

Account Opening Form

 Date of Application :

 Date of Account Opening :

 Account No.:

Account Opening Requirements

1. Completed account opening form
2. Passport size photographs duly signed on front
3. PAN Card or PAN Allotment Letter or Form 60/61 (whichever is applicable)

Important Note

- Fill the form in **CAPITAL** letters and tick where applicable
- Sign in **BLACK** ink only
- Please sign across photograph (signature 1/4th on the photograph and 3/4th on the Application form)
- Each page to be signed by atleast 1 authorised signatory with Entity stamp
- Authenticate any overwriting/cancellations with full signatures
- Submit original documents for verification against each photocopy submitted
- Provide separate proof of identity wherever Former or Other name is mentioned
- Please provide respective **proof of address** for all addresses and **proof of identity** for all individuals and Entity as mentioned in the form
- In case space for providing information about Authorised Signatories, Directors, Partners, Office Bearers, Principal Shareholders and Beneficial Owners is not sufficient than please either use the additional sheet available on HSBC's website or use photocopy of the respective page from Account Opening Form
- Please refer to www.hsbc.co.in for HSBC's approved list of proof of identity (PI) and proof of address (PA) for individuals and legal entity
- The Hongkong and Shanghai Banking Corporation Limited (HSBC) shall publish the guidelines, Account Rules, Terms and Conditions (and the amendments/supplements thereto) which are applicable to the Current Account on its website www.hsbc.co.in. All the details mentioned herein, the declarations, the relevant Annexure mentioned in this Account Opening Form, along with all the guidelines, Terms and Conditions that may be formulated and established/specified by HSBC from time to time (including amendments/supplements), shall together govern the Current Account
- HSBC hereby reserves the right to decline the Account Opening Form without assigning any reason for the same

 Account to be opened at _____ Branch. Branch code (To be filled in by the Bank)

SECTION - I**1. Choice of Account* (hereinafter collectively referred to as "Accounts")**

Type of Account	Average Quarterly Balance (AQB)	
<input type="checkbox"/> BusinessVantage	₹ 1,00,000 per quarter	<input type="checkbox"/> Savings
<input type="checkbox"/> Business Select	₹ 5,00,000 per quarter	<input type="checkbox"/> Others _____ (please specify)

Mode of funding

Cash Cheque No.: - -

Debit A/c. No - -

Amount: _____ ₹

*The account type which you have selected will supersede and apply to all other accounts you currently maintain with the bank using the same customer number. Accordingly the account features of which currently apply to all account(s) of yours will be adjusted automatically by reference to the account type which you have selected above. Please note that there are different fees, charges, minimum average quarterly balance (AQB) requirements and Terms & conditions which apply to above mentioned account types and these fees, charges and minimum AQB requirements will henceforth apply to all accounts held under your name using the same customer number.

2. Details of Fixed Deposit, if applicable

a. Type of Deposit Ordinary Cumulative

b. Amount ₹ _____ (Rupees _____ only)

by cheque/debit to A/c No. _____

If you are opening more than one deposit, please indicate below:

No. of deposits: _____ for ₹ _____ each

c. Period _____ Days/Month(s)/Year(s)

d. Interest Payment

To my / our HSBC A/c no. _____

By Cashier's Order

e. Maturity Payment Instructions: The amount due to me/us on maturity should be

Renewed for _____ Day(s)/Month(s)/Year(s)

Repaid to my / our HSBC A/c. no. _____

Repaid by Cashier's Order

Notes:

- The fixed deposit will automatically be renewed for the same period at the then prevailing interest rates on maturity if the Bank does not receive prior notice before maturity
- Tax Deducted at Source (TDS), when due and applicable would be deducted in accordance with the provisions of the Income - tax Act, 1961 and the Rules thereunder, as in force. In case of 'Resident' payee, TDS at appropriate rates would be deducted where the aggregate of the interest on such deposit(s) credited, during a financial year exceeds the maximum amount prescribed by the Income-tax Act, 1961. Such TDS shall be recovered from saving / current / demand deposit account(s)
- For senior citizens and other due TDS exemption claims, please ask for and attach the necessary forms available with the staff at our branches. Please note that these forms have to be submitted along with the application form as well as at the beginning of each financial year thereafter
- Premature termination of the fixed deposit account will be permitted in case of death of sole proprietor / one of the joint account holders or against joint request by all legal heirs in case of death of all the joint holder(s) as per the terms of contract. However, in case of premature termination, interest will be paid for the period for which the deposit was held at the rate prevailing on the date of placement for such period. Such premature withdrawal will not attract any penal charge. No interest will be payable in case of withdrawal of the Term Deposit prior to the minimum deposit tenure prescribed for each type of Term Deposit. Please also refer to the "Policy for Settlement of Claims for deceased Depositors & Safe Deposit Lockers" available on www.hsbc.co.in.

3. Other Instructions (please tick as applicable and complete details in Section III)**a. Mode of statement**

Please note that for Business Internet Banking (BIB) customers, monthly account statements are by default delivered as e-statements that can be accessed only by logging into BIB. Paper statements are not sent to BIB customers unless specifically requested for.

No, I / We do not wish to receive e-statement through BIB. Please send us paper statement at Monthly / Fortnightly / Weekly / Daily frequency (strike off as applicable) (Default frequency for paper statement is monthly)

b. Cheque Book Ordinary Payable at Par

SECTION - III**A. Authorised Users Information for Phonebanking/Business Internet Banking/Debit Card/Mobile Alerts**

		Delegate 1	Delegate 2	Delegate 3
Personal Information				
1.	Full Name			
2.	Former or Other Name (if any)			
3.	Email ID			
4.	Mobile No. <i>(This will be used for sending Mobile Alerts)</i>			
5.	Landline 1			
5.a.	Landline 2			
6.	Fax			
7.	Designation			
8.	Date of Birth			
9.	Residential Address	City: Pin: Country:	City: Pin: Country:	City: Pin: Country:
10.	Permanent Address <i>(if different from residential address)</i>	City: Pin: Country:	City: Pin: Country:	City: Pin: Country:
11.	Correspondence Address: <i>(all the deliverables for delegates will be dispatched on this address)</i>	City: Pin: Country:	City: Pin: Country:	City: Pin: Country:
12.	Nationality			
13.	Personal Identification (PI) Document Type			
13.a.	Personal Identification (PI) Document Number			
14.	PAN No.			
15. Services to be availed by the Delegate (tick wherever applicable)				
15. a	Business Debit Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. b	Business PhoneBanking (BPB) <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/> Enquiry <input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry <input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry <input type="checkbox"/> Enquiry & Transaction
15. c	Mobile Alerts for Business <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. d	Business Internet Banking (BIB) <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/> Enquiry <input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry <input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry <input type="checkbox"/> Enquiry & Transaction
Daily Business Internet Banking Transaction Limits <i>(Enter transaction limit as required, if left blank no limit will be provided)</i>				
15. e	Inter Account Transfer (Max limit - ₹ 2 Crore per day)			
15. f	Designated Payment* (Max limit - ₹ 20 Lakhs per day)			
15. g	Third Party Payment@ (Max limit - ₹ 1 Crore per day)			
15. h	Bill Payment (Max limit - ₹ 5 Lakhs per day)			
15. I	AutoPay-Bulk/Salary Payment (Max limit - ₹ 20 Lakhs per day)			

6. I / We understand and agree that (where applicable) all my / our Accounts held under the same 'Customer Number' with HSBC will adhere to the Account Type selected in this application form. Accordingly all other accounts which I / We currently maintain with HSBC using the same Customer Number will be adjusted automatically by reference to the Account Type which I/we have selected as set out in this form. I / We am / are aware that Account Features depending on the Account Type selected. Accordingly different fees, charges and minimum / average account balance requirements (as determined by the Account Type which I/we have selected) will henceforth apply to All my / our accounts held using the same Customer Number.

7. I / We understand that all deposits and lending against such deposit(s) shall be subject to the laws of India (including FEMA, wherever applicable), as amended from time to time.

I / We understand and acknowledge that deposits placed with HSBC'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 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 may affect the liability of HSBC to repay any depositor outside India.

8. I / We declare that only the above individuals are principal shareholders / beneficial owners and as and when there is a change in the shareholding pattern of the Entity, we'll provide HSBC with the latest details of individuals holding 10% or above voting rights in the Entity.

B. Consent Clause

1. I / We, understand that as a pre-condition, relating to grant of the loan/advances/other non-fund-based credit facilities to me / us, HSBC, requires my / our consent for the disclosure by HSBC of, information and data relating to me / us, of the credit facility availed of / to be availed, by me / us, obligations 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 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 may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and / or any other agency authorized in this behalf by RBI.

3. I / We, declare that the information and data furnished by me / us to HSBC is 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; and

(b) the CIBIL and / or any other agency so authorised may furnish for consideration, the processed information and data of products thereof prepared by them, to banks / financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

5. I / We confirm that as on date of this application, there are no litigations, initiated by other banks/financial institutions, being faced by me / us (please strike off if this is not applicable and provide a separate list of initiated/pending litigations).

6. I / We understand and confirm that if we subscribe for Business Internet Banking (BIB), the statement of account would be provided as an e statement via BIB at monthly intervals. In case I / We opt for physical statement of accounts, I / We will place a request with the bank at its branches or through business phone banking or any other mode.

7. I / We authorise HSBC:

a. to submit or make available to other members of the HSBC Group*, or any designated agent of theirs, any application(s) made by me / us to any member(s) of the HSBC Group for availing financial product(s) and services, together with any related documentation or information; and

b. to obtain and to give or make available to any member(s) of the HSBC Group*, or their agents, credit information about me / us (including credit scores and reports from credit reference agencies) for the purpose of assessing my / our qualification for the requested financial product(s), and in addition to obtain, give or make available to any member(s) of the HSBC Group credit scores and reports in connection with any update, renewal, extension, collection or review of any of the accounts opened pursuant to my/our application(s).

c. in the course of managing our relationship with you and where necessary to comply with our money laundering prevention obligations, to record, obtain and to give or make available to any member(s) of the HSBC Group, or their agents, information about our directors and employees.

d. unless and until I / we direct otherwise, to update information about me / us as provided hereinabove and / or in any such application(s) or related documentation, or obtained in the course of, or for the purpose of, making any application for financial products and services (including but not limited to any credit information), onto a database which may be accessed by the member(s) of the HSBC Group.

Serial No.:

I / We am / are aware that full details of the use to which the said information can be put to by HSBC and other members of the HSBC Group are set out in the HSBC's and / or such other HSBC Group member's Terms and Conditions and / or privacy policy and that nothing contained in this consent shall absolve any member of the HSBC Group of their obligation to comply with their Terms and Conditions and / or privacy policy.

I / We understand that standards of data/privacy protection laws in the country(ies) in which I / We am / are applying for the requested financial product(s) and services may vary but that my / our information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties with whom such information is shared, are subject to.

I / We hereby undertake to intimate HSBC about any change in my / our residential status as per FEMA.

For NRO Accounts:

I / We declare that the Entity will not make available to any person resident in India any foreign exchange against reimbursement in India in Rupees or in any other manner.

I / We undertake that in cases 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.

**HSBC Group means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.*

I / We hereby agree to the contents of this account opening form (including the signatures and photographs of the authorised signatories / delegates) and confirm all details provided therein are true and correct.

**Signature of Chairman / Secretary / 2 Directors / As per the Board Resolution
Sole Proprietor / All Joint Holders / All Partners / Karta**

Full Name and peoplesoft ID of the Bank Employee in whose presence signed

Name:

Peoplesoft ID:

Date:

Place : _____

Signature of the Bank Employee:

Annexure I**Fax Indemnity Format (To be stamped in accordance with the Local Stamp Act as applicable)**

Date: _____

The Manager

The Hongkong and Shanghai Banking Corporation Limited

[_____]

[_____]

Re: Request and indemnity for acting upon instructions sent by facsimile in respect of my / our accounts under the Customer Number [] [] [] [] - [] [] [] [] [] [] [] []

In consideration of **The Hongkong and Shanghai Banking Corporation Limited**, ('Bank') agreeing to accept instructions purporting to come from _____ (Name of the Borrower/Customer) having its [registered office at] / [principal place of business at _____] (hereinafter referred to as '**Client**') from time to time by means of facsimile transmission (the '**Instructions**') for the operation of all accounts under the said Customer ID including but not limited to credit facilities sanctioned by the Bank to the Client or otherwise dealing with the Bank in any manner, without requiring written confirmation bearing an original signature in accordance with the mandate for such account prior to acting on the said Instructions, the Client irrevocably confirms that:

1. The Bank is hereby unconditionally and irrevocably authorized to accept and act upon all or any of the Instructions given or deemed to have been given or purportedly given by the Client.

Provided that except as mentioned in clause 2 below, the Bank will verify the signatures on the said Instructions, with the specimen signatures of the authorised signatories provided to the Bank by the Client in the account opening form or the most recent signature mandate submitted.

2. The Client is aware of the possible risk involved in connection with giving Instructions vide facsimile as stated above and also that at the time of delivery of cash and / or draft/cashier order/bankers cheque, it will not be possible for the Bank or its messenger/courier/agent to verify that the signatures on cheques at the time of making such delivery or that the said cheques have been drawn in terms of the mandate with respect to the Client's account. The Bank will not be in a position to (a) verify the signatures on Instructions thereto, or (b) distinguish some third party forwarding/sending Instructions purportedly given by the Client or (c) distinguish that such Instructions have not originated from the Client.

Without prejudice to the generality of the above, the Bank would not be required to act upon the Instructions if in the opinion of any concerned officer of the Bank, such Instructions are unclear and / or ambiguous. The decision of such officer and all actions pursuant thereof shall be conclusive and binding on the Client.

3. The Bank shall in particular not be under any duty to verify the identity of the person or persons (other than verifying the name and signature of such person with the specimen signatures of the authorised signatories registered with the Bank) giving Instructions purportedly in the name of the Client and any transaction made pursuant thereto shall be binding upon the Client whether made with or without the authority, knowledge or consent of the Client. Further the facimile transmission or a photocopy of the facsimile transmission purported to be sent by the Client shall be the conclusive evidence of Instruction to the Bank for having acted on such Instructions and the Client hereby agrees and acknowledges the same accordingly. The Client hereby agrees not to challenge the veracity of the Instruction in the court of law.

4. The Client understands that for all transactions received through facsimile above INR 10 Million (for domestic transactions) and USD 250000 or equivalent (for cross-border transactions) the Bank may validate the transaction details with the Customer's designated personnel (as per contact details provided by the Customer's authorised signatories) through telephone. In case either the designated personnel are not reachable in spite of two attempts or the transaction details could not be authenticated, the requests shall be rejected by the Bank. The Bank may revise above mentioned threshold limit from time to time and notify the same to the Client. Upon such notification, Client shall be deemed to have agreed to such revised threshold limits for the call back process.

5. The Client hereby unconditionally and irrevocably undertakes to keep the Bank indemnified at all times against and to save the Bank harmless from, all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against the Bank or suffered or incurred by the Bank and which shall have arisen either directly or indirectly out of or in connection with the Bank accepting Instructions purportedly from the Client and acting thereon, in terms of the above, whether or not the same are from the Client and / or confirmed in writing by the Client.

6. Client hereby represents and warrants that this fax indemnity has been duly executed and delivered by the duly authorized representative(s) of the Client and constitutes a legal, valid and binding obligation of the Client and shall be enforceable against the Client in accordance with its terms.

Yours faithfully,

For [_____]

Authorised Signatory

Annexure II

(As referred to in the 'Self Service Banking' section of this form)

Users

There are 2 types of users in BIB Primary User and Secondary User

- **Primary User** has the highest authority among BIB users.
- **Secondary Users:** All users, other than Primary Users, of your BIB portfolio are Secondary Users.

There can be multiple Primary and Secondary Users

The following table gives an overview of the differences between a Primary User and a Secondary User

Services	Primary User	Secondary User
Administrative Entitlements		
Create / Authorise New User (including defining transaction limits)	✓	X
Assign / Modify / Authorise Account Control (including authorisation limits per signature group per account)	✓	X
Modify / Authorise modification of existing User profile (including modifying transactions limits)	✓	X
View Activity Log of all users	✓	✓
Non-Administrative Entitlements		
View Account Balance and Transaction History	✓	✓
Pay / Authorise Bill Payments	✓	✓
Make / Authorise Transfer Transactions	✓	✓
Make / Authorise AutoPay Transactions	✓	✓
Rate Enquiry	✓	✓
Services (Stop Cheque and Cheque Book Request)	✓	✓
Statement and Advices	✓	✓
View Activity log (self)	✓	✓
View Profile (self including Transaction Limits, Signature Groups etc.)	✓	✓
Internet Trade Services	✓	✓

✓- Available, X Not Available. All services above are available to the user only if these services are applied for.

Dual or Single Admin Control

- **Dual Admin Control:** 2 Primary Users are required to make a change in the administrative entitlements (as given above) available on BIB. E.g., One Primary User creates a new Secondary User however the Secondary User is created in the system only after the second Primary User authorises the creation. Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect only after this change is authorised by a second Primary User.
- **Single Admin Control:** Only 1 Primary User is required to make a change in the administrative entitlements (as given above) available to the Primary Users. E.g. One Primary User creates a new Secondary User, then this Secondary User is created in the system immediately without any need for a second Primary User to authorise the new user creation. Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect immediately without requiring any authorisation by a second Primary User.

Authorisation Matrix

- **Simple Authorisation Matrix:** Any One User (from Group A or Group B) individually can authorise a financial transaction. E.g. A, B
- **Dual One Group Authorisation Matrix:** Users, either individually or jointly, from Group A only can authorise the transaction E.g. A, A + A
- **Dual Two Group Authorisation Matrix:** Users, either individually or jointly, from Group A and/or Group B can authorise the transaction. E.g. A, B, A + A, B + B, A + B

Users are mapped to groups online by Primary Users.

Maximum Daily Corporate Limit

- The default Maximum Daily Corporate Limits applicable on BIB & BPB are as below. These limits represent the maximum cumulative daily limit on transactions that can be performed by authorised users of the Company/Society/Association/Trust.

Daily Corporate Limits	Maximum Daily Corporate Limits (INR)-BIB	Maximum Daily Corporate Limits (INR)-BPB
Inter Account Transfer (Including Term Deposit)	20,000,000.00	10,000,000.00
Designated Payment	2,000,000.00	250,000.00
Third Party Payment	10,000,000.00	50,000.00
Bill Payment	500,000.00	250,000.00
AutoPay	2,000,000.00	NA

Please note that Delegate limits cannot be higher than the Corporate limit.

Maximum Daily Debit Card Limit

• The default Maximum Daily Debit Card limits are as below. These limits represent the maximum cumulative daily limit on transactions that can be performed by authorised users of the Company/Society/ Association/ Trust.

Maximum Daily Debit Card Limited (INR)	Business Vantage	Business Select
Cash Withdrawal Limit	100,000.00	200,000.00
Merchant Transaction Limit	50,000.00	75,000.00
Fund Transfer Limit (within HSBC)	100,000.00	150,000.00
Bill Payment Limit	250,000.00	250,000.00

Default Limits for Mobile Alerts for Business
Current Account gets Credited with Amount above ₹ 5,000.00
Current Account gets Debit Balance for Amount above ₹ 5,000.00
Current Account Balance goes below ₹ 1,00,000.00
Current Account Balance goes above ₹ 5,00,000.00

Note: Mini Statement on every Monday for last 5 entries in the account.

In case you wish to change the above limits, please call the call centre after the account is activated.

Annexure III

Excerpts from the Tariff Guide (Entire schedule of Service Charges and Fees available on www.hsbc.co.in)

General Tariff	BusinessVantage	Business Select
Minimum Average Quarterly Balance (AQB)	₹ 1 lakh in current account	₹ 5 lakhs in current account
Account Maintenance Fee applicable quarterly in case of non maintenance of Average Quarterly Balance (AQB)	AQB < ₹ 50,000 - Charges ₹ 4,500/Qtr AQB ≥ ₹ 50,000 < ₹ 1 lakh - Charges ₹ 3,500/Qtr.	AQB < ₹ 2.5 lakhs - charges ₹ 6,000/Qtr. AQB ≥ ₹ 2.5 lakhs < ₹ 5 lakhs - charges ₹ 4,000/Qtr
Transaction Limit	5 Free Cash and 5 Free Non-cash transactions per month at branch. Free ATM, Internet and Phone Banking along with Cheque Clearing transactions*	Unlimited Free
Transaction Charges	Beyond free limit above, ₹ 125 per cash transaction and ₹ 75 per Non-cash transaction would be levied	Nil
EEFC and FCA Accounts	Minimum balance - USD 5,000 or equivalent	Minimum balance - USD 5,000 or equivalent
Accounts closed within 6 months	₹ 3,000	₹ 4,500
Account non operation charges	₹ 750 per quarter if a/c not operated for more than a year	₹ 750 per quarter if a/c not operated for more than a year
ATM Cash withdrawal limit	₹ 1 lakh per day	₹ 2 lakhs per day
Demand Drafts at HSBC locations	Free	Free
Demand Drafts at all other locations	0.25% (Min ₹ 100, Max ₹ 5,000)	0.25% (Min ₹ 100, Max ₹ 5,000)
Outward TT Remittances (Overseas)	0.30% (Min. ₹ 100 and Max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD**	0.30% (Min. ₹ 100 and Max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD**
Inward TT Remittances	₹ 300	₹ 300
HSBC locations in India	Free	Free
Other locations in India	0 - 10,000 - INR 50 10,001 - 100,000 - INR 100 Above ₹ 1 lakh - INR 150	0 - 10,000 - INR 50 10,001 - 100,000 - INR 100 Above ₹ 1 lakh - INR 150
Deposit of local clearing cheques for credit of account held at another branch of HSBC in a different city in India	Rs.100/- per instrument	Rs.100/- per instrument
Cash delivery & pick-up (per transaction charge up to ₹ 2 lakhs)#	₹ 225	₹ 200
DD/Cashier Order / cheque delivery & Pick-up	₹ 50	₹ 50

*Transactions in this case refer to all transactions including but not restricted to; Deposits/Withdrawals, DD/CO issuance, Payments/Remittances, Stop Payment, Service Requests and / or any other manual or electronic transaction (other than clearing cheques) done at a branch counter. Cheques/Requests submitted in a Drop Box/ATM but processed at a branch counter will also be counted as transactions carried out at a branch.

** Out of pocket expenses - interest, postage, courier, cable, telex, correspondence charges, other charges if any will be added at actuals.

@Business Select customers will be provided 25 free transactions per month with a maximum of 10 free cash pick up / delivery per month.

#Cash delivery/Pick up charges are applicable for cash delivery/pick up to a value of ₹ .2,00,000 thereafter a charge of ₹100 per lakh (or part thereof) will be charged.

The above tariff is current as on 1st August 2010. For the latest Service Charges Fees, please refer our website on www.hsbc.co.in or call us our Phone Banking numbers provided overleaf.

Annexure IV**Mandate / Resolution (for Limited Company / Trusts / Society / Association)
to be passed at the Board meeting and provided on the Letter head.**

- Note: 1. Please delete whichever is not appropriate
2. Please complete in **Block Letters** and tick where applicable
3. All alterations to this must be initialed by the Chairman / Secretary / any Director

I / We hereby certify that the following resolutions were passed at a meeting of the Board of Directors / Managing Committee / Board of Trustees of _____ (the 'Customer') of _____ (Registered address) on

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 whereas

Account Opening and General Banking facilities

- (a) The Customer wishes to open a _____ (account type) as set out in the Account Opening Form with The Hongkong and Shanghai Banking Corporation Limited, India (the 'Bank') with their _____ branch along with additional services/channel access subject to the Bank's applicable Account Rules, Customer Guide and Terms & Conditions.
- (b) The Customer is aware of the differences in the features, the associated charges and average quarterly balance requirements between the different Account Types.
- (c) As part of the Bank's account opening procedures, certified true copies of the documents and list of authorised signatories (together with their specimen signatures) will need to be produced to the Bank.
- (d) The Customer wishes to authorise _____, _____, _____, _____, and _____ as per table below to instruct bank to make fixed deposits, honor all cheques, bills of exchange, promissory notes or other orders which may be drawn by/accepted/made by or on behalf of the Customer and to act on any instructions so given relating to the operation of the said Account whether the same be overdrawn or not and / or any other instruction relating to the transactions of the Customer in relation to the Account, including accepting Account Opening forms, giving indemnity, declarations, agreement and any other document, by any one/two or more, as may be necessary of the above-mentioned "Authorised Signatories" authorised to sign and such signature shall bind the Customer in all transactions between the Bank and the Customer.

	Name	Special Instruction
1.		
2.		
3.		
4.		

- (e) The Customer also wishes to avail of the following additional banking facilities / services with the Bank inter alia against the terms and conditions and account rules, which were placed before the Board and as amended by the Bank from time to time. The Authorised Signatories be and are hereby authorised severally / any () jointly to sign the required indemnity, declarations, agreement and any other, form / document, etc. that is needed to enable the Customer to avail, subscribe and withdraw of the following banking facilities / services offered by the Bank.
- That** the Bank be and is hereby requested to provide to the person(s) (called "Delegates", whose details have been provided in the Application form) **Business PhoneBanking (BPB) and / or Business Internet Banking (BIB)** facility to enable them to operate and access the said Account on telephone and internet. Resolved further that the Bank be requested to hand over related PhoneBanking, Internet Banking Number(s) and related PIN(s) to the Delegate(s) for enquiry and / or transactions only on the said Accounts, to perform the functions of 'Primary User(s)' as detailed in the applicable BIB Terms and Conditions as amended from time to time, and BIB Customer Guide issued by the Bank and amended from time to time, for operations of the BIB service on behalf of the Customer, within authorised limits as indicated in the Annexure II of the Application form.
- That** the Bank be and is hereby requested to provide **Business PhoneBanking (BPB) Service and Business Internet Banking (BIB)** service to the Authorised Signatories, for enquiry purposes in relation to the Accounts. Resolved further that the Bank be requested to hand over related PhoneBanking and Internet Banking Number(s) and related Pin(s) to the Authorised Signatories for enquiry only on the said Accounts, to perform the functions of 'Primary User(s)', for operations of the BIB service on behalf of the Customer. The Bank is hereby requested to provide "Zero" or "NIL" transaction limit for Business PhoneBanking and BIB, with 'Single Admin Control' and 'Simple Account Authorisation Matrix' for BIB to the above mentioned Authorised Signatories, unless specifically requested for through the Account opening form or any other form in writing to the Bank.
- That** the Bank is hereby authorised and requested to issue **Business Debit Card** and related PIN to authorised person(s) (called "Delegates", whose details have been provided in the Application form) who have been authorised to operate the Customer's account, and who are responsible to keep the aforesaid Business Debit Card in his / her custody. We authorise the Bank to transfer funds from my / our account through the ATM, subject to the Bank's policies, to third party beneficiaries as specified during operation of the ATM. We confirm having read and understood the Terms and Conditions of usage of the Debit Card (a copy of which is available on www.hsbc.co.in) and agree to be bound by the same. We undertake to intimate the Bank and surrender the Business Debit Card before any of the Authorised Signatories proceed overseas on permanent employment and / or emigrating and / or upon changing of his / her nationality.

Serial No.:

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- That** the Bank be and is hereby authorised and requested to provide 'Mobile Alert' facility (term as defined in the 'Mobile Alert' Terms & Conditions) and SMS 'Alerts' (term as defined in 'Mobile Alert' Terms & Conditions) on the mobile phone number(s) provided in the Application form as per the terms and conditions related to the mobile alert services. The Bank may, at its absolute discretion, discontinue the aforesaid service completely or partially without any notice to us. The Bank may debit our Account for service charges as per the prevailing tariff from time to time. We accept and agree to be bound by the above-mentioned Terms and Conditions (a copy of which is available on www.hsbc.co.in) and to any changes made therein from time to time in the future. We undertake to intimate the Bank immediately in the event of any change in the mobile phone number provided in the table below. We also understand that the SMS Alerts under this service may contain certain personal and/or Account information. We also understand and acknowledge that while the Bank will make all reasonable efforts to ensure that the my / our personal/Account information is kept confidential, the SMS alerts cannot be guaranteed to be completely secure and the Bank shall have no liability in this regard.

- That** the Bank be and is hereby requested to allow the facility of No Bounce Cheque Protection to the Customer inter alia against the Terms and Conditions for No Bounce Cheque Protection issued by the Bank and amended from time to time. We hereby authorise the Bank to honor all cheques drawn on the said Account up to a maximum overdraft limit of ₹ 200,000 even though the funds available in this Account may be insufficient. We shall arrange to fund the said Account with the amount outstanding including the applicable interest amount, calculated at the Bank's applicable rate (currently PLR + 3%), within 7 days of availing the facility.

- That** the Bank be and is hereby authorised and requested to provide Payments and Cash Management Services (including Payment, Receivable, Liquidity and E-Channels) and all documents/agreements in this regard be executed by the Authorised Signatories. Authorised Signatories are hereby authorised severally / any [] jointly to give, and to also appoint / remove such other person(s) to give, instructions to the Bank and any member of the HSBC Group in respect of all matters regarding the E-Channels including, without limitation, all matters regarding E-Channel(s) referred to in the E-Channel agreement and schedule(s) attached thereto, the signing up for new E-Channels and all matters regarding such new E-Channels, subscribing for and withdrawing from any services under any E-Channel in one or more countries and to add to, amend and delete any Accounts and services registered under any E-Channel for and on behalf of the Company/Society/Association/Trust.

All the terms set out and all particulars completed in the Account opening form together with the Terms & Conditions, all in the form tabled at the Meeting, be and are hereby approved and accepted in all respects.

Unless otherwise defined, expressions used in this certificate have the same meaning as the corresponding expressions in the Terms & Conditions.

Signature of Chairman/Secretary/2 Directors (with rubber stamp)

Place: _____

Date: _____

