

## Customer Signatures

I/We declare that the information given herein by me/us is true and correct, which the bank is entitled to verify directly or engage any third party agent for all intents and purposes. I/We confirm having received, read and understood the Account Rules, and hereby agree to be bound by the terms and conditions governing the account(s).

We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing of support services of any nature by the Bank, without any specific consent or authorization from me/us.

I/We will also be liable to comply with the rules of the **Foreign Exchange Management Act of 1999**, and the amendments thereof as stipulated by the Reserve Bank of India.

**For Debit Card cardholders:** I/We will be bound by the terms and conditions of usage of the Debit Card, and the usage of the Debit Card by me/us will be deemed to be automatic acceptance of the said terms and conditions. I/We undertake to intimate the Bank and surrender my/our card before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

### Consent Clause:

I/We, understand that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to me/us, the bank, requires my/our consent for the disclosure by the bank of, information and data relating to me/us, of the credit facility availed of/to be availed, by 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 the bank of all or any such:
- information and data relating to me/us;
  - the information or data relating to any credit facility availed of/to be availed, by me/us, and
  - default, if any, committed by me/us, in discharge of my/our such obligation.

as the bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorised in this behalf by RBI.

3. I/We, declare that the information and data furnished by me/us to the bank are true and correct.

4. I/We, undertake that:

- the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the bank; and
- the Credit Information Bureau (India) Ltd. and any other agency so authorized 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 Reserve Bank in this behalf.

	1st Applicant
	2nd Applicant
	3rd Applicant
	4th Applicant

**Signing Instruction:**  Singly  Any one or Survivor  Jointly by \_\_\_\_\_ or by Survivor(s)

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

## Photographs

1 Please affix signed photograph 1st Applicant	2 Please affix signed photograph 2nd Applicant	3 Please affix signed photograph 3rd Applicant
4 Please affix signed photograph 4th Applicant	<p>I certify that the signature(s) and Photograph(s) of the Joint Account Holders shown in this form are genuine &amp; correct</p> <p>_____ (To be signed by the first account holder)</p>	

Signed in my presence (by bank staff)

## Agreement for SmartMoneyAccount Facility

WHEREAS The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as the 'Bank') has agreed to grant me/us a SmartMoney Fluctuating Overdraft Facility on my/our Single/Joint Account on a temporary and stand-by basis to meet contingencies for an amount not exceeding 90% of the total amount in all Term Deposit Accounts with the Bank or such lesser sum and for so long as the Bank in its sole discretion may deem fit at an interest rate of:

- 2% over the deposit effective Interest Rate + Interest tax subject to a maximum of the Bank's Prime Lending Rate on the overdraft outstanding of less than or equal to Rs. 200,000
- The Bank's Prime Lending Rate + Interest Tax on overdraft outstanding over Rs. 200,000

I/We agree and undertake to pay the interest rate as above or such other modified rates as specified by the Bank from time to time for overdrafts against Term Deposits for all amounts overdrawn within the overdraft limits authorised by the Bank.

At the time of signing this application, as and by way of collateral security, I/we have paid over to the Bank Rs. \_\_\_\_\_ (words) \_\_\_\_\_

\_\_\_\_\_ with absolute authority to the Bank to open term deposit Account in the name of "Mr/Mrs/Ms \_\_\_\_\_"

and the amount(s) lying in the said Term Deposit Account(s) shall also be deemed pledged in favour of the Bank without the necessity of any further concurrence on my/our part.

I/We agree that any Term Deposit Account opened in future in the same style shall also be deemed pledged in favour of the Bank without the necessity of any further concurrence on my/our part and the Bank is authorised to exercise the right of set-off and lien on all such Term Deposits with the Bank.

I/We authorise the Bank to automatically renew the deposit on the due date for an identical period unless instructions to the contrary from me/us are received by the Bank before maturity. I/We understand that the renewal will be in accordance with the Reserve Bank of India specification in force at the time of renewal.

## Signatures

First/Sole Applicant \_\_\_\_\_

Second Applicant \_\_\_\_\_

Third Applicant \_\_\_\_\_

Fourth Applicant \_\_\_\_\_

## This Section is for Bank Use Only

### Account Record

- NS  BL  CR/PI  NA  
 W/T.You  NOM  LOA  SPL INST

Customer No. \_\_\_\_\_

New A/c No(s). \_\_\_\_\_

KYC completed and Account Opening Authorised

Signature of  
Account Opening  
Officer

Date opened: \_\_\_\_\_ Branch Manager's Signature \_\_\_\_\_

Opened By:  Sales Team  Walk-in

SMA Limit: \_\_\_\_\_

Recommended By: \_\_\_\_\_ Approved By: \_\_\_\_\_

# Personal Account Opening Form

*New Accountholders  
(Residents only)*

## Account opening requirements

- Completed account opening form
- Passport size photograph for each accountholder signed on the front
- Any **ONE** Document to evidence Proof of Identity (List A) and Proof of Address (List B) from Sole and all Joint accountholders

### List A

- Passport
- Voter's ID
- Driving Licence
- Govt ID Card
- Defence ID Card
- Photo PAN Card
- Photo Ration Card

### List B

- Passport
- Voters ID
- Driving Licence
- Ration Card
- Society Outgoing Bill
- Life Insurance Policy
- Electricity Bill
- Telephone (Land/  
Mobile) Bill

## Notes

- Please produce the original document for each photocopy submitted.
- Please fill the form in capital letters
- Please countersign any overwriting
- Please avail of the nomination facility

Celebrating **150** years in India



The world's local bank

