A life more rewarding for you and your family.

International Banking for Global Indians.
In any banking relationship, time and convenience are important qualities that are well appreciated by any customer. We have designed this form so as to make it easier and hassle-free for you when it comes to applying for our comprehensive range of banking products and services. At Standard Chartered, we look forward to knowing you well, and serving you better.

Fill in BLOCK Letters

1 Please tell us about yourself

Salutation / Title  □ Mr □ Mrs □ Ms □ Other (please specify)

Full Name

First Name

Middle Name

Last Name / Surname

Date of Birth

DD / MM / YYYY

Country of Birth

PAN Number Available

□ Yes (if you, please provide the number) □ No

*Note - As per the amendment by the Income Tax Department, Bank will not be able to generate TDS certificate for your accounts held with Standard Chartered Bank India from Tax Information Network. In case your PAN is not updated with the Bank

Telephone Number (Country code mandatory)

Mobile

Are you an existing Standard Chartered Bank customer

□ Yes (Please provide your account number) □ No (Please complete the fields below)

Existing Account Number

Identity Document Number

Type of Identity Document

□ Passport □ Driving Licence □ PAN Card □ Other (please specify)

Gender

□ Male □ Female □ Third Gender

Nationality

□ Indian □ Other (please specify)

Education Status*

□ Undergraduate □ Graduate □ Post-Graduate □ Diploma □ Professional □ Other (please specify)

Marital Status*

□ Married □ Single □ Other (please specify)

Residence Status: Non-Resident Indian

Number of Dependents

Residential Address

Country of Residence

Landmark

City

State

Country

*Compulsory in case of P.O. Box address

Required for Assured Products Only
Preferred Address for communication
☐ Residential Address ☐ Permanent Address ☐ Office Address ☐ Other Address (please specify below)

Landmark* ☐
City ☐
State ☐
Country ☐
Pin code ☐
*Compulsory in case of P.O. Box address

Communication address for Tax Deduction (TDS) Certificate, where applicable
☐ Residential Address ☐ Permanent Address ☐ Office Address ☐ Other Address (please specify below and mention in address proof)

Landmark* ☐
City ☐
State ☐
Country ☐
Pin code ☐
*Compulsory in case of P.O. Box address

Only one TDS certificate is issued across all linked accounts and will be sent to the address chosen here. This will override the previously indicated TDS address on linked accounts.

Telephone Number (Country code is mandatory)
Home ☐ ☐ ☐ ☐ ☐ ☐
Office ☐ ☐ ☐ ☐ ☐ ☐
Fax ☐ ☐ ☐ ☐ ☐ ☐

Email Address (Please provide your primary email address)

Annual income ₹

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email
☐ Yes ☐ No

Signature of Applicant ____________________________

Version - Sep 2017
2. Which account would you like to apply for?

Savings
- NRE Savings Account
- NRO Savings Account
- NRE Employee Banking Account
- NRE Supervalue Account
- Other [Specify]

Current Account
- NRE Current Account
- NRO Current Account
- Other [Specify]

How would you like to fund your account
- Cheque
- Cash
- Debbit my Standard Chartered account

Total Amount £ ____________________________

3. Would you like a joint account?

- Yes [Please complete the section below]
- No [Please go to section 4]

Mode of Operation
- Either or Survivor
- Joint
- Other [Specify]

Relationship to main applicant

Salutation / Title
- Mr
- Mrs
- Ms
- Other [Specify]

Full Name

First Name

Middle Name

Last Name / Surname

Date of Birth

Country of Birth

PAN Card Available
- Yes [If yes, please provide the number]
- No

Telephone Number (Country code is mandatory)

Mobile

Are you an existing Standard Chartered Bank customer
- Yes [Please provide your account/credit number]
- No

Existing Account Number

Existing Credit Number

Type of Identity Document
- Passport
- Driving License
- PAN Card
- Other [Specify]

Identity Document Number

Gender
- Male
- Female
- Third Gender
- Nationality
- Indian
- Other [Specify]

Education Status
- Undergraduate
- Graduate
- Post Graduate
- Diploma
- Professional
- Other [Specify]

Residence Status
- Resident Indian
- Non-Resident Indian

Country of Residence
**Residential Address**

<table>
<thead>
<tr>
<th>Address details</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
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<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
</tr>
</tbody>
</table>

*Compulsory in case of P.O.Box address*

**Telephone Number (Country code is mandatory)**

<table>
<thead>
<tr>
<th>Home</th>
<th>Permanent</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Nature of Employment**

- [ ] Self Employed
- [ ] Other (please specify)

**Employee ID**

**Nature/Type of Business**

- [ ] Software
- [ ] IT Hardware
- [ ] Finance
- [ ] FMCG
- [ ] Engineering
- [ ] Infrastructure
- [ ] Textile
- [ ] Leather
- [ ] Other (please specify)

**Occupation/Designation**

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephones, SMS or email?

- [ ] Yes
- [ ] No

**Signature of Joint Applicant**

4 **Please consider these valuable services**

If opting for an instant account, please ensure that you receive a welcome kit that contains your cheque book and Debit / ATM card. Please acknowledge receipt of the same.

**For Main Applicant**

<table>
<thead>
<tr>
<th>Type of card</th>
<th>Visa Platinum Debit Card</th>
<th>Other (please specify)</th>
</tr>
</thead>
</table>

*Name as it should appear on the Card (minimum of 6 to maximum of 9 characters)*

**Statement Type**

- [ ] Physical Statement
- [ ] Electronic Statement

*If only electronic statement is selected, no physical statement will be sent, however the same will be provided on request through Phone Banking.*

**Summary statement of accounts (Electronic statement)**

- [ ] Yes
- [ ] No

**Online Banking**

- [ ] Yes
- [ ] No

**Mobile Banking**

- [ ] Yes
- [ ] No

Version - Sep 2017
For Co-Applicant

- Debt Card: [ ] Yes, [ ] No
- Type of card: [ ] Visa Platinum Debit Card, [ ] Other (please specify)

If yes, please provide the name you wish to appear on the Debit Card (minimum of 5 to maximum of 21 characters)

- Online Banking: [ ] Yes, [ ] No
- Mobile Banking: [ ] Yes, [ ] No

Would you be interested in signing up for the following products:

- Credit Card: [ ] Yes, [ ] No
- Term Deposits: [ ] Yes, [ ] No

Credit Card

Would you like to apply for a Credit Card?

[ ] Yes, [ ] No

- Type of Card: [ ] Titanium Credit Card, [ ] Other (please specify)

Name to be embossed on the card

I would like you to debit my Current/Savings Account with you for payment of my Credit Card dues (Full Balance)

Please provide your account number

PAN Card Available

[ ] Yes (if you, please provide the number): [ ] No (please attach form 6096 separately along with address proof)

Online Banking Required

[ ] Yes, [ ] No

Statement Type

[ ] Physical Statement, [ ] Electronic Statement

*If any electronic statement is selected, no physical statement will be sent; however the same would be provided on request through Phone Banking.

Contact details of a friend or relative not living with you

- Name
- First Name
- Middle Name
- Last Name / Surname

Telephone Number (Country code is mandatory)

- Home
- [Country code]
Would you like a Supplementary Credit Card?

☐ Yes  ☐ No

If Yes, then fill the supplementary card form below with ID and Address proof of Supplementary Card applicant:

☐ Titanium Credit Card  ☐ Other [please specify]

Yes I would like a supplementary Card for any (Please tick)

☐ Spouse  ☐ Father  ☐ Mother  ☐ Son  ☐ Daughter  ☐ Brother  ☐ Sister

Primary Cardholder’s Name

First Name
Middle Name
Last Name/Surname

Existing Card number

PAN No. [for primary cardholder]

Supplementary Card Applicant’s name

Full Name
First Name
Middle Name
Last Name/Surname

Supplementary Card Applicant’s Date of Birth

Nationality

Enter Supplementary Card Applicant’s name as you would like to have Embossed on the Card

Residential Address

Language

City
State
Country
Pin Code

*Compulsory in case of R.C.Box address
By signing this application you:
1. acknowledge that the information you have given to us in connection with this application is true, complete and not misleading.
2. authorise us to verify any of the information you have given to us, or your credit standing from any source we may consider appropriate (such as an authority on Credit Information Company or Credit Bureau).
3. authorise us to obtain a credit rating from you.
4. agree that we may decline your application. If this happens, no contract will exist between us, and we reserve the right to retain the documents you submitted with your application.
5. confirm and agree that we may have any information or documentation in connection with this application relating to you (including your personal information) to any authority or other person (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing or credit card products and services).
6. agree that you will not assign your rights or obligations under this contract to any third party without our prior written consent.
7. consent to our obtaining credit reference checks (including a credit score) in relation to your application from any person to which we may disclose your personal information.
8. acknowledge that if this application is accepted by us, we will make it available to any person to who we may disclose your personal information.
9. acknowledge that if this application is declined, no pre-contractual relationship will arise between us.
10. acknowledge that if this application is rejected, no pre-contractual relationship will arise between us.
11. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.
12. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.
13. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.
14. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.
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17. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.
18. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.
19. acknowledge that if this application is accepted, we will make credit available to you in accordance with the terms of this application and the terms and conditions of the relevant agreement.

Name:

Annual Income (P.A.):

Date:

Signature of the Primary Cardholder:

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Term Deposit

Would you like to apply for a Term Deposit:
- NRO Deposit
- NRO Re-investment Deposit
- NRE Deposit
- NRE Re-investment Deposit
- FCNR Deposit
- Other (please specify)

Currency (if FCNR Deposit):
- JPY
- USD
- GBP
- AUD
- CAD
- EUR

Tenure:
- Years
- Months
- Days

Amount:
- In Numbers
- In Words

Instructions on Interest Payment:
- Credit to Account
- Capitalize with Principal

Renewal Instructions:
- Renew Principal and Interest
- Renew only Principal
- Do not renew

Payment Instructions:
- Credit Standard Chartered Bank A/C number
- Issue Pay Order in the name of any of the A/C holders only

“Demand Draft charges applicable”

Full Name:

First Name

Middle Name

Last Name / Surname

Account into which Principal and Interest is to be credited

How would you like to fund your account:
- Cheque
- Cash
- Directly into Standard Chartered account

Funding Amount:

[Paragraph about funding amount and conditions]

Customer Introduction

For Current / Savings Account

Name of Introductor:

First Name

Middle Name

Last Name / Surname

Account number

I confirm that I have been an account holder with Standard Chartered Bank for over six months.
I confirm that I personally know the applicant(s) detailed below for more than six months and confirm to give identity, occupation and address.

Signature

Date

Page 9 of 21

Version - Sep 2017
For Employee Banking Savings Account:

Name, residential address, income and all other details in this Account Opening Form of our employee:

<p>| | | | | | | | |</p>
<table>
<thead>
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</tr>
</thead>
</table>

City

State

Country

PIN Code

are as per details maintained in our Company Records. For and on behalf of

Authorized Signature

Date

D D / M M / Y Y Y Y
Nomination

Form D: Nomination under section 4(b) of the Banking Regulation Act 1949 and Rule 21 of the Banking Companies (Nomination) Rule 1995 in respect of Bank deposits.

Tick one:

☑ Yes (I wish to avail of the nomination facility)

☐ No (the benefit of the nomination facility have been explained to me. I am not interested in making a nomination. Kindly approve the account opening form without any nomination.)

*Note: please complete the fields below.

Would you like the name of your nominee to be printed on the deposit confirmation advice and statement of accounts sent to you and on the passbook used by your?

☑ Yes ☐ No

If you nominate the following person who, in the event of my/minor’s death, will receive the amount of the deposit in this account which is being opened as per this application request:

Full Name of the Nominee

First Name

Middle Name

Last Name / Surname

Date of Birth

D M Y

(Verso)

Relationship with the applicant:

Address of the nominee (different from the address provided in the application form):

City

State

Country

PIN Code

**As the nominee is a minor on this date, I also appoint Guardian’s Name:

First Name

Middle Name

Last Name / Surname

City

State

Country

PIN Code

Version - Sep 2017
to receive the amount of the deposit on behalf of the nominee in the event of any minor's* death until the nominee comes of age.

Signature of Main Applicant: __________________

Signature of Joint Applicant: __________________

*If the account is in more than 2 names, do not complete this nomination form but complete the nomination form in the supplementary account opening form.

Nomination Facility: Only if customer is using a thumb impression in the nomination section; two witnesses are required. However, if the applicant has signed in the nomination section then the witness details are not required to be filled up.

Additional notes: (a) All fields are not required (b) Where the deposit is made in the name of a minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor (c) Thumb impressions must be attested by two witnesses.

Witness Name

First Name: __________________

Middle Name: __________________

Last Name: __________________

Signature: __________________

Address: __________________

Date of Birth: D D / M M / Y Y Y Y

Witness Name

First Name: __________________

Middle Name: __________________

Last Name: __________________

Signature: __________________

Address: __________________

Date of Birth: D D / M M / Y Y Y Y
9. Would you like to open an investment services account?

☐ Yes ☐ No

If Yes then please complete the section “Investment Services Enrollment Form”

10. Declaration for difference in signature (Annexure 10)

Date
To
The Manager
Standard Chartered Bank
(Branch Name)

Sir,

Ref: Change in signature

With reference to my __________________________ (document name) bearing reference number __________________________ (document number)

and the account opening form I have submitted herewith, I request you to record with yourselves my specimen signature as below:

________________________

while the signature recorded in the __________________________ (document name) is

________________________

This difference in signatures is because __________________________

Yours faithfully,

(Name & Signature of customer)

11. Declaration for Household Recognition under the Premium Banking Programme

Date
To
The Manager
Standard Chartered Bank
(Branch Name)

Sir,

This is to confirm that my / our family already bank with Standard Chartered Bank and following are the details of the accounts held by me / our family.

<table>
<thead>
<tr>
<th>Account Number(s)</th>
<th>Account(s) held in the name of</th>
<th>Relationship of Account Holder with the applicant(s)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Basis the above information, I / We wish to avail of the Household Recognition services under the Premium Banking Programme.

I / We understand that the Household Recognition services would be offered to me / us subject to specific terms and conditions being met and may be withdrawn by the Bank without any prior notice.

Yours faithfully,

(Name & Signature of customer(s))
Page left blank intentionally
Declaration

By signing the application, you:
1. represent and warrant that all information is true and complete (including account closures);
2. confirm being a person of Indian origin not living abroad;
3. understand that no bond is negotiable in the event of a default by the borrower;
4. confirm your resident state as per the relevant laws of the Reserve Bank of India (RBI), and your state of residence as per the relevant state law;
5. undertake to comply with the conditions specified in the Reserve Bank of India (RBI) and other regulatory authorities as applicable;
6. understand that the regulators and the Reserve Bank of India may make changes in the conditions specified in the Reserve Bank of India (RBI) and other regulatory authorities as applicable;
7. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
8. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
9. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
10. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
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22. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
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24. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
25. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
26. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
27. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
28. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
29. authorize the Bank to verify the information provided by you from any source and take action as may be necessary to ensure that the information provided is accurate and complete;
30. Authorise us to share non-sensitive details of the credit facility provided to you with credit information companies (CIC). Such details include the amount of credit you are entitled to and your repayment history. We will also get details of credit facilities given to you by other financial institutions from the CIC. We will use such details to determine whether we will give you additional credit facilities. If you are required to report to us, we will update the CIC. If you apply to us for a credit facility, we will check your credit history and report to the CIC. Such report will show any credit facilities provided by the bank.

31. Authorise us to recover any sum, penalty and interest from you that may be incurred or demanded from the bank due to non-compliance with the terms and conditions of the account. The demand would be recoverable by way of offset to the account or any other mode, immediately or otherwise, from the bank.

Mode of Operation

[ ] Either or Survivor [ ] Joint [ ] Other (please specify)

Account Number
## General Information

<table>
<thead>
<tr>
<th>Acquisition Code</th>
<th>Source/Channel Code</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
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<td>Referring ID</td>
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<td>ARM Code</td>
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<td>Sourcing ID</td>
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<td>Promotion Code</td>
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<td></td>
<td>Occupational Code</td>
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## Unique to CASADO

<table>
<thead>
<tr>
<th>Branch Code</th>
<th>Product Code</th>
<th>Sub-product Code</th>
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<tbody>
<tr>
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<tr>
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<td>Corporate Relationship ID</td>
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<tr>
<td>Corporate Category</td>
<td>A</td>
<td>R</td>
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</table>

## Deposit Details

<table>
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<tr>
<th>Products</th>
<th>Product name</th>
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<tr>
<td>CASA</td>
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<tr>
<td>Term Deposit</td>
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## Cheque Details

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<tr>
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<th>Dated</th>
<th>Drawn On</th>
<th>Amount</th>
<th></th>
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<tbody>
<tr>
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<td>2</td>
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<td>3</td>
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</table>

## Unique to Credit Card

<table>
<thead>
<tr>
<th>Product Code</th>
<th>Company Code</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>M/D ID</td>
<td>LISZ Code</td>
<td></td>
</tr>
<tr>
<td>Corporate ID</td>
<td>Bank Calling Date</td>
<td></td>
</tr>
<tr>
<td>Customer ID selected</td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
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<td></td>
</tr>
<tr>
<td>Account Numbers stipulated</td>
<td></td>
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<tr>
<td>1</td>
<td>2</td>
<td>3</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Recommended by</th>
<th>Approved By</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Signature of Sourcing Staff</th>
<th>Signature of Credit Officer</th>
<th>Signature of Reviewing Officer</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>PSID of Sourcing Staff</th>
<th>PSID of Credit Officer</th>
<th>PSID of Reviewing Officer</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name of Sourcing Staff</th>
<th>Name of Credit Officer</th>
<th>Name of Reviewing Officer</th>
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<th>Date</th>
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</tbody>
</table>
# Investment Services Enrollment Form

## (For Individuals)

### 1 Please tell us about yourself

<table>
<thead>
<tr>
<th>Preferred Processing Type</th>
<th>Mode of Holding (Investment Services Enrollment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Electronic</td>
<td>☐ Single</td>
</tr>
<tr>
<td>☐ Paper</td>
<td>☐ Either or Survivor</td>
</tr>
<tr>
<td>☐ Both (Paper and Electronic)</td>
<td>☐ Joint</td>
</tr>
<tr>
<td></td>
<td>☐ On behalf of Minor</td>
</tr>
</tbody>
</table>

**Main Applicant**

- **Salutation / Title**: ☐ Mr ☐ Mrs ☐ Ms ☐ Ms Other: [ ]
- **Full Name**: [ ]
- **Date of Birth**: [ ]
- **Place of Birth**: [ ]
- **PAN No.**: [ ]

**Guardian's Full Name (If new first applicant is a minor)**

- **Name**: [ ]
- **Date of Birth**: [ ]
- **Place of Birth**: [ ]
- **PAN No.**: [ ]

**Relationship with Main Applicant:**

- **Joint Applicant 1**:
  - **Name**: [ ]
  - **Date of Birth**: [ ]
  - **Place of Birth**: [ ]
  - **PAN No.**: [ ]

- **Joint Applicant 2**: [ ]
  - **Name**: [ ]
  - **Date of Birth**: [ ]
  - **Place of Birth**: [ ]
  - **PAN No.**: [ ]

**Main Applicant Mailing Address**

- **City**: [ ]
- **Pin Code**: [ ]
- **State**: [ ]
- **Country**: [ ]
- **Country of Residence**: [ ]
- **Nationality**: [ ]

**Telephone Number (All local and telephone number is mandatory)**

- **Tel No.**
  - **Country Code**: [ ]
  - **STD Code**: [ ]
  - **Mobile No.**: [ ]

- **I wish receive summary of our investment(s) on the below mentioned email address I hereby confirm having requisite knowledge and experience in using online / electronic / Non-physical mediums**

- **Email Address**: [ ]

**Bank Details for Standard Chartered Bank Accounts Only**

- **Bank Name**: [ ]
- **Bank Account No.**: [ ]
- **Branch**: [ ]
- **City**: [ ]
- **Account type**: ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Other [ ]

### 2 Status

☐ Resident ☐ Non-Resident Indian ☐ Person of Indian Origin (PIO) ☐ US Green Card Holder ☐ Other [ ]

### 3 Non Resident Indians / Person of Indian Origin (PIO) Declaration

**For Non Resident Indians Investing through Standard Chartered Bank, India**

- [ ] We have met/spoken to the Concerned relationship manager of Standard Chartered Bank in India and confirm that we are executing Transactions - during the course of our stay in India and in due compliance with applicable local laws and regulations and also confirm that the above would be in due compliance with the applicable local laws and regulations in my country of residence.

**For Non Resident Indians Investing through Standard Chartered Bank office outside India**

- [ ] We have met/spoken to the Concerned relationship manager of Standard Chartered Bank in my country of residence and confirm that we are executing Transactions - in due compliance with applicable local laws and regulations in my country of residence.
For Applicants investing through appointed Power of Attorney in Standard Chartered Bank, India

Please complete if applicable:

We herewith declare and confirm that, MM/DD/YYYY, is appointed as my/our Attorney under Power of Attorney in this application, and my/her/his Power of Attorney will be executing investment transactions on my/our behalf in India and with due compliance of all applicable laws and regulations. My/Our Attorney shall execute investment transactions on the basis of my/our risk profile only. My/Our Attorney shall keep Standard Chartered Bank informed of any change in my/our contact information which would impact my/our risk profiling with Standard Chartered Bank. We shall not hold Standard Chartered Bank responsible in any manner arising out of or relating to the investment transactions made by my/our Attorney on our behalf.

Declaration

For all applicants

We hereby acknowledge that the information furnished by us in the above application is true, correct and complete and no material information has been withheld or suppressed.

We hereby confirm to have read and understood the prospectus and latest report on the securities, funds or other investments which is the subject of the information provided herein. We also acknowledge that the information given by Standard Chartered Bank ("SCB") has been derived from sources believed to be reliable but no guarantee is given concerning its accuracy or completeness.

We agree to abide by the terms and conditions, rules and regulations governing the funds, securities or other investments.

We hereby acknowledge that SCB in its capacity as a distributor of mutual funds or while referring any other third party financial products may offer advice which is additional to its advice of distribution/retail. SCB will not be charging any fee for such advice and such advice should not be construed as "Investment Advice" as defined in the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013. We hereby further acknowledge that we have been informed by SCB that, we can get a part of the investment advisory services only upon seeking separate documents with the Investment Advisory Group of the bank for obtaining "Investment Advice" as defined in the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 from it; and by paying specific fees ("Applied by SCB") for such "Investment Advice".

We understand and agree that SCB does not warrant, warranty, assure or commit any return on any of the investment opportunities and that the value of investment can go up as well as down.

We understand and acknowledge that SCB does not (a) guarantee payment on; (b) guarantee the liquidity of; or (c) make any offer to buy back or otherwise acquire/sell/purchase/redeem; (d) guarantee the redemption or repayment of; or (e) guarantee the payment of interest or dividend on, any investment opportunity.

We understand and acknowledge that SCB shall not indemnify you in respect of any losses which may be incurred as a result of compounding any transactions or other investments.

We understand that we are not to make a profit, may lose money, and may not get back the amounts on any of the investment opportunities. Past performance is not an indication of or guide to future performance, and there is no guarantee as to the performance of any investment opportunity. We acknowledge and agree that SCB is not responsible for any loss (direct or otherwise) sustained by you or any or any other person on any investment opportunity.

We confirm that we have been advised to seek independent tax and financial advice before taking a decision to invest in any securities, funds or other investments upon which information is given herein.

We confirm that we have not received and will not receive any commission, brokerage or any other inducement in any form, directly or indirectly, for subscribing to any fund.

We understand that we will be employing its global facility for processing customer related data overseas and this will enable SCB to provide market current/factual data more efficiently.

We acknowledge and understand that the information about our/our account(s) with its group companies and vendors and such information could also include personal data.

We understand that SCB and any of its group companies may transmit information about our account(s) by means of mail, fax, phone, electronic means or otherwise, at their discretion and such information could also include personal data. Electronic means include the use of the SCB and its group companies' own or third-party networks, instead of the Internet. Communications with SCB and hereunder means to all of such forms. Such risks include those result from SCB's errors in transmission, technical defect, power failure, fraud, forgery, legal, insolvency, unauthorized disclosure or unauthorized interception or manipulation by third parties.

We acknowledge and understand that there is no guarantee that the information can be transmitted free of error, and that such information may be used, disclosed, erased, lost, intercepted, lost, intercepted by unauthorized persons.

We acknowledge and understand that the above-mentioned statement applies to all of the products and features and risk disclosures is not meant to be exhaustive.

We hereby acknowledge and understand that SCB and its group companies and any/all other regulatory body or which may be required under the Prevention of Money Laundering Act, 2002 and applicable law or which SCB deems necessary and relevant.

We acknowledge and understand that this document contains a brief summary of some (and not all) of the product terms, features and risk disclosures and is not meant to be exhaustive. We have read and understood the terms and conditions of the above-mentioned statement.

We hereby agree that we have received and understood the terms and conditions of the above-mentioned statement.

We acknowledge and understand that SCB is under no obligation to quote or offer the services to which the terms and conditions of any/all other regulatory body or which may be required under the Prevention of Money Laundering Act, 2002 and applicable law or which SCB deems necessary and relevant.

We hereby agree and understand that SCB is under no obligation to execute any transactions on our behalf.

We acknowledge and understand that SCB is under no obligation to quote or offer the services to which the terms and conditions of any/all other regulatory body or which may be required under the Prevention of Money Laundering Act, 2002 and applicable law or which SCB deems necessary and relevant.

We hereby agree that, MM/DD/YYYY, is appointed as my/our Attorney under Power of Attorney in this application, and my/her/his Power of Attorney will be executing investment transactions on my/our behalf in India and with due compliance of all applicable laws and regulations. My/Our Attorney shall execute investment transactions on the basis of my/our risk profile only. My/Our Attorney shall keep Standard Chartered Bank informed of any change in my/our contact information which would impact my/our risk profiling with Standard Chartered Bank. We shall not hold Standard Chartered Bank responsible in any manner arising out of or relating to the investment transactions made by my/our Attorney on my/our behalf.
Know Your Investment Risk (KYRI) - Mutual Fund

Investment Risk
Mutual Funds are subject to investment risks, including the possible loss of your principal amount. Past performance is not an indication of future performance. The value of any investment and income generated is not guaranteed and will fluctuate over time.

Foreign Exchange Risk
You should be aware that your investments may be negatively affected by foreign exchange risk if you hold funds that invest in assets denominated in foreign currencies.

Retail Selling Bouns
The price of Mutual Funds quoted is indicative as it is determined after, net of tax, respective markets close for the day.

Share Charges
You should be aware that an annual management fee, which includes fund management and administrative fees, will be charged by the third-party investment provider.

Cut-off Time for Mutual Fund Transactions
Mutual Fund transactions involving sales, purchase, switching and redemption of units will only be transacted on a business day if the order is received before cut-off time.

Unclaimed Interests
If the transaction will be executed on the following business day.

Investment in Emerging Markets
Emerging market investments may be more volatile than investments in more developed markets. Some emerging markets may have relatively unstable governments, economies based on only a few industries and financial markets that are less well regulated. There may be an increased risk of foreign exchange, political instability, and in addition to withholding taxes on investment income, some emerging markets may impose foreign exchange controls, which could result in lower investment opportunities. Brokers and custodians in emerging markets may be less well capitalized and subject to stricter exchange controls.

Differences between Capital Guaranteed and Capital Protected Funds: (if applicable)
Capital guaranteed funds offer a guarantee on your capital by a credible financial institution. Capital protected funds invest in relatively stable financial instruments to protect the capital, but offer no capital guarantees.

Potential Risks of Exchange Traded Funds (ETFs)
Although ETFs are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indices, ETFs may not be able to achieve their investment objectives and performance may diverge from that of the index due to various factors, such as transaction costs, management fees, and the ETF's expenses. If you redeem your shares before the termination of the fund, or before the end of the investment period, you may not get back the original amount you invested or the value may be lower than that of your original investment.

Terms and Conditions for the Weathman Electronic Investment Transaction Process

1. Definitions:
   a) "Investment" means the purchase of Units in a Mutual Fund. In the case of a UCMF, it also includes any additional Units purchased subsequent to the initial investment.
   b) "UCMF" means the United Capital Management Company Limited, which is the Manager of the Funds.
   c) "Mutual Fund" means any investment scheme that is registered with the Securities and Exchange Board of India (SEBI).
   d) "SEBI" means the Securities and Exchange Board of India.
   e) "Unit" means the basic unit of investment in a Mutual Fund, which is usually 1,000 or 1,000,000.
   f) "Offer Document" means any document from which the subscriber to the scheme/subscriber/holder to the Mutual Fund may ascertain the nature of the scheme, the risks involved, and the safeguarding of the money paid by the investor.
   g) "Regulatory Authority" means and includes SEBI, the Reserve Bank of India, any other authority appointed by the Government of India or any other authority authorized by the Government of India.
   h) "UCMF's Terms and Conditions" means the terms and conditions as provided in the Offer Document of the UCMF.
   i) "Offer Document" means any document from which the subscriber to the scheme/subscriber/holder to the Mutual Fund may ascertain the nature of the scheme, the risks involved, and the safeguarding of the money paid by the investor.

2. Scope of Services:
   The Bank's offer is subject to the following conditions:
   a) "Customer" means an individual, a company, or any other body corporate who has subscribed to the UCMF.
   b) "Unit" means the basic unit of investment in a Mutual Fund, which is usually 1,000 or 1,000,000.
   c) "Offer Document" means any document from which the subscriber to the scheme/subscriber/holder to the Mutual Fund may ascertain the nature of the scheme, the risks involved, and the safeguarding of the money paid by the investor.

3. Customer Declaration and Warranty
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

4. Customer Instructions and Order Processing
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

5. Customer Refunds and Reimbursements
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

6. Customer Service and Support
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

7. Customer Privacy and Security
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

8. Customer Payments and Receipts
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

9. Customer Support and Complaints
   a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

10. Customer Financial Planning
    a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

11. Customer Instructions and Orders
    a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

12. Customer Refunds and Reimbursements
    a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

13. Customer Service and Support
    a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

14. Customer Privacy and Security
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15. Customer Payments and Receipts
    a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.

16. Customer Refunds and Reimbursements
    a) The Customer agrees and understands that the Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer. The Bank shall not be liable for any losses suffered by the Company as a result of any action taken on behalf of the Customer.
E) The Customer shall provide the Bank with an irrevocable Letter of Instruction, in the format prescribed by the Bank, containing all details relevant to the investment, and the Bank shall not be required to maintain compliance with any regulatory or investment restrictions whatsoever applicable to the Customer.

F) The Letter of Instruction shall be duly filled in and signed by the Customer prior to submission to the Bank and neither the Bank nor its employees shall be responsible for any incorrect information being submitted through any means whatsoever.

G) As consideration for the WMEFETP, the Customer shall pay the Bank fees and other charges and commissions in accordance with the Bank's published fee schedule. Such fees and charges are subject to review by the Bank from time to time. Such fees and charges will be debited to the Customer's account with the Bank without prior notice to the Customer. The Customer undertakes to ensure that a minimum balance is maintained in the account to cover the fees and charges for the account as and when due.

H) The Customer undertakes that the value of the Units of Mutual Funds is subject to fluctuations and past performance may not be an indication of the performance in the future.

I) The Customer hereby expressly accepts and agrees that the Bank, at any time, may disclose or share with any other manner make available, any information concerning the Customer to a company within the Standard Chartered Group or any agent or a service provider of the Bank for the purpose of avoiding support services of any nature from other financial institutions in the course of executing transactions indicated by the Customer, or to maintain the Bank's records.

J) The Customer hereby expressly accepts and agrees that the Bank may also disclose or share with its regulatory bodies or relevant governmental authority or any law having jurisdiction over the Bank or to comply with the provisions of any law or regulations or any documents made by the Reserve Bank of India, SEBI, AMFI or any regulatory body.

K) The Customer understands and agrees that for operational reasons, the Bank may forward only those instructions that are received prior to cut-off time. The Bank shall not be liable for any losses, damages, costs or expenses arising out of the resultant non-forwarding delay in execution of transaction instructions received after such cut-off times.

L) In respect of the Transactions made through the WMEFETP arrangement, the Customer agrees, acknowledges and accepts that the Customer may route future communication instructions for such transactions (financial or non-financial) through the Bank or directly approach the Asset Management Company, Mutual Funds or Registrar, where the Customer undertakes that the securities transactions directly with the Asset Management Company, Mutual Funds or Registrar, the details of such transactions may not be updated in the Customer's Mutual Fund portfolio with the Bank or may not be updated in a timely way. In case of non-financial transactions, instructions shall be sent directly to the Customer, and the Customer shall ensure that such communication is also provided by the Bank to the customer as per the Bank's requirement.

M) Where the Customer directs the asset management company, Mutual Funds or Registrar, the Customer should independently verify the transaction holding information or other data with the respective Asset Management Company, Mutual Funds or Registrar, before placing future transaction instructions through the Bank or otherwise.

N) The Customer understands that all information provided to the Bank is true, correct and complete, and the Customer is not a citizen, resident of the United States of America or any other country whose laws prohibit the Customer from entering into any Transaction. The WMEFETP is available only in jurisdictions where they may be lawfully performed by the Bank, and are not intended for or persons located in jurisdictions that restrict the distribution of such material by the Bank. Customer availing of the WMEFETP is required to inform such jurisdictions about all relevant regulations. The Bank makes no representations that the products or services provided are available to persons residing outside India, or that they may be suitable for any particular person or in any particular jurisdiction. The Bank may, at its discretion, not make available any products or services that are not in accordance with the relevant laws or regulations of any country. The information in this document may not be complete or current, and the Bank does not guarantee that the information provided is complete or correct. The statements made by the Bank do not constitute an offer or solicitation to sell securities or any other product, to any person to whom it is unlawful to make such an offer or solicitation.

4. Rights and Obligations of the Bank:

a) The Bank shall not be liable for any loss or damage incurred by the Customer in connection with the Customer's instructions via fax, email and any such instructions received by the Bank at the registered office of the Bank or any other location where the Bank has an office.

b) The Bank shall not be responsible for any loss or damage incurred by the Customer in connection with the Customer's instructions via fax, email, and any such instructions received by the Bank at the registered office or any other location where the Bank has an office.

5. Indemnity:

a) The Customer shall forthwith, on demand, indemnify and hold harmless the Bank and its directors, officers, employees or agents against any losses, costs, charges, damages, expenses, demands, proceedings, actions or suits whatsoever to which the Bank may be liable or incurred by the Bank’s directors, officers, employees or agents as a result of any Transaction, action or step taken by the Bank pursuant to the terms and conditions of this Agreement.

b) The Customer undertakes to indemnify and hold the Bank and its directors, officers, employees or agents, on demand, indemnified and held harmless all losses against and hold harmless all actions, proceedings, claims, losses, damages, charges, costs and expenses to which the Bank may be liable or incurred by the Bank or its directors, officers, employees or agents in connection with the Customer's instructions to the Bank.

6. Termination:

6A) The WMEFETP arrangement may be terminated by the Customer in the following manner:

- By providing a notice of termination of the arrangement to the Bank for all investments held by the Customer through the WMEFETP service;
- By providing a notice of termination of the arrangement to the Bank for all investments held by the Customer through the WMEFETP service.

6B) The WMEFETP arrangement may be terminated by the Customer in the following manner:

- By providing a notice of termination to the Bank, in the form of a letter addressed to the Bank at its registered office or any other office where the Bank has an office; and
- By providing a notice of termination to the Bank, in the form of a letter addressed to the Bank at its registered office or any other office where the Bank has an office.
The VMEITP arrangement shall stand terminated in terms of clause 6A and 6B above, upon receipt by the Bank from each of the Mutual Fund of the necessary intimation that each of the respective Mutual Funds has taken note of the termination of the VMEITP arrangement between the Bank and the Customer.

7. Force Majeure:
   1) If the Bank is prevented or delayed in the performance of any of its obligations under the VMEITP arrangement by force majeure, then the Bank shall be excused from the performance of its obligations as the case may be from the date of such force majeure event occurring till the time the event continues to exist.
   2) For the purpose of the VMEITP arrangement force majeure shall be deemed to be any cause affecting the performance of this arrangement arising from or attributable to acts, events, omissions or accidents beyond the reasonable control of the Bank to prevent and without limiting the generality thereof shall include the following:
      a) Strikes, lock-outs or other Industrial action;
      b) Civil commotion, riot, invasion, war threat or preparation for war;
      c) Outbreak of war, rebellion, revolution, hostilities, riot, civil disturbance, acts of terrorism (including bans on non-essential travel) issued by the World Health Organisation or any governmental authority;
      d) Fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural physical disaster;
      e) Impossibility of the use of railways, shipping, aerial or motor transport and other means of public or private transport;
      f) Political interference with the normal operations of the Bank or AMC; and
      g) Any change or introduction of any Laws and Legal Requirements.

8. Dispute Resolution:
   a) All disputes or differences arising out of or in connection with the VMEITP arrangement shall be settled amicably. In the event of failure to arrive at an amicable settlement the dispute or difference may be referred to arbitration whereupon the Bank and the Customer shall appoint one arbitrator each. The two arbitrators so appointed shall appoint one more arbitrator so that the total number of arbitrators shall be three. In the event of a Party failing to appoint an arbitrator of the two arbitrators failing to appoint the third arbitrator as provided hereabove, such arbitrator(s) shall be appointed in accordance with the Arbitration and Conciliation Act, 1996, as amended. The award given by the majority of the arbitrators shall be final, conclusive and binding upon the Parties. The arbitration shall be conducted in accordance with the Arbitration and Conciliation Act 1996 in force and as amended from time to time and will be in English language. The Arbitration proceedings shall be held at Mumbai.
   b) The arbitral award(s) rendered shall be final and binding and shall not be a subject to any form of appeal. All reasonable costs and expenses (including, without limitation, reasonable attorneys’ fees) incurred by a party/ies/ in connection with any dispute will be paid in accordance with the directions of the arbitrator(s).

9. Governing law and Jurisdiction:
   a) The arrangement herein contained shall be governed by the laws of India and shall be subject to the exclusive Jurisdiction of the Courts/Mumbai.
   b) The Customer has read and understood the aforesaid terms and conditions in totality and agree to abide by the same.

We have read and understood the Scheme Information Document/Key Information Memorandum of the Scheme(s). We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. We confirm to have understood the investment objectives, investment pattern, and risk factors applicable to Plans/Options under the Scheme(s). We have not received nor been induced by any rebates or gifts, directly or indirectly, in making the investment. We confirm that the amount invested in the Scheme is through legitimate source only and is not designed for the purposes of continuing evasion of any Act, Regulation or any other applicable laws enforced by the Government of India or any Regulatory Authority. We hereby declare that we are not US Persons. We hereby declare that we do not have any existing Micro SI/P which together with the current application will result in a total investment exceeding Rs 50,000 in a year.

Signatures

(PLEASE DO NOT SIGN THIS FORM UNLESS IT IS COMPLETED IN ALL RESPECTS.)

Main Applicant ____________________________

Joint Applicant 1 ____________________________

Joint Applicant 2 ____________________________

DD / MM / YYYY
<table>
<thead>
<tr>
<th>City</th>
<th>Helpline No.</th>
<th>Helpline No.</th>
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<tbody>
<tr>
<td>Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune</td>
<td>39402424</td>
<td>66012424</td>
</tr>
<tr>
<td>Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jaipur, Karas, Lucknow, Ludhiana, Noida, Patna, Rajkot, Surat, Vadodara</td>
<td>39402424</td>
<td>66012424</td>
</tr>
<tr>
<td>Gurgaon, Noida</td>
<td>011 - 39402424</td>
<td>011 - 66012424</td>
</tr>
<tr>
<td>Delhi, Guwahati, Howrah, Jaipur, Madurai, Prakasam, Saharanpur, Siliguri, Thane (Toll Free – call from BSNL lines only)</td>
<td>1800 425 8390</td>
<td></td>
</tr>
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<tr>
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<tr>
<td>Bahrain</td>
<td>80801129</td>
<td>Singapore</td>
<td>8001012407</td>
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<tr>
<td>Canada</td>
<td>8772185918</td>
<td>United Arab Emirates</td>
<td>8000177790</td>
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<td>Hong Kong</td>
<td>8009035108</td>
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<td>00610101144</td>
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<td>Malaysia</td>
<td>1800815063</td>
<td>United States of America</td>
<td>8773027157</td>
</tr>
<tr>
<td>Philippines</td>
<td>18001101121</td>
<td>All Other International Locations (603 area code)</td>
<td>+91 80 42867668</td>
</tr>
</tbody>
</table>
Dear Premium Banking Customer,

Thank you for your application for commencing a relationship with Standard Chartered Premium Banking. To ensure that there is clarity regarding the Bank’s terms, we request you to go through some of the important conditions listed below governing the relationship and sign your acceptance of the same. Your acceptance will confirm having received, read and understood the Most Important Document (MID), The Premium Banking Terms and Conditions, The Customer Terms and the Savings Account and Term Deposit Terms which are applicable to your Premium Banking Relationship and your agreement to abide by them or any other terms that may be in force.

1. **Premium Banking Membership**

Premium Banking is a banking relationship offered by Standard Chartered Bank *(the Bank)* where the Bank extends certain special privileges, offers products and services to its clients, which are modified from time to time. A full list of all such privileges, offers and products can be obtained from the Bank.

2. **Programme Maintenance Fee**

A monthly maintenance fee of INR 500/- and taxes as applicable, or such other amount (“Program Maintenance Fee”) as the Bank may decide in its sole discretion, shall be charged by the Bank every month and such Program Maintenance Fee shall be payable by you in the event you do not meet the qualification criteria, as mentioned below:

**Premium Qualification Criteria**

1. Minimum monthly average FUM\(^1\) (Funds under management) of ₹ 15 Lakh, or
2. Minimum monthly salary credit into Standard Chartered salary account of ₹ 1.5 Lakh, or
3. Mortgage approved amount of ₹ 1 Crore and above, in the first 12 months of commencement of Premium Banking relationship, and thereafter maintain a Mortgage outstanding balance above ₹ 1 Crore.

Please note, if one family member meets the Premium Qualification criteria, the other members of his family can enjoy Premium Banking benefits. Non-maintenance of qualification criteria shall attract a program maintenance fee and may result in discontinuation of Premium Banking services and benefits.

\(^1\)FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

3. **Renewal of Premium Banking Membership**

Premium Banking Membership will be valid for one year from the date of joining and will be subject to renewal every year at the Bank’s sole discretion.

4. **Complimentary Premium Banking services for the first six months**

Premium banking services and privileges will be complimentary for the first six months of joining. At the end of six months, if the client is unable to meet Qualification criteria, then the Bank may at its sole discretion levy Program Maintenance Fee or discontinue Premium Banking services and benefits.

5. **Cancellation of Premium Banking Membership**

a) Premium Banking client may terminate the Premium Banking Membership by giving the Bank a written intimation of the same.

b) All Premium banking privileges and services will be terminated forthwith upon the death or bankruptcy of Premium Banking clients.

c) Premium Banking Membership is offered to clients at the Bank’s sole discretion and the Bank may revoke the membership at any time, without assigning any reasons.

6. **Know Your Customer (KYC) norms**

Please be informed that there might be transaction restriction on the account in case the Know Your Customer (KYC) documents submitted by you are found incomplete/ insufficient during internal review by the Bank after the account has been opened. The account might be closed in case you are not able to provide complete KYC documents as per the requirement.
Note:

- Please verify the identity of the Bank officer before handing over the initial payment for opening the account. Also please confirm that you have not handed over cash to the officer for opening the account except when you have visited the Bank’s branch personally. You have not been incentivised by a gift/discount for opening the account.
- Account holder(s), please note that the name will be captured in certain Bank records as per the details available on the Income Tax PAN Site (only if pan card is provided as a primary identity document). This name may differ from the name appearing in the Pan Card submitted at the time of account opening.
- The schedule of charges will be sent to you along with your welcome kit.
- All charges are exclusive of duties and taxes as applicable.
- GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.
- All charges and service standards are subject to revision at the discretion of the Bank.
- The conduct of your account(s) and the use of Phone Banking, ATM, Debit Card, Door Step Banking, Internet Banking and Electronic Banking facilities and all other banking facilities are governed by the applicable “terms and conditions” and relevant service charges which shall be read, understood and accepted in addition to the above conditions.
- Withdrawals using withdrawal slips supplied by the Bank can only be made in case of Savings Bank Account opened by individuals and by the account holder in person.
- Accounts which are not operated for a period of greater than two years are classified as dormant. Consequently, the bank will allow operations in the account only after completion of due diligence by the Bank. Any Debit/ATM card due for renewal will not be issued.
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- Debit Card Reward points earned during a calendar year (January-December) will lapse on 30 June of the next year, call Phone Banking to redeem your points before expiry.
- Your deposit held with us is covered by the provisions of the Deposit Insurance & Credit Guarantee Corporation Act, 1961.
- I /We will not use this account for settling transactions or dealing in virtual currencies, including but not limited to bitcoins.

National Phonebanking Numbers

<table>
<thead>
<tr>
<th>City</th>
<th>Helpline No.</th>
<th>Helpline No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune</td>
<td>66011500</td>
<td>39401500</td>
</tr>
<tr>
<td>Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara</td>
<td>6601150</td>
<td>3940150</td>
</tr>
<tr>
<td>Gurgaon, Noida</td>
<td>011 - 66011500</td>
<td>011 - 39401500</td>
</tr>
<tr>
<td>Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Priddatur, Saharanpur, Thane (Toll Free – call from BSNL lines only)</td>
<td>1800 345 1000</td>
<td></td>
</tr>
<tr>
<td>Siliguri</td>
<td>1800 345 5000</td>
<td></td>
</tr>
</tbody>
</table>

International Phonebanking Numbers:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>80800129</td>
<td>Singapore</td>
<td>8001012407</td>
</tr>
<tr>
<td>Canada</td>
<td>8772185618</td>
<td>United Arab Emirates</td>
<td>8000177750</td>
</tr>
<tr>
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</tr>
</tbody>
</table>

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Write to us: customer.care@sc.com
Write to us: Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai 600 001.
Visit us: https://www.sc.com/in

Note:
- Please verify the identity of the Bank officer before handing over the initial payment for opening the account. Also please confirm that you have not handed over cash to the officer for opening the account except when you have visited the Bank’s branch personally. You have not been incentivised by a gift/discount for opening the account.
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Dear Premium Banking Customer,

Thank you for your application for commencing a relationship with Standard Chartered Premium Banking. To ensure that there is clarity regarding the Bank’s terms, we request you to go through some of the important conditions listed below governing the relationship and sign your acceptance of the same. Your acceptance will confirm having received, read and understood the Most Important Document (MID), The Premium Banking Terms and Conditions, The Customer Terms and the Savings Account and Term Deposit Terms which are applicable to your Premium Banking Relationship and your agreement to abide by them or any other terms that may be in force.

1. Premium Banking Membership

Premium Banking is a banking relationship offered by Standard Chartered Bank (the Bank) where the Bank extends certain special privileges, offers products and services to its clients, which are modified from time to time. A full list of all such privileges, offers and products can be obtained from the Bank.

2. Programme Maintenance Fee

A monthly maintenance fee of INR 500/- and taxes as applicable, or such other amount (“Program Maintenance Fee”) as the Bank may decide in its sole discretion, shall be charged by the Bank every month and such Program Maintenance Fee shall be payable by you in the event you do not meet the qualification criteria, as mentioned below:

Premium Qualification Criteria

1. Minimum monthly average FUM\(^1\) (Funds under management) of ₹ 15 Lakh, or
2. Minimum monthly salary credit into Standard Chartered salary account of ₹ 1.5 Lakh, or
3. Mortgage approved amount of ₹ 1 Crore and above, in the first 12 months of commencement of Premium Banking relationship, and thereafter maintain a Mortgage outstanding balance above ₹ 1 Crore.

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Signature of 1st Account Holder  
Signature of 2nd Account Holder

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<td>Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Thane (Toll Free – call from BSNL lines only)</td>
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<td>1800 345 5000</td>
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International Phonebanking Numbers:

<table>
<thead>
<tr>
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<th>Toll Free Helpline No</th>
<th>Country</th>
<th>Toll Free Helpline No</th>
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</thead>
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<tr>
<td>Bahrain</td>
<td>80801129</td>
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<td>All Other International Locations (ISD rates apply)</td>
<td>+91 80 42896753</td>
</tr>
</tbody>
</table>
Account Opening Supplementary Form for Individual, including FATCA and CRS Declaration

This form must be completed by any individual who wishes to open a banking account. Please complete Parts 1 to 4 in BLOCK LETTERS and read the Instructions on how to complete this Form on page 3 and the Definitions on page 4.

Part 1: Identification of Individual Account Holder

<table>
<thead>
<tr>
<th>Surname(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>First or Given Name:</td>
</tr>
<tr>
<td>Middle Name(s):</td>
</tr>
<tr>
<td>Alias:</td>
</tr>
<tr>
<td>Country of Birth:</td>
</tr>
<tr>
<td>Place of Birth (Town or City of Birth):</td>
</tr>
<tr>
<td>Nationality / Citizenship</td>
</tr>
</tbody>
</table>

(In case of multiple nationalities, please list ALL Nationalities/Citizenships held)

Residential Address Confirmation

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>I confirm the Residential Address provided in the Account Opening Form is the Account Holder’s current residential address.</td>
<td></td>
</tr>
</tbody>
</table>

If “No” is selected, please insert the Account Holder’s Current Residential Address below.

Current Residential Address

<table>
<thead>
<tr>
<th>Address Line 1:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address Line 2:</td>
</tr>
<tr>
<td>City/Town:</td>
</tr>
<tr>
<td>Province/State/County:</td>
</tr>
<tr>
<td>Postal Code/ZIP Code:</td>
</tr>
<tr>
<td>Country:</td>
</tr>
</tbody>
</table>

Part 2: US Status

Please check “√” Yes or No for each of the following questions:

<table>
<thead>
<tr>
<th>Questions</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is the Account Holder a US Resident?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Is the Account Holder a US Citizen?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Is the Account Holder holding a US Permanent Resident Card (Green Card)?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Part 3: Tax Residence Information

Please complete the following table indicating (i) the country where the Account Holder is resident for tax purposes and (ii) the Account Holder’s Taxpayer Identification Number or functional equivalent (hereafter referred to as ‘TIN’) for each country indicated.

If the Account Holder is a resident for tax purposes in more than three countries, please use a separate sheet.
If a TIN is unavailable please provide reason A, B or C where appropriate:

- **Reason A**: The country where the Account Holder is resident does not issue TINs to its residents
- **Reason B**: The Account Holder is otherwise unable to obtain a TIN (please explain why Account Holder is unable to obtain a TIN in the below table if you have selected this reason)
- **Reason C**: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

More details are available in the Instructions to this Form.

<table>
<thead>
<tr>
<th>No</th>
<th>Country of Residence for tax purposes</th>
<th>TIN</th>
<th>If no TIN is available, enter Reason A, B or C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If Reason B selected above, explain why the Account Holder is unable to obtain a TIN in the corresponding row below

<table>
<thead>
<tr>
<th>No</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

**Part 4: Declaration and Signature**

I understand that the information supplied by me is subject to the terms and conditions governing the Account Holder’s relationship with Standard Chartered PLC and its subsidiaries and affiliates where the Account Holder’s financial relationship is maintained.

I acknowledge that the information contained in this Form and information regarding the Account Holder and any Reportable Account(s) may be provided, directly or indirectly, to any relevant tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.

Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives under relevant laws and regulations.

**Certification**

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all of the account(s) to which this Form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to submit a suitably updated Form within 30 days of any change in circumstances which affects the tax residency status of the Account Holder or where any information contained herein to become incorrect.

**Signature**: ____________________________________________________________

Signature of Account Holder (or individual authorised to sign for the Account Holder)

**Print Name**: __________________________________________________________

**Date (DD-MM-YYYY)**: __________________________________________________

**Note**: If you are not the Account Holder please indicate the capacity in which you are signing the Form.

**Capacity**: __________________________________________________________

Please note that in providing the certification, a statement that is false, misleading or incorrect may be regarded as an offence and, therefore may be subject to penalties under relevant law or regulation.

Version 11-2016
**Instructions**

**Part 1: Identification of Individual Account Holder**

<table>
<thead>
<tr>
<th>Field</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Enter the Account Holder’s name exactly the same as in the Account Holder’s Identity Document. Identity Document can be a Country ID, Passport / Travel Document / Other.</td>
</tr>
<tr>
<td>Alias</td>
<td>Enter the Account Holder’s Alias, if applicable.</td>
</tr>
<tr>
<td>Country of Birth</td>
<td>Enter the Account Holder’s Country of Birth.</td>
</tr>
<tr>
<td>Place of Birth (Town or City of Birth)</td>
<td>Enter the Account Holder’s Town or City of Birth, or an equivalent thereof (e.g. village, homestead). This field is optional.</td>
</tr>
<tr>
<td>Nationality / Citizenship</td>
<td>Enter the Account Holder’s country of citizenship. In case of multiple nationalities, please list ALL Nationalities/Citizenships held.</td>
</tr>
<tr>
<td>I confirm the Residential Address provided in the Account Opening Form is the Account Holder’s current residential address.</td>
<td>Enter ‘Yes’ to confirm that the Residential Address provided in the Account Opening Form (AOF) is the Account Holder’s current residential address. If the Residential Address provided in the AOF is not current, please provide the Account Holder’s Current Residential Address in the fields provided.</td>
</tr>
<tr>
<td>Current Residential Address</td>
<td>Complete in only if “No” is selected for the above certification.</td>
</tr>
</tbody>
</table>

**Part 2: US Status**

<table>
<thead>
<tr>
<th>Field</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the Account Holder a US Resident?</td>
<td>Enter ‘Yes’ if the Account Holder is a US Resident. Otherwise enter ‘No’.</td>
</tr>
<tr>
<td>Is the Account Holder a US Citizen?</td>
<td>Enter ‘Yes’ if the Account Holder is a US Citizen. Otherwise enter ‘No’.</td>
</tr>
<tr>
<td>Is the Account Holder holding a U.S. Permanent Resident Card (Green Card)?</td>
<td>Enter ‘Yes’ if the Account Holder has a right of lawful permanent residence / holds a US Permanent Resident Card (“Green Card”) issued by the US Government. Otherwise enter ‘No’.</td>
</tr>
</tbody>
</table>

**Part 3: Tax Residence Information**

<table>
<thead>
<tr>
<th>Tax Residence / Citizenship Information</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Please complete the table indicating (i) where the Account Holder is resident for tax purposes and (ii) the Account Holder’s Taxpayer Identification Number or functional equivalent (hereafter referred to as ‘TIN’) for each country indicated. The requirement to pay tax in a particular country does not necessarily signify tax residence in that country; it is possible to have to pay tax in a country in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country depends on whether that person meets the definition of a tax resident under the tax laws of that country. For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at <a href="http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/">http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/</a>. If the Account Holder is a dual citizen, enter the country where the Account Holder is both a citizen and a resident at the time this Form is completed. If the Account Holder is not a resident in any country in which the Account Holder has citizenship, enter the country where the Account Holder was most recently a resident. If the Account Holder is a US citizen, a Form W-9 must be provided. If the Account Holder’s Country of Tax Residence is India, then the Account Holder’s Tax Identification Number (TIN) is the Account Holder’s PAN. If a TIN is unavailable, please provide the appropriate Reason A, B or C.</td>
</tr>
<tr>
<td></td>
<td>Reasons: Reason A should be selected by an Account Holder where the country concerned does not, under any circumstances, issue TINs to individual tax residents. Where the country concerned does issue TINs to individual tax residents, but the Account Holder has not been issued with a TIN because of particular circumstances, Reason B should be selected instead. If you have selected Reason B, please explain why the Account Holder is unable to obtain a TIN, even though the country concerned does issue TINs to individual tax</td>
</tr>
<tr>
<td>Part 4: Declaration and Signature</td>
<td></td>
</tr>
<tr>
<td>----------------------------------</td>
<td></td>
</tr>
<tr>
<td>Declaration and Signature</td>
<td>The Form must be signed and dated by the Account Holder. If this Form is completed by an Individual authorised to sign for the Account Holder, please indicate the capacity in which you are signing the Form.</td>
</tr>
<tr>
<td>Capacity</td>
<td>An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Account Holder. If this Form is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper Form specifically authorising the agent to represent the Account Holder in making, executing and presenting the Form.</td>
</tr>
</tbody>
</table>

**Definitions**

The following is a non-exhaustive list of selected terms to assist you with the completion of this Form. Should you have any questions, please contact your tax, legal and/or other professional advisor.

- **Account Holder**: The term ‘Account Holder’ means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

- **Financial Account**: A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

- **Participating Jurisdiction**: A Participating Jurisdiction means a jurisdiction with which an intergovernmental agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.

- **Reportable Account**: A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGAs, has been identified as an account that is held by one or more persons that are US Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are US Persons or Reportable Persons with respect to another Jurisdiction.

- **Reportable Jurisdiction**: A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place.

- **Reportable Person**: The CRS defines the Account Holder as a 'Reportable Person'. A Reportable Person is further defined as an individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.

- **Tax Identification Number (TIN)**: Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an Individual or an Entity and used to identify the Individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at: http://www.oecd.org/tax/automatic-exchange/CRS-implementation-and-assistance/tax-identification-numbers/Id_en.347759. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a 'functional equivalent'). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.


- **US Person**: A US person is defined in section 7701(a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

- **US Resident**: An Individual who is a person ordinarily living in the US; or any other person who satisfies the Substantial Presence Test defined by the IRS. For the avoidance of doubt, a Client will be treated as a US Resident unless proven otherwise if he declares to the Bank that he resides in the US; or is a US Person and provides a current US residential address to the Bank. “US” as used in this definition refers geographically to any State of the United States, the District of Columbia, and the US Territories (American Samoa, Guam, Northern Mariana Islands, US Virgin Islands and Puerto Rico).
Transaction Information Document

Dear Customer,

Thank you for applying for a Non Resident account with Standard Chartered Bank. We would request you to go through the below information before you sign up to open your account with us. The information provided herein is based on the guidelines and regulations issued by the Reserve Bank of India (RBI) as on date and are not comprehensive. In case you need any further information, we request you to refer to the RBI circulars and regulations. You are requested to stay updated with applicable guidelines and regulations issued by RBI from time to time.

Important points that you should know about your Non Resident Account

LENDING BY NON RESIDENT TO INDIAN RESIDENT/ COMPANY

- NRIs/ PIOs can give loans to Indian Residents in the following 2 ways:
  
  A. Inward Remittance or debit to the NRE / FCNR account subject to following conditions:
     1. Loan can only be given to close relatives for a sum not exceeding US$ 2,50,000 or its equivalent
     2. Loan has to be free of interest
     3. Minimum maturity of loan is 1 year
     4. Repayment can come to NRO/ NRE/ FCNR Account
  
  B. Inward Remittance or debit to the NRO / NRE / FCNR Account subject to following conditions:
     1. Loan can be given to resident individuals
     2. Rate of interest of loan cannot exceed 2% over prevailing Bank Rate on the date of loan availment
     3. Maximum maturity shall not exceed 3 years
     4. Payment of interest and repayment of loan shall be made by credit to the lender's NRO Account. Repayment including principal cannot go in NRE/ FCNR Account

- NRIs / PIO can give loan to Indian Company by one of the following way:

  A. Companies have issued Non-convertible Debentures (NCDs) by public offer
  
  B. Companies have raised External Commercial Borrowing. Only those Non Residents who hold minimum 25% of paid-up equity of the company are eligible to lend under ECB route.

INVESTMENT BY NON-RESIDENT

- NRIs are allowed to invest in shares of listed Indian companies in recognised Stock Exchanges only under the Portfolio Investment Scheme (PIS) on repatriation & non-repatriation basis up to 5 per cent of the paid- up capital / paid-up value of each series of debentures of listed Indian companies. If the NRI invests under Foreign Direct Investment Scheme, transaction to be processed as per applicable Foreign Direct Investment process as mandated by RBI

- NRI, on non-repatriation basis, without limit can purchase dated Government securities, treasury bills, units of domestic mutual funds, units of Money Market Mutual Funds without any limit by way of inward remittance/ NRE/ NRO/ FCNR Account. Investments in Small Savings Schemes including PPF are not permitted. In case of investment on non-repatriation basis, the sale proceeds shall be credited to NRO account. The amount invested under the scheme and the capital appreciation thereon will not be allowed to be repatriated abroad.

- NRI, on repatriation basis, without limit, can purchase Government dated securities (other than bearer securities) or treasury bills or units of domestic mutual funds; bonds issued by a public sector undertaking (PSU) in India and shares in Public Sector Enterprises being disinvested by the Government of India, Sale proceeds can be credited to NRE Account provided purchase was made by debit to NRE Account.
INVESTMENT IN PROPERTY

- NRIs / PIOs can acquire immovable property in India other than an agricultural property, plantation or a farm house provided payment of purchase price shall be made out of (i) funds received in India through normal banking channels by way of inward remittance from any place outside India or (ii) funds held in any non-resident account.
- NRIs or PIOs cannot repatriate the principal amount of more than 2 residential properties in his entire lifetime through the NRE route, provided the purchase was made originally by debit to NRE A/C. The principal amounts of the remaining residential properties plus the capital gains (after payment of taxes) of all the properties have to be only routed through the NRO route.

ACCOUNT TRANSACTIONS

- Repatriation from NRO Account including transfer to NRE account is restricted up to USD 1 million per financial year subject to payment of tax, as applicable.
- Legitimate dues including current income like rent, dividend, pension, interest etc can be credited to both NRO and NRE Account.
- Transfer from NRO to customer’s own NRO is allowed. Legitimate third party transfers i.e. transfer from any other non-resident’s NRO accounts are permitted as per applicable RBI/ FEMA guidelines.

List of permissible Debits & Credits for NRO Account

DEBITS

1. All local payments in rupees including payments for investments in India subject to compliance with the relevant regulations made by the Reserve Bank of India
2. Remittance outside India of current income like rent, dividend, pension, interest, etc. in India of the account holder
3. Remittance up to USD one million, per financial year (April - March), for all bonafide purposes, to the satisfaction of the Authorised Dealer bank
4. Transfer to NRI’s own NRE account within the overall ceiling of USD one million per financial year subject to payment of tax, as applicable
5. Legitimate transfers to other NRO accounts.
6. Settlement of charges on International Credit Cards issued by authorised dealer banks in India to NRIs or PIOs, subject to the limits for repatriation of balances held in NRO accounts specified in regulation 4(2) of Foreign Exchange Management (Remittance of Assets) Regulations, 2016.

CREDITS

1. Proceeds of remittances from outside India through normal banking channels received in foreign currency which is freely convertible
2. Any foreign currency, which is freely convertible, tendered by the account holder during his temporary visit to India. Foreign currency exceeding USD 5000 or its equivalent in the form of cash should be supported by currency declaration form. Rupee funds should be supported by encashment certificate, if they represent funds brought from outside India
3. Transfers from rupee accounts of non-resident banks
4. Legitimate dues in India of the account holder. This includes current income like rent, dividend, pension, interest, etc
5. Legitimate transfers from other NRO accounts
6. Sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds or by way of legacy/inheritance
7. Gift from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme
8. Loan from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme

List of permissible debits & credits for NRE Account:

DEBITS

1. Local Disbursements
2. Remittances outside India
Bank Copy

3. Transfer to NRE / FCNR accounts of the account holder or any other person eligible to maintain such account
4. Investment in shares / securities / commercial paper of an Indian company. Secondary market purchase to be made under PIS route.
5. Purchase of immovable property in India
6. Loan to Indian resident under restrictions as detailed in ‘Lending’ section as mentioned above.

CREDITS

1. Proceeds of remittances to India in any permitted currency
2. Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers’ cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers’ cheques, they were issued outside India.
3. Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.
4. Transfers from other NRE / FCNR accounts
5. Interest accruing on the funds held in the account
6. Current income in India due to the account holder, subject to payment of applicable taxes in India
7. Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder’s NRE / FCNR account or out of inward remittance through normal banking channels
8. Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account holders NRE / FCNR account or out of remittances received from outside India in free foreign exchange
9. Refund of share / debenture subscriptions to new issues of Indian companies or portion thereof, if the amount of subscription was paid from the same account or from other NRE / FCNR account of the account holders or by remittance from outside India through normal banking channels
10. Refund of application / earnest money / purchase consideration made by the house building agencies / seller on account of non-allotment of flat / plot / cancellation of bookings / deals for purchase of residential / commercial property, together with interest, if any (net of income tax payable thereon), provided the original payment was made out of NRE / FCNR account of the account holder or remittance from outside India through normal banking channels and the authorised dealer is satisfied about the genuineness of the transaction
11. Transfer of balances from EEFC/ RFC/ RFC(D) Accounts consequent to change in status from Resident to Non Resident
12. Repayment of loan availed by close relative Indian resident under USD 250,000
13. Funds from NRI’s own NRO under USD 1 million limit

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder
Dear Customer,

Thank you for applying for a Non Resident account with Standard Chartered Bank. We would request you to go through the below information before you sign up to open your account with us. The information provided herein is based on the guidelines and regulations issued by the Reserve Bank of India (RBI) as on date and are not comprehensive. In case you need any further information, we request you to refer to the RBI circulars and regulations. You are requested to stay updated with applicable guidelines and regulations issued by RBI from time to time.

**Important points that you should know about your Non Resident Account**

**LENDING BY NON RESIDENT TO INDIAN RESIDENT/ COMPANY**

- NRIs/ PIOs can give loans to Indian Residents in the following 2 ways:
  
  A. Inward Remittance or debit to the NRE / FCNR account subject to following conditions:
     1. Loan can only be given to close relatives for a sum not exceeding US$ 2,50,000 or its equivalent
     2. Loan has to be free of interest
     3. Minimum maturity of loan is 1 year
     4. Repayment can come to NRO/ NRE/ FCNR Account

  B. Inward Remittance or debit to the NRO / NRE / FCNR Account subject to following conditions:
     1. Loan can be given to resident individuals
     2. Rate of interest of loan cannot exceed 2% over prevailing Bank Rate on the date of loan availment
     3. Maximum maturity shall not exceed 3 years
     4. Payment of interest and repayment of loan shall be made by credit to the lender's NRO Account.
        Repayment including principal cannot go in NRE/ FCNR Account

- NRIs / PIO can give loan to Indian Company by one of the following way:
  
  A. Companies have issued Non-convertible Debentures (NCDs) by public offer
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INVESTMENT IN PROPERTY

- NRIs / PIOs can acquire immovable property in India other than an agricultural property, plantation or a farm house provided payment of purchase price shall be made out of (i) funds received in India through normal banking channels by way of inward remittance from any place outside India or (ii) funds held in any non-resident account.
- NRIs or PIOs cannot repatriate the principal amount of more than 2 residential properties in his entire lifetime through the NRE route, provided the purchase was made originally by debit to NRE A/C. The principal amounts of the remaining residential properties plus the capital gains (after payment of taxes) of all the properties have to be only routed through the NRO route.

ACCOUNT TRANSACTIONS

- Repatriation from NRO Account including transfer to NRE account is restricted up to USD 1 million per financial year subject to payment of tax, as applicable.
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- Transfer from NRO to customer’s own NRO is allowed. Legitimate third party transfers i.e. transfer from any other non-resident’s NRO accounts are permitted as per applicable RBI/ FEMA guidelines.

List of permissible Debits & Credits for NRO Account

DEBITS

1. All local payments in rupees including payments for investments in India subject to compliance with the relevant regulations made by the Reserve Bank of India
2. Remittance outside India of current income like rent, dividend, pension, interest, etc. in India of the account holder
3. Remittance up to USD one million, per financial year (April - March), for all bonafide purposes, to the satisfaction of the Authorised Dealer bank
4. Transfer to NRI’s own NRE account within the overall ceiling of USD one million per financial year subject to payment of tax, as applicable
5. Legitimate transfers to other NRO accounts.
6. Settlement of charges on International Credit Cards issued by authorised dealer banks in India to NRIs or PIOs, subject to the limits for repatriation of balances held in NRO accounts specified in regulation 4(2) of Foreign Exchange Management (Remittance of Assets) Regulations, 2016.

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2. Any foreign currency, which is freely convertible, tendered by the account holder during his temporary visit to India. Foreign currency exceeding USD 5000 or its equivalent in the form of cash should be supported by currency declaration form. Rupee funds should be supported by encashment certificate, if they represent funds brought from outside India.
3. Transfers from rupee accounts of non-resident banks
4. Legitimate dues in India of the account holder. This includes current income like rent, dividend, pension, interest, etc.
5. Legitimate transfers from other NRO accounts.
6. Sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds or by way of legacy/inheritance
7. Gift from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme.
8. Loan from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme

List of permissible debits & credits for NRE Account:

DEBITS

1. Local Disbursements
2. Remittances outside India

Ver_Nov2016
3. Transfer to NRE / FCNR accounts of the account holder or any other person eligible to maintain such account.

4. Investment in shares / securities / commercial paper of an Indian company. Secondary market purchase to be made under PIS route.

5. Purchase of immovable property in India

6. Loan to Indian resident under restrictions as detailed in ‘Lending’ section as mentioned above.

CREDITS

1. Proceeds of remittances to India in any permitted currency
2. Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers’ cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers’ cheques, they were issued outside India.

3. Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.

4. Transfers from other NRE / FCNR accounts

5. Interest accruing on the funds held in the account

6. Current income in India due to the account holder, subject to payment of applicable taxes in India

7. Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder’s NRE / FCNR account or out of inward remittance through normal banking channels

8. Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account holders NRE / FCNR account or out of remittances received from outside India in free foreign exchange

9. Refund of share / debenture subscriptions to new issues of Indian companies or portion thereof, if the amount of subscription was paid from the same account or from other NRE / FCNR account of the account holders or by remittance from outside India through normal banking channels

10. Refund of application / earnest money / purchase consideration made by the house building agencies / seller on account of non-allotment of flat / plot / cancellation of bookings / deals for purchase of residential / commercial property, together with interest, if any (net of income tax payable thereon), provided the original payment was made out of NRE / FCNR account of the account holder or remittance from outside India through normal banking channels and the authorised dealer is satisfied about the genuineness of the transaction

11. Transfer of balances from EEFC/ RFC/ RFC(D) Accounts consequent to change in status from Resident to Non Resident

12. Repayment of loan availed by close relative Indian resident under USD 250,000

13. Funds from NRI's own NRO under USD 1 million limit
Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Middle Name</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Surname</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Date of Birth/Incorporation of declarant</td>
<td>D D M M Y Y Y Y</td>
</tr>
<tr>
<td>3</td>
<td>Father’s Name (in case of individual)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Middle Name</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Surname</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Flat/ Room No.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Floor No.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Name of premises</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Block Name/No.</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Road/ Street/ Lane</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Area/ Locality</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Town/ City</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>District</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>State</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Pin code</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Telephone Number (with STD code)</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Mobile Number</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Amount of transaction (Rs.)</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Date of transaction</td>
<td>D D M M Y Y Y Y</td>
</tr>
<tr>
<td>18</td>
<td>In case of transaction in joint names, number of persons involved in the transaction</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Mode of transaction: Cash, Cheque, Card, Draft/Banker’s Cheque, Online transfer, Other</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Aadhaar Number issued by UIDAI (if available)</td>
<td></td>
</tr>
</tbody>
</table>
If applied for PAN and it is not yet generated enter date of application and acknowledgement number

22 If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Agricultural income (Rs.)</td>
</tr>
<tr>
<td>b</td>
<td>Other than agricultural income (Rs.)</td>
</tr>
</tbody>
</table>

23 Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)

<table>
<thead>
<tr>
<th>Document code</th>
<th>Document identification number</th>
<th>Name and address of the authority issuing the document</th>
</tr>
</thead>
</table>

24 Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)

<table>
<thead>
<tr>
<th>Document code</th>
<th>Document identification number</th>
<th>Name and address of the authority issuing the document</th>
</tr>
</thead>
</table>

**Verification**

I, ___________________________ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the ___________ day of _____________ 20____

Place: ___________ (Signature of declarant)

**Note:**

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

**Instruction:**

(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled): -

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>For Individuals and HUF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>AADHAR card</td>
<td>01</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2.</td>
<td>Bank/Post office passbook bearing photograph of the person</td>
<td>02</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>3.</td>
<td>Elector’s photo identity card</td>
<td>03</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>4.</td>
<td>Ration/Public Distribution System card bearing photograph of the person</td>
<td>04</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>5.</td>
<td>Driving License</td>
<td>05</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6.</td>
<td>Passport</td>
<td>06</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>7.</td>
<td>Pensioner Photo card</td>
<td>07</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>8.</td>
<td>National Rural Employment Guarantee Scheme (NREGS) Job card</td>
<td>08</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>9.</td>
<td>Caste or Domicile certificate bearing photo of the person</td>
<td>09</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>10.</td>
<td>Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A</td>
<td>10</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>11.</td>
<td>Certificate from employer as per annexure B prescribed in Form 49A</td>
<td>11</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>12.</td>
<td>Kisan passbook bearing photo</td>
<td>12</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>13.</td>
<td>Arm’s license</td>
<td>13</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>14.</td>
<td>Central Government Health Scheme/Ex-servicemen Contributory Health Scheme card</td>
<td>14</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>---</td>
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<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>Photo identity card issued by the government/Public Sector Undertaking</td>
<td>15</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>16.</td>
<td>Electricity bill <em>(Not more than 3 months old)</em></td>
<td>16</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>17.</td>
<td>Landline Telephone bill <em>(Not more than 3 months old)</em></td>
<td>17</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>18.</td>
<td>Water bill <em>(Not more than 3 months old)</em></td>
<td>18</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>19.</td>
<td>Consumer gas card/book or piped gas bill <em>(Not more than 3 months old)</em></td>
<td>19</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>20.</td>
<td>Bank Account Statement <em>(Not more than 3 months old)</em></td>
<td>20</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>21.</td>
<td>Credit Card statement <em>(Not more than 3 months old)</em></td>
<td>21</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>22.</td>
<td>Depository Account Statement <em>(Not more than 3 months old)</em></td>
<td>22</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>23.</td>
<td>Property registration document</td>
<td>23</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>24.</td>
<td>Allotment letter of accommodation from Government</td>
<td>24</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>25.</td>
<td>Passport of spouse bearing name of the person</td>
<td>25</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>26.</td>
<td>Property tax payment receipt <em>(Not more than one year old)</em></td>
<td>26</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**B For Association of persons (Trusts)**

Copy of trust deed or copy of certificate of registration issued by Charity Commissioner | 27 | Yes | Yes |

**C For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)**

Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person. | 28 | Yes | Yes |
(2) In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.

(3) For HUF any document in the name of Karta of HUF is required.

(4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.

In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.
This form must be completed by any individual who wishes to open a banking account. This form is supplemental to the account opening form and all information provided in this supplemental account opening form and the account opening form are true and accurate. Please use separate form for each individual account holder. Please fill in Block Letters.

The Government of India has authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR. Standard Chartered Bank shall share your KYC data by uploading the same with CERSAI in accordance with the operational guidelines.

### Personal Details

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Prefix</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
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</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Maiden Name (If Any)</th>
<th>Prefix</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Father’s/Spouse Name (Pls Select)</th>
<th>Prefix</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Mother’s Name</th>
<th>Prefix</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Citizenship</th>
<th>IN – India</th>
<th>Others</th>
<th>Country of Residence</th>
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</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
<th>Others</th>
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</thead>
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<td></td>
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<table>
<thead>
<tr>
<th>Country of Birth</th>
<th>Place/City of Birth (For NR clients)</th>
</tr>
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<tr>
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<table>
<thead>
<tr>
<th>District – Residence Address</th>
<th>District – Permanent Address</th>
</tr>
</thead>
<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Residential Status</th>
<th>Resident Individual</th>
<th>Non Resident Indian</th>
<th>Foreign National</th>
<th>Person of Indian Origin</th>
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<table>
<thead>
<tr>
<th>Occupation Type</th>
<th>Service [Private / Public / Government]</th>
<th>Others [Professional / Self Employed / Retired / Housewife / Student]</th>
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<tbody>
<tr>
<td></td>
<td>Business</td>
<td>Not Categorised</td>
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</table>

<table>
<thead>
<tr>
<th>Proof of Identity</th>
<th>Passport</th>
<th>Voter ID</th>
<th>PAN</th>
<th>Driving License</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Document Number</th>
<th>Document Expiry</th>
<th>(DD-MM-YYYY)</th>
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<tbody>
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</table>

<table>
<thead>
<tr>
<th>Proof of Address</th>
<th>Passport</th>
<th>Voter ID</th>
<th>Driving License</th>
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</tbody>
</table>

| Tax identification Number (For NR Mortgage) | |
|---------------------------------------------| |

### Applicant’s Signature

| Signature | |
|-----------| |

### For Office Use

| Name | |
|------| |

| PSID | |
|------| |

| Designation | |
|-------------| |