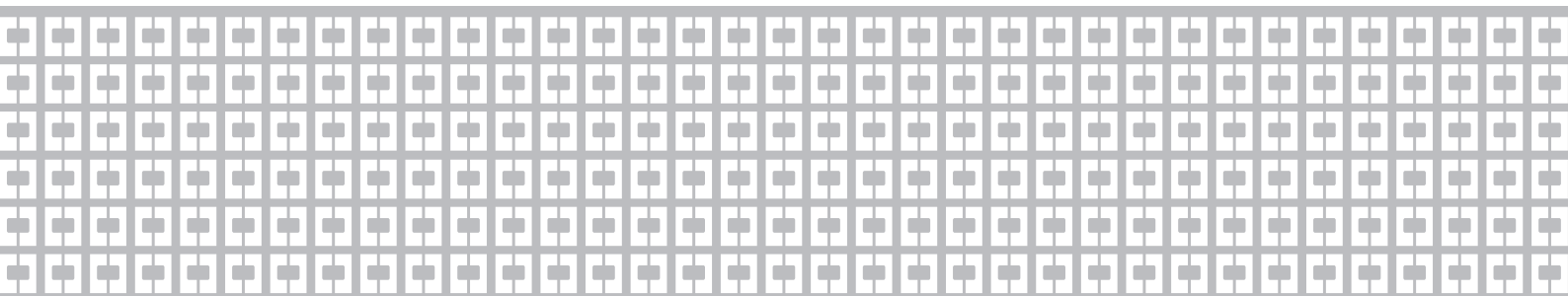




中國信託銀行
CTBC BANK

We
are
Family
☒



Personal Account | Application Form

PERSONAL ACCOUNT OPENING FORM

CTBC BANK, INDIA

A Key notes :

- ▶ Please read the Savings / Current / Term Deposit Accounts Terms & Conditions, Service Charges, Fees, TDS rules, etc, prior to opening of your account
- ▶ All account related information are available on **www.chinatrustindia.com**
- ▶ The bank will notify you of any changes in Terms & Conditions with a month's notice in advance
- ▶ Request you to fill the form in **CAPITAL** letters only
- ▶ Please countersign any overwriting on this form
- ▶ Request you to avail the Nomination facility

B Resident Account Opening Requirements

1. Completed Account Opening Forms
 2. Two Passport size photograph of each account holder signed in front
 3. Any one document to evidence **Proof of identity (refer list A)** and **Proof of Address (refer list B)** from sole and all joint account holders
 4. PAN Card (Mandatory). If not available please submit form 60/61
 5. Cheque Book Request form
 6. Introduction (In case of Small Accounts where PI and PA is not available)
 7. Nomination Form (For single accounts – mandatory)
 8. Original seen and verified photocopied proofs submitted should be countersigned by bank official, duly attested by applicant (s).
 9. Strike out blank sections in the form. Corrections using white ink is not permitted.
- List A**
1. Passport
 2. Pan Card
 3. Voter's ID
 4. Driving Licence
 5. Identity Card (Subject to Bank's Satisfaction)
 6. Letter from a recognized Public authority or public servant verifying the identity and residence of the customer to the satisfaction of the bank
 7. UIDAI Aadhaar Card
 8. NAREGA Job Card (subject to Bank satisfaction)
- List B**
1. Passport (If residing in the same address)
 2. Telephone Bill
 3. Bank Statement
 4. Electricity Bill
 5. Letter from Employer (subject to satisfaction of Bank)
 6. Ration Card
 7. Letter from a recognised public authority (subject to the satisfaction of the bank).
 8. UIDAI Aadhaar Card
 9. Duly registered rent agreement

C Non-Resident Account Opening Requirements

1. Completed account opening forms
2. Original seen and verified photocopied proofs submitted should be countersigned by bank official, duly attested by applicant (s).
3. Strike out blank sections in the form. Corrections using white ink is not permitted.
4. Self attested photocopy of current passport where name, date of birth, date and place of issue, expiry date, photograph, other personal details and signature appear.
5. Two Passport size photograph of each account holder
6. Self attested photocopy of valid work permit /employment visa (in case of expired visa, duly acknowledged petitions made to the visa authorities will be accepted as a valid document). Translated copy in English incase the work permit /employment visa is in the foreign language.
7. Proof of Indian origin if any (e.g PIO Card , OCI Card) in case of foreign passport holders.
8. Self attested photocopy of Pan Card to be submitted for each applicant. In absence of Pan card a form 60 to be submitted by each applicant.
9. Letter from University abroad (in case of NRI students).
10. Latest Overseas Address Proof (Any one not more than three months old) : (a) Self attested photocopy of Utility Bill for eg Electricity Bill/ Water Bill. (b) Gas Bill /Telephone Bill / Mobile Bill, etc. (c) Self attested photocopy of government or semi government issued bill. (d) Self attested photocopy of Bank statement / credit card statement. (e) Self attested photocopy of Tenancy agreement for residence within the last 3 months. (f) Letter from your existing banker confirming your overseas residential address and that your period of relationship with the bank is more than 6 months old (Subject to Bank's satisfaction).
11. (a) Self attested utility bill (telephone/electricity bill). (b) Self attested lease/license rental agreement. (c) An employer's confirmation and the employment contract (if house is in the employer's name) along with a undertaking to inform the bank in event of change in residential address. (d) Self attested statement of an account with another bank/credit card company (including latest statement) in the place of domicile. (e) attested rent receipt.



Name of Father/Spouse

[Grid for Name of Father/Spouse]

Mailing Address : Indian Residence Address Permanent Address Overseas Residence Overseas Office

Are you an Income Tax Assessee Yes, PAN No. [Grid] No, (Form 60 enclosed)

Marital Status : Single Married Others (Please Specify) [Grid]

Passport details :

Number.....

[Grid for Passport Number]

Date of Issue

[Grid for Date of Issue: DD MM YYYY]

Expiry date

[Grid for Expiry date: DD MM YYYY]

Place of Issue

[Grid for Place of Issue]

Education :

Under Graduate Graduate Post Graduate Others (Specify)

Profession/Employment :

Business Professional Salaried Student Others (Specify)

Professional Details :

Chartered Accountant Doctor Lawyer Others (Specify)

Name of Employer :

[Grid for Name of Employer]

Line of Business/Industry :

[Grid for Line of Business/Industry]

Income p.a.

Upto Rs.1,000,000 Rs.1,000,000 to Rs.2,500,000 Above Rs.2,500,000

Source of Funds

Salary Business Inheritance Savings Others (Specify)

Reason/purpose for opening the account

Savings Investments Family Maintenance Others (Specify)

Only in case applicant is a Minor

Name of Parent/Natural Guardian

[Grid for Name of Parent/Natural Guardian]

Name of Father

[Grid for Name of Father]

3 Introduction Details (If applicable)

CTBC Bank Customer (Name) :

[Grid for CTBC Bank Customer Name]

Account Number :

[Grid for Account Number]

I confirm that I have personally known the applicant(s) for more than six months and his/her address is as stated under Personal Details.

Introducer's Signature

[Signature Line]



4 Pan Card Details

PAN No. of Sole/First Applicant

Copy of Form 60/61 attached

PAN No. of First Joint Holder

Copy of Form 60/61 attached

5 Product

Account Type

- | | |
|---|---|
| <input type="checkbox"/> Resident Savings Account | <input type="checkbox"/> NRO Term Deposit Account |
| <input type="checkbox"/> Resident Term Deposit | <input type="checkbox"/> Individual Current Account |
| <input type="checkbox"/> NRE Savings Account | <input type="checkbox"/> NRE/NRO Current Account |
| <input type="checkbox"/> NRO Savings Account | <input type="checkbox"/> FCY Current Account for Diplomats:CCY_____ |
| <input type="checkbox"/> NRE Term Deposit Account | |

Funding Mode

Cash Deposit

Cheque No.

Debit A/c No.

Draft No.

Amount

Details of Fixed Deposit

Deposit Type : Ordinary Cumulative Amount

No. Deposits Of Each

(In case more than one deposit is opened, please fill in the details above)

Period Days/Months/Years

TDS Recovery

Please debit my account number with yourself towards TDS

Form 15G / Form 15H Submitted : Yes No

Maturity Instructions

On maturity of the Fixed Deposit (s), please

Renew Principal only for days/months/years and credit the interest to my

CTBC Bank Account No

Renew Principal and Interest for days/months/years.

Repay Principal and Interest by transferring the proceeds to Account No.

Transfer proceeds via RTGS/NEFT (A separate form needs to be filled for RTGS/NEFT).

6 Terms & Conditions for Fixed Deposit

- I/We understand that the deposit is accepted in accordance with the directives laid down by the Reserve Bank of India (RBI) from time to time. The terms and conditions may be altered in pursuance of these directives and the same would be binding on the depositor (s) with or without notice.
- I/We understand that interest payable on the deposits will be subject to tax deductions at source wherever applicable as required by the Income Tax Act, 1961, and the sole/first deposit holder will be regarded as the beneficial owner for the purpose of such tax deducted at source.
- TDS shall be recovered from the savings account maintained with CTBC Bank. In case of insufficient funds in our account maintained with CTBC Bank and/or in case of cumulative deposits, TDS wherever applicable would be recovered



from the interest being accumulated/paid on the deposit. In case we hold only ordinary/cumulative term deposits and there is no savings account maintained with CTBC Bank, I/ we authorise the bank to recover TDS wherever applicable from the maturity proceeds of the fixed deposits or from encashment proceeds (in case the deposit is prematurely withdrawn), whichever is earlier.

4. The sole/first deposit holder will be regarded as the beneficial owner of the deposit and considered as the payee for the interest payment on the fixed deposit and repayment of principal either on maturity or prematurely.
5. I/We understand and agree that on maturity and in the absence of my/our written instructions relating to disposal instructions of the maturity proceeds, the bank will automatically renew the fixed deposit for a similar term at an interest rate prevalent at the time of renewal of the earlier fixed deposit, to safeguard me/us from any loss of interest.
6. In case of part withdrawal of the fixed deposits, a fresh deposit confirmation would be issued by the bank for the reduced amount of deposit. The earlier or the old deposit confirmation in my/our hands shall be treated as cancelled.
7. Premature withdrawal of joint fixed deposits shall be actioned upon by the Bank only upon receipt of written instructions from all the beneficiaries of the fixed deposits.
8. I/We jointly agree and undertake that the Bank shall not

be liable to any of the fixed deposit holder (s) in case of (a) insolvency of any of the deposit holders and (b) in case of any attachment order received by the Bank in respect of any joint account holder of the fixed deposit.

9. In case where one of the account holders is a Senior Citizen, senior citizen term deposit interest rates would be applicable only if the Senior Citizen is the "First Account" holder of the fixed deposit.
10. I/We agree that if premature withdrawal is permitted at any of my/our request, the payment of interest on the fixed deposit may be allowed in accordance with the prevailing stipulations laid down by RBI in this regard or the terms the bank may deem fit.
11. I/We hereby agree and confirm that in the case deposits where the mandate for signing is "Either or Survivor" and/or "Former or Survivor", the bank may allow premature withdrawal of the fixed deposit by the surviving joint depositor on the death of the other, without seeking the concurrence of the legal heirs of the deceased joint deposit holder (s). I/We also hereby agree to indemnify the Bank for such act in case there is a claim from the legal heirs of the deceased joint account holder (s).

The Bank agrees to initiate the premature withdrawal process in such cases without levying any penal charges. Interest will be paid at the applicable interest rate for the period for which the deposit remained with the Bank.

7 Terms and Conditions for FCY Diplomat Accounts

1. The Resident FCY account for Diplomats of Consulates and Diplomatic Missions will be available in the form non-interest bearing Current Accounts only.
2. The said FCY account will be available in currency USD only, till further notice.
3. No Cheque Books will be issued on such accounts.
4. No FCY cash deposits or withdrawals are allowed on these accounts.
5. The Account Maintenance fee will be 'nil' on such accounts, till further notice.
6. The account will be governed by the general terms and conditions as applicable on resident Current Accounts.
7. Apart from the general KYC documentation, a letter from the Consulate/Diplomatic mission confirming the status of the individual, will be required for opening the account

8 Declaration

1. I/We declare that the information provided herein by me/us is correct, which the Bank is entitled to verify directly or through any third party agent. I/We also agree that if any such declaration made by me/us are found to be incorrect, the Bank is not bound to pay any interest on the account (s) opened by me/us and is entitled to terminate the account relationship.
2. I/We understand that the Bank may, at its absolute discretion, discontinue any of its services completely or partially without any notice to me/us.
3. I/We agree to maintain the Average Quarterly Balance (AQB) in my/our account. In case of non-maintenance of the AQB, the Bank may debit my/our account for the service charges applicable from time to time.
4. I/We agree and accept that the Bank may need to share or transfer data or information about me/us to any third party service provider, whether located in India or overseas, who provide outsourced services to the Bank in connection with the operations of the bank's business, in accordance with the applicable guidelines of the Reserve Bank of India. Any such sharing or transfer of information will be done strictly

on a confidential basis. The Bank will endeavour to maintain strict confidentiality of such information. However the Bank or such third party service providers, whether located in India or overseas, may disclose information if required or permitted by any law, rule or regulation prevalent in India or overseas or at the request of any public or regulatory authority both in India or overseas.

5. Business/Trading/Partnership/Proprietary/Company/Corporations cannot open a savings account. Trust Societies/Charitable/Educational Institutions may open savings account subject to conditions. The Bank reserves its rights to close the savings account in case the account is used for business purposes, as evidenced by the transaction behaviour in the savings account.
6. I/We would ensure that adequate balance is maintained in the account before issuing any cheque.
7. I/We understand that if there are no transactions in the account for more than 12 months, the account will get classified as inoperative. No further debit transactions would be permitted in ordinary course, in such cases, provided fresh KYC documents are produced to the Bank to upgrade the account to Normal status. The account would get classified as dormant in case there are no transactions done for 24 months or more.
8. I/We agree that any instruction to debit/credit the account will be communicated to the Bank in writing. If otherwise, it will not be binding upon the Bank to act on such instructions.
9. I/We understand that I/we are liable to comply with the Foreign Exchange Management Act (FEMA) and Foreign Contribution (Regulation) Act 1976 (FCRA) and/or any other regulation that may govern bank accounts. The Rules and Regulations made thereunder and any amendments thereto need to be strictly adhered to. Any violation/non-observance of the above rules would be subject to legal action against me/us.
10. I/We hereby agree and give consent for disclosure by the Bank of (a) Information and data relating to me/us, (b) Information or data relating to any credit facility availed of/ to be availed of by me/us, (c) Default, if any, committed by me/us, in discharge of my/our obligations, (d) to disclose and furnish to Credit Information Bureau (India) Ltd (CIBIL) and/or any other agency authorized in this regard by the Reserve Bank of India.
11. I/We have read and understood the terms and conditions relating to opening of an account with CTBC Bank and those relating to various services provided by the Bank. I/We confirm having read and understood the rules and regulations of the bank including bank's tariff regarding the operation/conduct of the account.
12. I/We hereby undertake to intimate the bank of any change to my/our correspondence details (address/telephone number/email/etc) recorded with the bank within a period of two weeks along with a self certified copy of the new address proof

9 Declaration for Opening NRE/NRO Account

1. I/We confirm that all information given in this application form is true/correct and complete and upto date in all respects. I/We have not withheld any information.
2. I/We have obtained the terms and conditions relating to the account from the bank and have read the same. I/ We confirm having read and understood the rules and regulations of the bank including bank's tariff regarding the operation/conduct of the account.
3. I/We undertake to strictly operate the account and use all the banking facilities offered to us in accordance with the Exchange control regulations laid down by RBI or any other authority from time to time. In case I/we commit any default or breach of any of the said provisions, guidelines, rules, indemnity, terms and conditions, or any law or statute, I/ we shall indemnify the Bank for any loss or damage that may be incurred by the Bank for such breach or default committed by us.
4. I/We hereby authorise expressly the Bank to disclose at any time and for any purpose, any information whatsoever relating to my/our account, particulars, transactions or dealings with the bank to any court of law with competent jurisdiction, law enforcement agency, relevant wing of state government, RBI, Income Tax Statutory Authorities, credit bureau/agents, vendors, or any company which is an affiliate or associate or subsidiary or group company of the bank.
5. I/We hereby declare and confirm that I/we hereby indemnify and shall keep the bank indemnified from time to time and at all times against all or any action/act, claims, proceedings, cost, charges, losses and expenses which the bank may suffer or incur for having acted on fax, message sent by me/us. I/We also confirm that the original request for performing such transactions requested by way of fax/ mail by me/us would be duly signed and sent to the bank for updating their records.
6. I/We agree that E-mail is not a secure means of transmission. I/We acknowledge the risk of possible unauthorised alteration of data and/or unauthorised usage thereof for whatever purposes. I/We agree and exempt CTBC Bank from any and/or all responsibility/liability arising from such



misuse and agree not to hold the Bank responsible for any such misuse.

7. I/We understand that the deposit shall be payable only at the branch in India where the deposit is placed and agree that no branch or office including the head office of CTBC Bank outside India shall be liable for the payment of such deposit.
8. I/We declare that I am/We are Non Resident Indian (s) of Indian origin.
9. I/We agree that any change in the address/telephone number/mobile number/ email address etc. would be immediately communicated to the Bank in writing along with the necessary proof for such changes for the Bank to enable the Bank to act upon them.
10. I/We understand that if there are no transactions in the account for more than 12 months, the account will get classified as dormant. No further debit transactions would be permitted in ordinary course, in such cases, provided fresh KYC documents are produced to the Bank to upgrade the account to Normal status. The account would get

classified as Inoperative in case there are no transactions done for 24 months or more.

11. I/We agree to maintain the Average Quarterly Balance (AQB) in my/our account. In case of non-maintenance of the AQB, the Bank may debit my/our account for the service charges applicable from time to time.
12. I/We hereby undertake to provide information/ documentary evidence that will reasonably satisfy the Bank about the transactions entered into by me/us, whenever the Bank demands for the same.
13. I/We authorise the Bank to honour all payment instructions signed in accordance with the mandate given to the Bank.
14. I/We declare that the above information given by me/us is correct and the Bank is entitled to verify directly or through third party agents.
15. I/We hereby undertake to intimate the bank of any change to my/our correspondence details (address/telephone number/email/etc) recorded with the bank within a period of two weeks along with a self certified copy of the new address proof

Signing Instructions

- Singly Any one or Survivor Jointly by..... Or by survivor (s)
 Joint former or survivor Joint latter or survivor Others (Specify)

I certify that the signature (s) and Photograph (s) of the account holders shown above are genuine and correct.

Signed in my presence (Bank Staff)

Name of Staff

Employee Number

Customer signatures

1st Applicant

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

2nd Applicant

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Photographs

1

Please sign across your photograph and the account opening form after it has been pasted on the form.
1st applicant

1st Applicant

2

Please sign across your photograph and the account opening form after it has been pasted on the form.
2nd applicant

2nd Applicant



- Signature Verified (SV)
 Blacklist checked (BL)
 Nomination (NOM)
 LOA
 Original Documents sighted and verified(OSV)

Checklist

- Signature Card
- Photographs (2)
- Introduction
- Identity Proof: (Tick As appropriate) :
 - Passport PAN Card Voter's Id Driving Licence
 - Identity Card Specify (.....)
 - UIDAI Aadhaar Card Letter from a Recognized Public Authority
 - Others Specify (.....)
- Address Proof (Tick as appropriate) :
 - Telephone Bill Bank Statement Electricity Bill Letter from Employer
 - Ration Card Letter from Recognized Public Authority Others Specify

Signature of Account Opening Officer

CIF ID Multi CCY A/C No A/C No.....

Approved by Signature

Date



中國信託銀行
CTBC BANK

CTBC Bank, New Delhi

New Delhi Main Branch
Birla Tower, Upper Ground Floor,
25, Barakhamba Road,
New Delhi-110001

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Tel No : +91-11-4368 8888
Fax No : +91-11-2373 1815 , 4368 8873
Email : in.info@ctbcbank.com

CTBC Bank, Chennai

Sriperumbudur Branch (Chennai)
Plot No 42 (Old No 105)
Chennai Bangalore Highway-NH4
Sriperumbudur, District-Kancheepuram
Tamil Nadu-602 105

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