

TERMS & CONDITIONS:

1. The request towards splitting/ premature liquidation/ maturity instruction of the Deposit is on the instruction of the Applicant.
2. The Applicant understands that no interest shall be payable if the Deposit is liquidated within a specified time period from the date of booking, as decided by the Bank from time to time.
3. The Applicant understands that, in the event of premature liquidation, the Bank shall be entitled to levy a premature penalty at the rate as may be decided by the Bank from time to time.
4. In case of Non-Withdrawable deposit, the same will be booked with maturity instruction as 'Do Not Renew'. Non-withdrawal Fixed Deposit cannot be used as security collaterals for Overdraft Facility/Advances, issuance of Letter of Credit/Bank Guarantee or any other margins etc.
5. In case of the closure of the Deposit, upon the credit of proceeds to the account specified by the Applicant, the Applicant shall have no right or claims on the Bank in relation to the said Deposit.
6. These Terms and Conditions shall be subject to the terms and conditions as may be prescribed by the Bank in relation to the deposit accounts and shall be governed by the governing laws as may be prescribed therein and as may be uploaded / updated in the Bank's website www.hdfcbankbahrain.com

[DECLARATION]

I/We have read the Terms and Conditions governing opening of account/ deposit with HDFC Bank's Bahrain branch. I/We hereby accept and agree to be bound by the aforesaid Terms and Conditions as may be amended from time to time, including those excluding/limiting the Bank's liability. I/We hereby specifically agree and confirm that the Bank shall be entitled to disclose and/or procure information pertaining to me/us as provided in the Terms and Conditions.

[SIGNATURES]1st applicant2nd applicant3rd applicant**[FOR BANK USE ONLY]**Account No Cust ID Branch CODE:
(Br Code where a/c is to be opened)Product CODE: LC CODE: LG CODE: PROMO CODE: DIVISION CODE:

VALUE DATE	FUNDS PARKED	RM Signature	DATE	FOR CPU USE	DATE
 Date				DVU	
 Month				FCU	
 Year					
AMOUNT 	Rate of interest 				
		VARIANCE (If applicable) 			
		SOURCING BR CODE			