COMMON ONGOING CUSTOMER DUE DILIGENCE (CDD) FORM FOR HDFC BANK BAHRAIN BRANCH & DIFC BRANCH (For Individual Clients)

I hereby authorize HDFC Bank to update my KYC records

HDFC BANK
We understand your world

***If not applicable kindly strike off or mark NA against the same.**

☐ **HDFC Bank DIFC Branch (Regulated by DFSA)** ☐ **HDFC Bank Bahrain Branch (Regulated by CBB)**

CUSTOMER NAME: _____

CUSTOMER DETAILS

Cust ID Bahrain: _____

Cust ID India: _____

Cust ID Hong Kong: _____

Date of Birth: _____ Place / City of Birth: _____

Country of Birth: _____

Country of Citizenship / Nationality (in case of more than one, please mention all the countries)

Country 1 _____

Country 2 _____

Country 3 _____

ACCOUNT DETAILS

Bahrain: _____

India (NRE / NRO): _____

Hong Kong: _____

OCCUPATION (PLEASE TICK MARK FROM BELOW OPTIONS)

☐ Self employed ☐ Employed ☐ Professional
☐ Student ☐ Retired ☐ Housewife
☐ Others _____

EMPLOYER / BUSINESS

Employer/Business Industry: ☐ No Change in Employer/Business
☐ Change in Employer/Business

Name: _____

Occupation / Designation: _____

Business activity carried out: _____

Address of Business (for Self-Employed Individuals): _____

_____

_____

City _____ State _____

Country _____ Pincode _____

Whether customer classified as Pooled Fund ☐ **Y** ☐ **N**

Annual Income (USD): _____

Net Worth (USD): _____

Are you a Politically Exposed Person: ☐ **Y** ☐ **N**

*Net Assets (USD) - Excluding the value of Primary Residence

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

***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.

Date: D D M M Y Y Y Y

Professional Client as defined in Rule 2.3.7 of COB Rule book of the DFSA.

1. the individual has net assets of at least USD 1 million calculated in accordance with Rule 2.4.2 in COB Rule Book of the DFSA, and
2. either

(a) the individual is, or has been, in the previous two years, an Employee in a relevant professional position of an Authorized Firm or a Regulated Financial Institution; or

(b) the individual appears, on reasonable grounds, to have sufficient experience and understanding of relevant financial markets, products or transactions and any associated risks.

Are you a Professional Client ☐ **Y** ☐ **N**

SOURCE OF WEALTH / INCOME (PLEASE TICK MARK FROM BELOW OPTIONS)

☐ Earning from work ☐ Earning from business ☐ Investment Income
☐ Inheritance ☐ Sale of asset/s ☐ Winnings from lottery / prize
☐ Others _____

Anticipated Monthly Transaction in the account (USD) _____

TAX RESIDENCY

Please indicate ALL countries in which you are resident for tax purposes and the associated Tax Identification Numbers

Sr. No.	Country of Tax Residence #	Tax Identification Number

Include U.S. where you are a US citizen / green card holder

CHANGE IN ADDRESS (PLEASE TICK MARK FROM BELOW OPTIONS)

☐ There is no change in my Mailing address / Permanent Address

☐ I wish to change my Mailing / Permanent Address

If there is change in mailing / permanent address please provide the details below:

Mailing Address:

Flat No. / Bldg Name _____

Road Name _____

Landmark _____ City _____

Pin Code / PO Box _____ State _____

Country _____ Country Code _____

Permanent Address:

Flat No./Bldg Name _____

Road Name _____

Landmark _____ City _____

Pin Code/ PO Box _____ State _____

Country _____ Country Code _____

CONTACT DETAILS

	Country	Area	Phone Numbers
Residential			
Mobile			
Office			
Fax			

Email ID _____

V:01/2026/09

ACTIVATION OF DORMANT ACCOUNT

I confirm that I have not operated my accounts with Bahrain Branch for the following reasons _____

I request you to activate my account/(s)

SR.NO.	ACCOUNT NO
1.	
2.	
3.	
4.	

In case of request for activation of a Dormant Joint Account, separate CDD form for all Joint Account holders to be provided

PASSPORT & VISA DETAILS	
Nationality	
Passport Number	
Place of Issue	
Date of Issue	
Date of Expiry	

CPR / National ID No	
CPR / National ID Expiry Date	
Country of Residence	

If you are living in any country which is other than the country of Nationality, please provide Visa details:

Visa Issue Date	
Visa Expiry	

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, as applicable

☐ 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.**

Ultra-high net worth investors are:

(a) Individuals who have a minimum net worth (or joint net worth with their spouse) of USD 25 million or more;
(b) Companies, partnerships, trusts or other commercial undertakings, which have financial assets available for investment of not less than USD 25 million; 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).

Terms and Conditions

The account opened / held by you with the Bank will be governed by the The account opened / held by you 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

Information we hold about you will not be disclosed to anyone (including other members of the HDFC Group), other than:

- where we are legally required to disclose
- where we have a public duty to disclose
- where our legitimate business purposes require disclosure
- where the disclosure is made with your consent or
- as set out in the terms below

Details under FATCA/ CRS / Foreign Tax laws

This declaration is required to comply with **Foreign Account Tax Compliance Act of United States of America, 2010 (FATCA) and Common Reporting Standards (CRS)** which requires Foreign Financial Institutions to obtain and report specific information regarding their clients.

For more information refer
https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca and

http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/ OECD CRS and FATCA require HDFC Bank to collect and report certain information about an account holder's tax residence. 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/transparency/automaticexchangeofinformation.htm
Towards compliance with tax information sharing laws, such as FATCA and CRS we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid declaration from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance with such laws, we may also be required to

provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

Neither we nor any other member of the HDFC Group shall be responsible to you or any third party for any loss incurred as a result of us or any other member of the HDFC Group taking the actions set out in this clause.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information.

Declaration

I acknowledge and agree that the information contained in this form is collected and may be kept by the financial institution for the purpose of automatic exchange of financial account information.

I certify that I am the account holder / I am authorized to sign for the account holder of all the account(s) to which this form relates. I undertake to advise HDFC Bank of any change in circumstances which affects the tax residency status of the individual identified in Part I of this form or causes the information contained herein to become incorrect, and to provide

HDFC Bank with a suitably updated self-certification form within 30 days of such change in circumstances.

I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

Personal Data Protection Law (PDPL)

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/our 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 **https://www.hdfcbankbahrain.com** and **www.hdfcbankdifc.com**

I do hereby solemnly declare that the information provided above with respect to my account is correct. I am hereby submitting a scan copy / hard copy of the following:

☐ IDENTITY PROOF ☐ ADDRESS PROOF (for change of address)

☐ INCOME DOCUMENT

I confirm that I have understood and agree to be bound by the Terms and Conditions as amended and uploaded on respective branch websites www.hdfcbankbahrain.com and www.hdfcbankdifc.com

_____	_____
Date & Place	Customer Signature
_____	_____
RM Name / Employee code	RM Signature

For Bank Use Only

Customer ID No: _____

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 (s)

Branch Code _____

Branch Name _____

V:01/2026/09