

**PLEASE FILL THE FORM IN BLOCK LETTERS**

Date:

**CLIENT TYPE**

New Client  Existing HDFC Bank India, Customer ID \_\_\_\_\_ I am  Resident Indian  NRI/ PIO Holder  Foreign National  
Existing HDFC Bank Bahrain Customer ID \_\_\_\_\_ Existing HDFC Bank HongKong Customer ID \_\_\_\_\_  
"Account required in  Single Name  Joint Names (Separate form to be filled for all Joint Applicant)  
Incase of joint account, please provide Primary Applicant Name \_\_\_\_\_  
Joint Applicant 01 Name \_\_\_\_\_ Joint Applicant 02 Name \_\_\_\_\_

**Section Applicable for Joint holders:-**

The Branch may classify an individual as a Professional Client if an individual (the "joint account holder") who has a joint account with an individual assessed as meeting the requirements for classification as an Assessed Professional Client (the "primary account holder") provided:

- (i) the joint account holder is a family member of the primary account holder;
- (ii) the account is used for the purposes of managing Investments for the primary account holder and the joint account holder;
- (iii) Further as Joint Holder you hereby confirm that
  - (a) the investment decisions relating to the joint account are generally made for, or on behalf of, the Joint Holder by the primary account holder;
  - (b) the Joint Holder wishes to be treated as a Professional Client generally;
  - (c) the Joint Holder hereby forgoes the below protections that are available to a Retail Client which the client may lose as a result of its classification as a Professional Client:-
    - 1) For financial instruments, firm must provide Retail Clients with appropriate and clear guidance and warnings of the risks associated with these financial instruments and whether the financial instrument is intended for the everyday retail market or for more sophisticated 'professional' clients.
    - 2) The firm providing a platform to the Retail Clients to invest in financial instruments will have to be clear about whether they are doing so in an independent way or instead are affiliated with a supplier of financial products.
    - 3) The firm would make clear to Retail Clients as to how they are to pay for these Services/products. All costs and related charges must now include information relating to both investment and other or 'ancillary' services, including the cost of advice and the cost of the financial instrument they invest in. The total figure (aggregated) of all costs and charges would be provided to Retail Client. This will enable Retail Clients to understand the impact of costs and charges on the return on the client's investment. An itemised breakdown of costs could be provided by investment firm if the Retail Client request one.
    - 4) There are limitations the types of non-complex instruments that can be sold to Retail Investors
  - (d) the joint account holder hereby confirms about the awareness and acceptance of the above mentioned consequences of losing such protections.

Accepted :- \_\_\_\_\_ Joint Holder 1 Signature \_\_\_\_\_ Joint Holder 2 Signature \_\_\_\_\_ Joint Holder 1 Signature \_\_\_\_\_

**PERSONAL DETAILS**

Applicant Name: \_\_\_\_\_  
Salutation  Mr.  Ms.  Dr  Others \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
Surname \_\_\_\_\_  
Date of Birth         Country of Birth \_\_\_\_\_ Gender  Male  Female  
Marital Status  Single  Married  Divorced  Widowed City / Place of Birth \_\_\_\_\_  
Nationality 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_ Spouse Name \_\_\_\_\_  
National ID Number \_\_\_\_\_ Legal Domicile \_\_\_\_\_  
(Aadhar Card number in case of Resident Indian) PIO / OCI Card Number \_\_\_\_\_  
Country of Permanent Residency / Green Card Holder \_\_\_\_\_  
Passport Number \_\_\_\_\_ Place of Passport Issuance \_\_\_\_\_  
Passport Issued date         Passport Expiry date          
Qualification -  Secondary  Higher Secondary  Graduate  Post Graduate  Others (Please specify) \_\_\_\_\_



**OCCUPATION DETAILS**

Salaried  Self Employed  Professional  Housewife  Retired  Student  Others (Please specify) \_\_\_\_\_

Name of the Employer / Business \_\_\_\_\_

Designation \_\_\_\_\_ In Occupation Since \_\_\_\_\_ Total Work Experience \_\_\_\_\_

Address of Employer / Business \_\_\_\_\_

City \_\_\_\_\_ Country \_\_\_\_\_ PO Box / Pincode \_\_\_\_\_

**Employer / Business Industry**

Manufacturing of \_\_\_\_\_  Retail Trading of \_\_\_\_\_

Public Services  Finance / Banking Insurance

Real Estate / Construction  Import / Export Of \_\_\_\_\_

Hotel & Restaurant  Money Changer / Forex Dealer

Gems & Jewellery  Others (Please specify) \_\_\_\_\_

Annual Income (USD) \_\_\_\_\_

Networth (in USD million) \_\_\_\_\_

**Source of Wealth / Income**

Earning From Work  Earning from Business

Inheritance  Investment Income

Sale of an Asset (e.g Property / Car)  Earning of Spouse

Winning Lottery / Prize Money  Others (Please Specify) \_\_\_\_\_

**Residence Type**

Owned  Rented / Leased  Ancestral / Family  Company Provided  Others (Please specify) \_\_\_\_\_

**Purpose of Account**

Offshore Deposit  Investment  Applying for loan  Others (Please specify) \_\_\_\_\_

**Anticipated Monthly Account Transaction**

Number of transactions \_\_\_\_\_ Equivalent amount (USD million) \_\_\_\_\_

**Politically Exposed Person (PEP) or Related to PEP**

Yes  No If Yes, Name of PEP \_\_\_\_\_

**Tax Residency**

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

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

\* Include U.S. where you are U.S. citizen / Green Card holder. PAN Number mandatory for Resident Indians.

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

Account  Loan / Overdraft  Deposit  Investment  Insurance

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

Account  Loan  Deposit  Investment  Insurance

**Account Details**  Call Account  Offshore Deposit  Overdraft Account  Current Account  Saving Account  
(Only for NRI Customer)

\*As per the regulatory guidelines, IBUs are permitted to open Current accounts for persons resident in India, being individuals, for the purpose of investment in securities under the LRS.

**Currency**  USD  GBP  EUR  AUD  CAD  Others (please specify) \_\_\_\_\_

**Mode of Operation**

Singly  Jointly  Any One  EITHER OR SURVIVOR  ANYONE OR SURVIVOR  Other Instruction \_\_\_\_\_

**Instruction for Offshore Deposit**

\*Period - Years \_\_\_\_\_ Months \_\_\_\_\_ Days \_\_\_\_\_

\*Amount \_\_\_\_\_ \*Currency \_\_\_\_\_

\*Interest Payment  Yearly  Half Yearly  On Maturity

\*Interest Payment Instruction  Credit to Account  TT to Other Bank Account Number \_\_\_\_\_  
(Please fill Bank Details for payment of Interest / Maturity Amount section below in case of TT to other Bank Account)

\*Maturity Instruction  Renew Principal & Interest  Renew Principal & Pay Interest  Do Not Renew  
(Renewal will be for specified tenor at applicable rate of interest with other terms of deposit remaining the same)

\*Payment on Maturity by  Credit to Account  TT to other Bank Account Number \_\_\_\_\_  
(Please fill Bank Details for payment of Interest / Maturity Amount section below in case of TT to other Bank Account)

all fields marked with \* are mandatory in case you want to open Offshore Deposit

**Bank Details for payment of Interest / Maturity Amount**

Account Number \_\_\_\_\_ Swift Code \_\_\_\_\_ Bank Code \_\_\_\_\_

Bank Name & Branch \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

**NOMINATION DETAILS - NOMINATION WILL BE APPLICABLE FOR ALL THE ACCOUNTS OPENED WITH THIS APPLICATION**

(Nomination can be made in favour of only one individual)

Yes, I/ We wish to nominate (as per details below)

No, I/We declare that I do not wish to make a nomination in my/our account

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in the respect of Bank deposits. I / We nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by HDFC BANK IBU GIFT City Branch.

Nominee Name \_\_\_\_\_

Nominee Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ PO Box / Pincode \_\_\_\_\_

Contact Number \_\_\_\_\_ Email ID \_\_\_\_\_

Relationship with Account Holder \_\_\_\_\_

\*Nominee's Date Of Birth \_\_\_\_\_

\*Incase if Nominee is a minor, please fill in below additional details

As nominee is a minor on this date, I appoint the below to receive the amount of the deposit in the account on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Name \_\_\_\_\_

Age \_\_\_\_\_ Address \_\_\_\_\_

**Witness 1**

Witness Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

**Witness 2**

Witness Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

## INVESTOR CLASSIFICATION

### Client Classification Declaration:

In reference to my relationship with IBU GIFT City Branch would like to inform the bank on my classification as per guidelines issued by IFSCA.

**For my Relationship as outlined in Business Conduct Module issued by IFSCA, would like to declare my classification as under:**

- I am a Assesed Professional Investor as per guidelines issued by IFSCA
- I am a Retail Investor as per guidelines issued by the IFSCA
- I am an Accredited Investor

Accredited Investor is an individual who meets any of the below criteria -

a. Annual gross income in the preceding financial year is not less than USD 200,000, with a reasonable expectation of reaching similar income level in the current financial year.

“financial year” shall be considered to be the financial year as per India or the home jurisdiction of the investor.

b. Net assets not less than USD 1 Million, out of which at least USD 500,000 worth of net assets comprise of financial assets. The Net Assets shall be based on an individual’s financial position on a date not older than 6 months

In determining the value of an individual’s net assets, the value of the individual’s primary residence shall not be included. “financial assets” shall mean and include :

- (I). investments in capital market products, as defined under Circular dated December 21, 2022 bearing F. No. 817/IFSCA/Distribution/2022-23, issued under International Financial Services Centres Authority (Capital Market Intermediaries) Regulations, 2021,  
(II). demand and time deposits with banks and financial institutions in IFSC, India or in any foreign jurisdiction, wherein the value of these deposits shall be considered to be lower of the actual value or USD 100,000, and (III). any other product, as may be specified by Authority.

c. In case of joint investments by

- (i) parent(s) and their child(ren), or  
(ii) spouses, such investments may be considered to have been made by Accredited Investors if the following conditions are met:

i) Where the joint investments are made by parent(s) and their child(ren) (including stepchildren, adopted children, ex nuptial children), at least one person should independently fulfill the eligibility criteria and such person should be responsible for making investment decisions.

ii) Where the joint investments are made by spouses, their combined income/ net worth should meet the eligibility criteria.

For the purpose of the Module 2 in Client Classification Module, a Assesed Professional investor includes:

- a) Individuals holding financial assets (either singly or jointly with their spouse) of USD 250,000 or more as certified by a Certified Accountant.  
b) the client confirms on reasonable grounds, to have sufficient experience and understanding of relevant financial products, financial services, transactions and any associated risks or  
c) the client works or has worked in the previous two years in any regulated financial institution, including a bank, securities firm or insurance company, in a position that requires knowledge of the type of financial products, financial services, transactions envisaged

The Client hereby forgoes the below protections that are available to a Retail Client which the client may lose as a result of its classification as a Professional Client:-

- 1) For financial instruments, firm must provide Retail Clients with appropriate and clear guidance and warnings of the risks associated with these financial instruments and whether the financial instrument is intended for the everyday retail market or for more sophisticated ‘professional’ clients.
- 2) The firm providing a platform to the Joint Holder to invest in financial instruments will have to be clear about whether they are doing so in an independent way or instead are affiliated with a supplier of financial products.
- 3) The firm would make clear to Retail Clients as to how they are to pay for these Services/products. All costs and related charges must now include information relating to both investment and other or ‘ancillary’ services, including the cost of advice and the cost of the financial instrument they invest in. The total figure (aggregated) of all costs and charges would be provided to Retail Client. This will enable Retail Clients to understand the impact of costs and charges on the return on the client’s investment. An itemised breakdown of costs could be provided by investment firm if the Retail Client request one.
- 4) There are limitations on between the types of non-complex instruments that can be sold to Retail Investors.

The Client hereby confirms about the awareness and acceptance of the above mentioned consequences of losing such protections.

\_\_\_\_\_  
Client Signature

## PERSONAL DATA PROTECTION LAW (PDPL)

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

Assessing my application and making decisions as to whether the HDFC Bank is able to provide me with the products/services I have requested. I understand that this is necessary for the Bank’s legitimate interests to process personal information for the purposes of assessing my application form.

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

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

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

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

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

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

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

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

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

I understand that, I can find a full description of what personal data the Bank collects and the purpose of collecting and processing in privacy notice hosted on the Bank's website [www.hdfcbankgiftcity.com](http://www.hdfcbankgiftcity.com)

\_\_\_\_\_  
Client Signature

### Vernacular Declaration

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

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

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

I have read the attached Terms and Conditions governing my relationship with HDFC Bank IBU GIFT City Branch as outlined in Terms & Conditions for opening Account with HDFC Bank IBU GIFT City Branch and agree to abide by the same.

\_\_\_\_\_  
Signature

PHOTO

Name \_\_\_\_\_

Date & Place \_\_\_\_\_

### For Office Use Only

#### Account Type

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

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

Form Verified and Account Opening Approved by

\_\_\_\_\_  
RM Name & Employee Number

\_\_\_\_\_  
Team Leader Name and Employee Number

Account Number \_\_\_\_\_ Product Code \_\_\_\_\_ LC \_\_\_\_\_ LG \_\_\_\_\_

Inputer \_\_\_\_\_ Authoriser \_\_\_\_\_ Date of Processing \_\_\_\_\_ Remarks \_\_\_\_\_

Branch Code \_\_\_\_\_ Branch Name \_\_\_\_\_ Portfolio Code \_\_\_\_\_

U.S. Indicia Match  Yes  No

CRS Indicia Match  Yes  No

Document Collected \_\_\_\_\_

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