

# Fixed Deposit/SmartMoney International Account Facility Opening Form

The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India)

(For existing Non-Resident Customers applying for Fixed Deposit/SmartMoney International Account facility only)

## Personal Details of Customers

### Sole/First accountholder

**Title:**  Mr.  Ms.  Mrs.

**Name:** \_\_\_\_\_  
First Middle Last

**Country of Birth:** \_\_\_\_\_

**Nationality:** \_\_\_\_\_ **Multiple Nationality:** Yes  No  If Yes, Nationality 2 \_\_\_\_\_  
Nationality 3 \_\_\_\_\_

### Residential (overseas) Address:

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

At this address since \_\_\_\_\_  
DD MM YYYY

### Previous Address: (If resident at current address for less than 3 years)

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

### Permanent Address:

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

### Joint accountholder (1)

**Title:**  Mr.  Ms.  Mrs.

**Name:** \_\_\_\_\_  
First Middle Last

**Country of Birth:** \_\_\_\_\_

**Nationality:** \_\_\_\_\_ **Multiple Nationality:** Yes  No  If Yes, Nationality 2 \_\_\_\_\_  
Nationality 3 \_\_\_\_\_

### Residential (overseas) Address:

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

At this address since \_\_\_\_\_  
DD MM YYYY

### Previous Address: (If resident at current address for less than 3 years)

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_



Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

**Permanent Address:**

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

**Joint accountholder (2)**

**Title:**  Mr.  Ms.  Mrs.

**Name:** \_\_\_\_\_  
First Middle Last

**Country of Birth:** \_\_\_\_\_

**Nationality:** \_\_\_\_\_ **Multiple Nationality:** Yes  No  If Yes, Nationality 2 \_\_\_\_\_  
Nationality 3 \_\_\_\_\_

**Residential (overseas) Address:**

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

At this address since \_\_\_\_\_  
DD MM YYYY

**Previous Address: (If resident at current address for less than 3 years)**

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

**Permanent Address:**

Flat number and building name \_\_\_\_\_

Road number/name \_\_\_\_\_

Area and landmark \_\_\_\_\_

City and State \_\_\_\_\_ Country \_\_\_\_\_ Pin code \_\_\_\_\_

**PAN Declaration\***

**Permanent Account No. (PAN)**

My PAN number \_\_\_\_\_  
Sole/First accountholder Joint accountholder (1) Joint accountholder (2)

Note: Please note that if you do not furnish your PAN to us, interest on your fixed deposit would be liable for tax deduction at source at higher rates as per the provisions of S.206AA of the Income-Tax Act, 1961.

Form 60/61 attached \_\_\_\_\_

**Account Details**

Savings/Current Account no. to place fixed deposits/avail of SIA facility	
Details of Fixed Deposits (FD)/SIA facility	

**Details in case of fixed deposit**

Types of deposit	Ordinary	Ordinary	Ordinary
Currency	INR	USD	GBP
Amount	_____	_____	_____

If you are opening more than one deposit, please indicate appropriately for each deposit.

Tenure (Please refer existing interest rate table on www.hsbc.co.in for tenures offered)	_____ (days/months/years)	_____ (days/months/years)	_____ (days/months/years)
Interest payment on ordinary deposit	<input type="checkbox"/> Credit my HSBC India Account no. _____ <input type="checkbox"/> Issue a DD/Cashier's order and mail to my correspondence address	<input type="checkbox"/> Credit my HSBC India Account no. _____ <input type="checkbox"/> Issue a DD/Cashier's order and mail to my correspondence address	<input type="checkbox"/> Credit my HSBC India Account no. _____ <input type="checkbox"/> Issue a DD/Cashier's order and mail to my correspondence address
TDS payment option	<input type="checkbox"/> Designate my HSBC India account no.: _____ <input type="checkbox"/> Designate the <input type="checkbox"/> NRE Savings <input type="checkbox"/> NRO Savings <input type="checkbox"/> NRE Current	<input type="checkbox"/> Designate my HSBC India account no.: _____ <input type="checkbox"/> Designate the <input type="checkbox"/> NRE Savings <input type="checkbox"/> NRO Savings <input type="checkbox"/> NRE Current	<input type="checkbox"/> Designate my HSBC India account no.: _____ <input type="checkbox"/> Designate the <input type="checkbox"/> NRE Savings <input type="checkbox"/> NRO Savings <input type="checkbox"/> NRE Current
Maturity instructions: The amount due to me/us on maturity should be	<input type="checkbox"/> Renew principal and interest for _____ (days/months/years) <input type="checkbox"/> Renew principal for _____ (days/months/years) and credit interest to my account no. _____ <input type="checkbox"/> Credited to my HSBC India account no. _____ <input type="checkbox"/> Repaid via RTGS/NEFT (kindly fill up a separate form for RTGS/NEFT) <input type="checkbox"/> Sent to me via <input type="checkbox"/> DD/Cashier's order at my correspondence address <input type="checkbox"/> TT (For TT, please provide overseas bank name, address and account no.)	<input type="checkbox"/> Renew principal and interest for _____ (days/months/years) <input type="checkbox"/> Renew principal for _____ (days/months/years) and credit interest to my account no. _____ <input type="checkbox"/> Credited to my HSBC India account no. _____ <input type="checkbox"/> Repaid via RTGS/NEFT (kindly fill up a separate form for RTGS/NEFT) <input type="checkbox"/> Sent to me via <input type="checkbox"/> DD/Cashier's order at my correspondence address <input type="checkbox"/> TT (For TT, please provide overseas bank name, address and account no.)	<input type="checkbox"/> Renew principal and interest for _____ (days/months/years) <input type="checkbox"/> Renew principal for _____ (days/months/years) and credit interest to my account no. _____ <input type="checkbox"/> Credited to my HSBC India account no. _____ <input type="checkbox"/> Repaid via RTGS/NEFT (kindly fill up a separate form for RTGS/NEFT) <input type="checkbox"/> Sent to me via <input type="checkbox"/> DD/Cashier's order at my correspondence address <input type="checkbox"/> TT (For TT, please provide overseas bank name, address and account no.)

**SmartMoney International Account facility**

I/We have requested The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) to sanction the SmartMoney International Account facility (hereinafter referred to as 'SIA facility') to me/us. I/We have read, understood and agree to be bound by the terms and conditions governing SIA facility as amended from time to time by HSBC India as made available on HSBC India's HSBC Indiawebsite www.hsbc.co.in

- I/We agree that the interest on amount overdrawn will be charged at the rate of 2% p.a. over the weighted average of the interest rates applicable on the fixed deposits, subject to a maximum of HSBC India's internal Benchmark Prime Lending Rate, as may be declared by HSBC India from time to time. The interest on the overdraft is calculated on the daily outstanding balance from the date of overdraft, at the above specified interest rate, till such date, that the overdraft inclusive of interest/ charges is repaid. The overdraft interest accrued shall be debited to the SIA facility at the beginning of every month.  
If the value of the overdraft exceeds 90% of the linked deposit value, overdraft interest will be calculated at HSBC India's unauthorised overdraft rate, on the overdrawn value, until such time it is regularised. The unauthorised overdraft rates are available on the website www.hsbc.co.in. The applicable unauthorised overdraft rate is subject to change from time to time.
- In case, I/we fail to service the interest payable by me/us on the use of this SIA facility, after being served with a notice of 30 days at my/our correspondence address as recorded with HSBC India, HSBC India may at its sole discretion, recall the SIA facility and apply the monies lying in my/our fixed deposit account(s), towards the outstanding amount including interest thereon and/or any applicable charges.

**Customer Declaration**

I/We confirm having read and understood the account rules / terms and conditions governing the account(s) and the various services including but not limited to Debit Card/ATM/Mobile alerts in respect of the account(s), as amended from time to time by HSBC India, as made available on the website www.hsbc.co.in and hereby agree to be bound by the same HSBC India.

I/We hereby confirm to having agreed to receive all communications from HSBC India on an ongoing basis through emails sent to the email IDs registered by me/us with the Bank. The communication may include but not be limited to account related information, certificates, bank notices and account statements.

I/We hereby declare that I am/we are Non-Resident Indian(s) (NRI) as defined under the Foreign Exchange Management Act, 1999, and the Rules and regulations made thereunder (hereinafter collectively referred to as 'FEMA').

I/We undertake that in case of debits to the NRO account for the purpose of investment in India, and credits representing sale proceeds of investments, I/we will ensure that such investments/disinvestments will be in accordance with the regulations made by the Reserve Bank of India in this regard.

I/We confirm that the Non-Resident accounts (NRE/NRO and FCNR) opened with HSBC India shall be operated and maintained for the purpose of conducting bona fide transactions in Rupees and permissible currencies (as may be designated by Reserve Bank from time to time) in accordance with the provisions of FEMA and that such opening, operation and maintenance shall not in any manner contravene or violate the provisions of FEMA.

I/We confirm that, upon opening and operating my/our NRO account, I/we shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India.

I/We understand that the account(s) applied hereunder, will be opened by HSBC India on the basis of the declarations made by me/us. I/We also agree that, if any such declarations made by me/us are found to be incorrect, HSBC India shall not be bound to pay any interest on the account(s) opened by me/us and is entitled to terminate the account relationship. I/We understand and acknowledge that any violation or non-observance of the undertakings given herein will be subject to action under FEMA.

I/We understand that all NRI deposits and lending there against are under FEMA and are subject to the laws of India, as amended from time to time, and are consequently subject to the sovereign risk arising therefrom. I/We agree to abide by the provisions of FEMA concerning the NRE/NRO/FCNR(B) accounts scheme.

I/We understand and acknowledge that deposits under this programme are with HSBC India's branches in India and that such deposits shall be payable only at the branch in India where the deposit is placed and that there is no right of recourse against the Head office of HSBC India in Hong Kong or any other office of any HSBC Group entity worldwide.

I/We understand and acknowledge that:

- Changes in laws and rules in India governing NRI deposits may affect the liability of HSBC India to repay any depositor outside India
- Deposits/investments made with non-UK members of the group do not benefit from the protection provided under the UK Financial Services and Markets Act 2000, including the UK Financial Services Compensation Scheme
- NRI deposits with HSBC India are not insured by Federal Deposit Insurance Corporation (FDIC) of the USA, nor by any other insurance company or corporation outside India
- Under current US tax laws, US citizens and residents are subject to tax on their worldwide income (please consult your tax advisor regarding the tax treatment of these deposits in USA or any other country where you are subject to tax, including your country of residence/nationality)

I/We hereby undertake to intimate HSBC India about any change in my residential status i.e., upon my/our return to India for permanent settlement, for taking up employment, or for carrying on business or vocation or for any other purpose indicating my/our intention to stay in India for an uncertain period, immediately on arrival in India.

**I/We declare that I/We am/are tax non-resident as per the provisions of Section 6 of the Indian Income-Tax Act, 1961. In case, there is any change in the tax residential status, I/we undertake to promptly inform HSBC India in writing.**

I/We further declare that information given herein by me/us is true and correct and HSBC India is entitled to verify the same either directly or through any third party agent.

I/We understand that the NRE account(s)/NRE fixed deposits/FCNR(B) deposits held jointly with resident close relative (as defined in Section 6 of the Companies Act, 1956) will be operated on 'former or survivor basis'.

NRI deposits are under the Reserve Bank of India programme for Non-Resident Indians and are governed by the rules in effect from time to time relating to such programmes, are subject to the sovereign risk arising from, and governed by the laws of, or any changes to the laws of India. NRI deposits/accounts are held with HSBC India, and are not insured by any insurance company or corporation outside India and are payable only at the branch in India where the deposit is made. NR accounts and NRI services are offered by HSBC India under the Reserve Bank of India Non-Resident Indian Programme.

Approved for issue in the UK by HSBC Bank plc. 8 Canada Square, London E14 5HQ. Deposits/investments made with non-UK members of the group do not benefit from the protection provided under the UK Financial Services and Markets Act 2000, including the UK Financial Services Compensation Scheme.

NR deposits with HSBC India in India are not insured by Federal Deposit Insurance Corporation (FDIC) of the USA, nor by any other insurance company or corporation outside India and are payable only at the branch in India where the deposit is made. Under current US tax laws, US citizens and residents are subject to tax on their worldwide income. You should consult your tax advisor for the US treatment of income from these deposits.

NRI accounts and services are offered by The Hongkong and Shanghai Banking Corporation Limited, India, which is a branch of The Hongkong and Shanghai Banking Corporation Limited. The Hongkong and Shanghai Banking Corporation Limited has a representative office in the UAE licenced by the Central Bank of the United Arab Emirates.

NR deposits/accounts held with HSBC India are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such scheme. For residents within Kingdom of Bahrain, we remind you that deposits made with HSBC India do not benefit from the protection provided under the Deposit Protection Scheme established by the Central Bank of Bahrain regulation concerning the establishment of a Deposit Protection Scheme and a Deposit Protection Board.

HSBC India is not regulated in Canada. NR deposits with HSBC India in India are not insured by Canadian Deposit Insurance Corporation (CDIC), nor by any other insurance company or corporation outside India and are payable only at the branch in India where the deposit is made. You should consult your tax advisor for the Canada treatment of income from these deposits.

Deposits and accounts held with HSBC India are not protected by the Australian Financial Claims Scheme.

**ATM funds transfer:** I/We authorise HSBC India to transfer funds from my/our account through the ATM, subject to HSBC India's policies, to the third party beneficiaries as specified during operation of the ATM.

I/We understand and acknowledge that:

- HSBC India does not provide any tax advice to its customers
- I/We understand, it is my/our responsibility to comply with tax laws and accordingly I/we would comply with the worldwide tax reporting and filing obligation as applicable
- I/We am/are obliged to provide any information requested by HSBC India, that is required by law
- I/We understand that where a referral by HSBC India is made to an external organisation for specific tax advice for me/us, the contract for such tax advice is between me/us and the third party, and any advice provided is the responsibility of such third party, and not HSBC India

#### **Consent clause:**

1. I/We, understand that as pre-condition, HSBC India, requires my/our consent for the disclosure by HSBC India of, information and data relating to me/us, of the credit facility availed of/to be availed, relating to grant of the loans/advances/other non fund-based credit facilities to me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us, in discharge thereof.
2. Accordingly, I/we, hereby agree and give consent for the disclosure by HSBC India of all or any such:
  - a) information and data relating to me/us;
  - b) the information or data relating to any credit facility availed of/to be availed, by me/us, and
  - c) default, if any, committed by me/us, in discharge of my/our such obligation as HSBC India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Limited (CIBIL) and/or any other agency authorised in this behalf by Reserve Bank of India.
3. I/We, declare that the information and data furnished by me/us to HSBC India are true and correct.
4. I/We, undertake that:
  - a) the CIBIL and/or any other agency so authorised may use, process the said information and data disclosed by HSBC India; and
  - b) the CIBIL and/or any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the RBI in this behalf.

5. I/We acknowledge that HSBC India remains entitled to assign any activities to any third party agencies/service providers at its sole discretion. I/We further acknowledge the right of HSBC India to provide details of my/our account and sharing or transfer of information which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas including but not limited for the purpose of availing support services of any nature by HSBC India, and also may disclose information, if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us.

I/We also undertake to indemnify HSBC India for any loss (including but not limited to tax liability, interest and penalty) suffered by HSBC India as a result of either relying upon this declaration or due to my/our delay/default in confirming the change, if any, of the declarations mentioned above. This indemnity shall survive the termination of relationships held by me/us with HSBC India.

**Customer Signatures**

\_\_\_\_\_

**1<sup>st</sup> applicant**

**2<sup>nd</sup> applicant**

**3<sup>rd</sup> applicant**

Date:

I certify that the signature(s) of the accountholders shown in this form are genuine and correct.

Signed in my presence (by bank staff)

Employee name \_\_\_\_\_

Employee number \_\_\_\_\_

## Nomination form DA1

(Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(l) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank deposits)

I/We [enter name(s) and address(es) of account holder(s)] \_\_\_\_\_

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by The Hongkong and Shanghai Banking Corporation Limited (enter name and address of branch/office in which deposit is held).

Deposit		Nominee				
Nature of deposit, distinguishing no. # <sup>s</sup>	Additional details, if any	Name	Address	Relationship with depositor, if any	Age (Years)	If nominee is a minor, date of birth

\*As the nominee is a minor on this date, I/we appoint Shri./Smt./Kum. (name and address) \_\_\_\_\_

age \_\_\_\_\_ to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death(s) during the minority of the nominee.

**PRINT NOMINEE NAME on statement/passbook/fixed deposit receipt:**  Yes  No

Signature/Thumb impression of applicant(s)\*

\_\_\_\_\_

**1<sup>st</sup> applicant**

\_\_\_\_\_

**2<sup>nd</sup> applicant**

\_\_\_\_\_

**3<sup>rd</sup> applicant**

Date:

**Witness<sup>®</sup>**

(1)

Name \_\_\_\_\_

Signature \_\_\_\_\_

Address \_\_\_\_\_

**Witness<sup>®</sup>**

(2)

Name \_\_\_\_\_

Signature \_\_\_\_\_

Address \_\_\_\_\_

<sup>s</sup>State Account number or receipt number as may be applicable.

<sup>s</sup>State 'Current Account', 'Savings Account', 'Time Deposit Account; Recurring Deposit Account' or as the case may be.

\*Strike out if nominee is not minor.

\*Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

<sup>®</sup>Thumb impression(s) shall be attested by two witnesses.

<sup>®</sup>Any variation in or cancellation of the nomination shall be in the prescribed form under the signatures of the depositor and if more than one, then under the joint signatures of all the depositors and/or the survivors of them as the case may be.

**Note:** HSBC India recommends that all depositors avail of the nomination facility. The nominee, in the event of death of the depositor(s), would receive the balance outstanding in the account as a trustee of legal affairs, thus helping in a quick and easy settlement.

## Nomination form DA1

For bank's use

Account/Receipt no.

(Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(l) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank deposits)

I/We [enter name(s) and address(es) of accountholder(s)] \_\_\_\_\_

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by The Hongkong and Shanghai Banking Corporation Limited (enter name and address of branch/office in which deposit is held).

Deposit		Nominee				
Nature of deposit, distinguishing no.# <sup>s</sup>	Additional details, if any	Name	Address	Relationship with depositor, if any	Age (Years)	If nominee is a minor, date of birth

\*As the nominee is a minor on this date, I/we appoint Shri./Smt./Kum. (name and address) \_\_\_\_\_

age \_\_\_\_\_ to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death(s) during the minority of the nominee.

**PRINT NOMINEE NAME on statement/passbook/fixed deposit receipt:**  Yes  No

Signature/Thumb impression of applicant(s)\*

\_\_\_\_\_

**1<sup>st</sup> applicant**

\_\_\_\_\_

**2<sup>nd</sup> applicant**

\_\_\_\_\_

**3<sup>rd</sup> applicant**

Date:

Witness<sup>®</sup>

(1)

Name \_\_\_\_\_

Signature \_\_\_\_\_

Address \_\_\_\_\_

Witness<sup>®</sup>

(2)

Name \_\_\_\_\_

Signature \_\_\_\_\_

Address \_\_\_\_\_

<sup>s</sup>State Account number or receipt number as may be applicable.

<sup>t</sup>State 'Current Account', 'Savings Account', 'Time Deposit Account; Recurring Deposit Account' or as the case may be.

<sup>o</sup>Strike out if nominee is not minor.

<sup>h</sup>Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

<sup>h</sup>Thumb impression(s) shall be attested by two witnesses.

<sup>B</sup>Any variation in or cancellation of the nomination shall be in the prescribed form under the signatures of the depositor and if more than one, then under the joint signatures of all the depositors and/or the survivors of them as the case may be.

**Note:** The Bank recommends that all depositors avail of the nomination facility. The nominee, in the event of death of the depositor(s), would receive the balance outstanding in the account as a trustee of legal affairs, thus helping in a quick and easy settlement.

**Bank Use Section**

Account record:

- SV     CV     SCC     FCCRM     NS     BL     HDD  
 CR/PI     NA     W/T.you     NOM     LOA     SPL INST

The period and interest rate of the term deposit, along with premature withdrawal terms have been communicated to the customer. The need and suitability are established based on the signed instructions received after advising the above details.

Customer no.: \_\_\_\_\_ New Account no.(s): \_\_\_\_\_

Employee ID and cluster: \_\_\_\_\_ CEP code/category (A/B/C): \_\_\_\_\_

KYC completed and account opening authorised:

Passport	Election ID card	PAN card	Govt. ID card

Driving licence \_\_\_\_\_

Others \_\_\_\_\_

ID No. \_\_\_\_\_

Issuing authority \_\_\_\_\_

Exp. on \_\_\_\_\_

Place of issue \_\_\_\_\_

Date opened \_\_\_\_\_

Opened by     MSF     Walk-in

SIA limit \_\_\_\_\_

Recommended by \_\_\_\_\_

Approved by \_\_\_\_\_

Signature of Account Opening Officer

Employee name \_\_\_\_\_

Employee number \_\_\_\_\_

Branch of account \_\_\_\_\_

Cluster \_\_\_\_\_

Secondary Relationship Manager code \_\_\_\_\_

Branch Manager's signature \_\_\_\_\_