 1,000,000*; AND
ii. I have been, in the previous two years, an Employee in a relevant professional position of a Regulated Financial Institution; or
iii. I have sufficient experience and understanding of relevant financial markets, products or transactions and any associated risks.
*Net Asset Net of Loan / mortgage / leverage etc. and Excluding the value of Primary Residence Property.
I hereby consent to being treated as an Assessed Professional Client. HDFC Bank Limited DIFC Branch ("HDFC DIFC") does not offer financial services to Retail Clients. I therefore understand that I will not be afforded retail customer protections and compensation rights that may generally be available to me in other jurisdictions.
I understand that if I am classified as Retail customer, then I will be deboarded from DIFC branch.

Personal Data Protection Law (PDPL)

The account opened / held by the customer with the Bank will be governed by the General Terms and Conditions that are applicable for the product. In addition to those General Terms and Conditions, the following Additional Terms and Conditions will also be applicable:

Confidentiality

I agree that the information the Bank holds about me will not be disclosed to anyone (including other members of the HDFC Group), other than:

- Where the Bank is legally required to disclose;
- Where the Bank has a public duty to disclose;
- Where the Bank's legitimate business purposes require disclosure,
- Where the disclosure is made with my consent; or
- As set out in the terms below.

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

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

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

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

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

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

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

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

I understand that where I have provided consent I 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 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 may be entitled to or about products and services available from the Bank that may be of interest to me etc.

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

☐ Email ☐ Phone ☐ SMS ☐ No, I am not interested in receiving any such newsletter or information

I understand that, I 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

Vernacular Declaration

I agree that I can read / write English. I 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 can understand the same.

Third party verification declaration

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

or

☐ I 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 hereby confirm that _____ (Name of the Client) is authorised to act on my 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

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

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

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

PHOTO

Signature

Name _____ Date & Place _____

For Office Use Only

Account Type

☐ Face To Face (FTF) - If FTF, the RM certifies that the customer has signed in his / her presence

☐ Non Face To Face (NFTF) - If NFTF, the Certifier certifies that the customer has signed in his / her presence

Form Verified and Account Opening Approved by

_____ _____

RM Name & Employee Number | Team Leader Name and Employee Number

Account Number _____ Product Code _____ LC _____ LG _____

Inputer _____ Authoriser _____ Date of Processing _____ Remarks _____

Branch Code _____ Branch Name _____ Portfolio Code _____

U.S. Indicia Match ☐ Yes ☐ No

CRS Indicia Match ☐ Yes ☐ No

Document Collected _____

☐ TIN proof ☐ Form W8 or equivalent ☐ Form W9 or equivalent ☐ Any Other Document