

India International

NRI Personal Account Opening Form

For NRE, NRO & FCNR(B) accounts with
The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India)

Instructions for filling this form

- To find out which type of account best suits your requirements, read 'Helping you choose the right account' in Annexure I.
- Please fill the form in CAPITAL letters.
- Please countersign any overwriting.
- To avail the nomination facility, please ensure you fill in the Nomination Form enclosed in this form. While the nomination facility is optional, we recommend that you avail of it.
- If you wish to give one of your family members in India access to your account, please fill a separate Letter of Authorisation available on www.hsbc.co.in under 'Application Forms'.
- For service charges and tariffs, please visit www.hsbc.co.in or your nearest branch in India.
- In case of all downloaded and printed / photocopied Account Opening Forms, signatures of all account holders are required at the bottom of all the pages of the form.

Documentation Checklist

- Completed account opening form.
- Passport size photograph for each applicant signed by the applicant on the front.
- Attested photocopies of the passport of each applicant of pages showing passport details, work permit/visa details as well as the page indicating the last date of arrival in India.
- Separate proof of Non-Resident status if overseas Residence Visa/Permit or Work Permit is not included in the passport.
- Proof of Indian Origin, if any, (e.g. PIO Card) in case of foreign passport holders.
- In case of minors, please attach a photocopy of guardian's passport and guardian's photograph signed on the front.
- Proof of address for each applicant.
- For employees of foreign shipping company/ merchant navy, the following documents are required in addition to proof of residential address:
 - For permanent employees - initial work contract and last wage slip
 - For contract employees - current work contract or last work contract with a letter from local agent confirming next date of joining vessel.

Account Opening Information

A. Types of accounts:

- **Savings Account** - It is the most common operating account mainly for individuals. A Savings account helps people to put through day-to-day banking transactions besides earning interest on the balances maintained in the account.
 - **Non Resident External Account (NRE)**: It enables you to conveniently manage all your basic rupee transactions in India using your overseas earnings in any foreign currency.
 - **Non Resident Ordinary Account (NRO)**: It enables you to manage your income generated in India.
- **Current Account** - These accounts are maintained for mainly business purposes. No interest is paid on the balance in the Current account.
 - **Non Resident External Account (NRE)**: It enables you to conveniently manage all your basic rupee transactions in India using your overseas earnings in any foreign currency.
 - **Non Resident Ordinary Account (NRO)**: It enables you to manage your income generated in India.
- **Term Deposits** - Gives you assured returns and creates wealth at low risk.
 - **Non Resident External Deposit (NRE)**: It will earn attractive tax free interest in India in INR.
 - **Non Resident Ordinary Deposit (NRO)**: It will earn higher interest rate than your savings account.
 - **FCNR(B) Deposit**: Maintain your overseas savings in foreign currency without the need to convert into Indian Rupees.

You may open such accounts in the following styles-

1. **Singly** - this refers to sole accounts
2. **Joint** - an authorisation from all the joint account holders is required for every transaction
3. **Joint (Either or Survivor)** - anyone of the joint account holders can authorise the transaction in his individual capacity
4. **Joint (Former or Survivor)** - the joint account holder can operate the account after the lifetime of the 'Former'
5. **Joint (Latter or Survivor)** - the joint account holder can operate the account after the lifetime of the 'Latter'
6. **Or in any other style** - please specify in case of any other signing instruction.

B. Form Submission/Mailing

Submission:

- You can submit the form along with the required documents to your nearest (overseas) NRI Centre or at any of the HSBC branches in India. Please refer the annexures to find out the nearest NRI Centre/branch.
- Please remember to carry the original document for each photocopy submitted when visiting the overseas NRI Centre/branch in India.

Mailing:

- You can also mail the documents to your nearest (overseas) NRI Centre or any of the HSBC branches in India. Please refer the annexures for the nearest overseas NRI Centre/branch in India, mailing address.
- When mailing, please ensure that the signature(s) of the applicant(s) on the account opening form and photocopies of the documents mailed, are attested as 'Certified True Copy' by an HSBC Group office. In the absence of a HSBC Group Office presence in your area, please contact our Contact Centre for list of acceptable attestors.

Note:

In cases where the documents have been attested by other than HSBC Group office, the initial funding cheque should be from the applicant's account and should accompany the Account Opening Form.

C. Confirmation of account opening

Your welcome kit containing your account details such as your personalised cheque book, Debit Card, Internet security device, NRI Centre guide, information on NRI Services, Money transfers/Remittance, Debit Card user guide and Internet Banking and the Code of Bank's Commitment to Customers will be dispatched to you for your information to your correspondence address once your account has been opened.

You can also avail of the Instant Welcome Pack from the branch which includes a cheque book, Debit Card, Credit Card application form, a leaflet for PhoneBanking and Internet Banking and the Code of Bank's Commitment to Customers.

D. Access to your account

You can access your account with ease and convenience through:

- Internet Banking at www.hsbc.co.in
- PhoneBanking through Toll Free* numbers
- ATMs & branches in India

The 'Code of Bank's Commitment to Customers' was released by the Banking Codes and Standards Board of India (BCSBI) in July 2006 and revised in August 2009. HSBC Premier is a member of the BCSBI. To obtain your copy of the Code, please visit www.hsbc.co.in or one of our branches.

Please open an account at your _____ (Refer Annexure III for the list of branches)
 _____ City Name Branch Name
 branch as per details below:

Personal Details (Sole/First Account holder/Minor)

Mr./Mrs./Ms.: _____
(Should be as per the passport)

Former/Other Name (if any) - Mr./Mrs./Ms.: _____
(Supporting documents are required for Former / Other name)

Date of Birth:

Residential (Overseas) Address*: _____

City: _____ State (For USA & Canada residents only): _____

Postal/Zip Code: _____ Country: _____

Overseas Tel. (Res.): _____ (Off.): _____
Country Code Area Code Number Country Code Area Code Number

Mobile No.: _____ Fax No.: _____
Country Code Number Country Code Area Code Number

Permanent Address: _____

City State Pin Code

India Tel. (Res): + 9 1 _____ Fax No.: + 9 1 _____
STD Code Number STD Code Number

Email: _____

Nationality: _____

Passport Details:

Passport Number: _____ Date of Issue:

Place of Issue: _____ Date of Expiry:

Existing HSBC India Account No. (if any): _____

HSBC Bank plc UK - Sort Code and Account No. (if any): _____ - _____ (For UK residents only)

Mailing Address: Residential Permanent (Please select as applicable)

If applicant is minor, please provide guardian's details:

Name of Parent and/or Natural Guardian: _____

*Seafarers not having an Overseas address should provide their residential address in India.

Personal Details (Joint Account holder 1/Guardian)

Mr./Mrs./Ms.: _____
(Should be as per the passport)

Former/Other Name (if any) - Mr./Mrs./Ms.: _____
(Supporting documents are required for Former / Other name)

Date of Birth:

Residential Address*: _____

*In case of an NRI, Overseas address is mandatory.

PAN Declaration

Permanent Account Number (PAN)
(please strike off whichever is not applicable)

1. My PAN is

Sole/First A/c holder	Joint A/c holder(1)	Joint A/c holder(2)

2. I have applied for a PAN, which is not yet allotted.

I undertake to advise you the PAN on receiving advice of its allotment. (Copy of application is attached and copy of Form 60/61 is attached)

3. I do not have a PAN (copy of Form 60/61 is attached)

Note: Please note that if you fail to furnish your PAN to us, interest on your term 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.

Account Details

Choice of Account (Please ✓ as applicable):

NRE Savings* NRE Current* NRE Fixed Deposit* FCNR(B) Fixed Deposit*

NRO Savings NRO Current NRO Fixed Deposit

SmartMoney International Account

(A non repatriable overdraft facility against Fixed Deposits through your existing/new NRO account)

*NRE Savings/NRE Current/NRE Fixed Deposits/FCNR(B) Fixed Deposits can be held jointly with a resident close relative (relative as defined in Section 6 of the Companies Act, 1956) on 'Former or Survivor' basis.

Mode of funding: Cash Demand Draft/Cheque No. _____ Drawn on _____

Wire Transfer/Telegraphic Transfer from _____
(Remitting Bank's Name & Address)

Direct Debit - HSBC Bank plc UK - Sort Code and Account No. _____ - _____

Debit HSBC India Account No. _____

Currency & Amount: _____

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

Details in case of Fixed Deposit:

Type of Deposit: Ordinary Cumulative

Currency: INR USD GBP JPY EUR CAD AUD

Amount: _____

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

Tenure: _____ Days/Months/Years (Please refer existing interest rate table on www.hsbc.co.in for tenures offered)

Interest payment on Ordinary deposit: Credit my HSBC India Account No. _____

Issue a DD/Cashier's Order and mail to my correspondence address

TDS Payment option: Designate my HSBC India Account No. _____

Designate the NRE Savings NRO Savings NRE Current

NRO Current account being opened with this Account Opening Form

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

Renewed for _____ Days/Months/Years

Credited to my HSBC India Account No. _____

Repaid via RTGS/NEFT (Kindly fill up a separate form for RTGS/NEFT)

Sent to me via DD/Cashier's Order at my correspondence address _____

TT (For TT, please provide overseas Bank Name, Address and Account No.)

Notes:

- Your Fixed Deposit will automatically be renewed for the same period at the prevailing interest rates on maturity if we do not receive prior notice before maturity.
- The sole/first deposit holder will be usually regarded as the beneficial owner of the fixed deposit and considered as the payee for the purposes of income tax deduction at source (TDS) from the interest on such deposit.
- TDS*, when due and applicable will be deducted in accordance with the provisions of the Income Tax Act, 1961 and the Rules thereunder as in force. Such TDS* shall be recovered from savings/current/demand deposit a/c(s).
- Please designate the account from where you would like the TDS amount to be deducted for all existing accounts. Please also provide details of the designated account as and when you renew/place additional deposits with HSBC India. For cumulative deposits, in case of non designation of an account or lack of funds in the designated account, or if you hold only cumulative term deposit account/s at HSBC India, the TDS (where applicable) would be recovered from the interest being accumulated to/paid on the deposit. For ordinary deposits, in the absence of a revert from you for designation of the applicable account or if the designated account is out of funds, or if you hold only ordinary term deposit account/s at HSBC India, HSBC India will recover TDS (where applicable) from the maturity proceeds or from the encashment proceeds (in case of premature encashment) of the deposit.
- Please contact our branch and submit the necessary documents in case lower TDS applies as provided by the relevant tax treaties. These documents should be submitted along with the Account Opening Form and also before the start of each new financial year. The HSBC India reserves its right to reject any such claims. Hence any claim for refund of TDS will lie directly with the Government of India and HSBC India will not be liable in any manner.
- Interest on FCNR(B), NRE deposits will be paid once the deposit has completed at least 1 year.
- The Bank, on request from a depositor, would allow withdrawal of a Fixed Deposit before completion of the period of the deposit agreed upon at the time of placement of the deposit subject to penalty on premature withdrawal of Fixed Deposit as may be applicable as per the table appended below (For Resident and NRO Deposits only):

Penal Rates		
FD Value: < `1.5 Mn	FD Value: `1.5 Mn < `40 Mn	FD Value: `40 Mn and above
1%	1.5%	2%

The interest paid will be lower by the Penal Rate (as may be applicable to the value and date of placement of the Fixed Deposit as defined in the above table) than the rate prevailing on the date of placement of the deposit for the period for which the deposit remained with the Bank or the contractual rate, whichever is lower. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than the minimum period for which deposits were being accepted for the said currency and deposit type, as on the date of placement of deposit.

- Premature termination of the Term Deposit Account will be permitted to survivor(s) in case of death of one of the joint account holders or against joint request by all legal heirs in case of death of all the joint account holder(s) as per the terms of contract. However in case of premature term deposit termination, interest will be paid at the applicable interest rate for the period for which the deposit remained with HSBC India. Such premature withdrawal will not attract any penal charge. This is applicable to NRO deposits only.

For account rules on HSBC fixed deposits, please visit www.hsbc.co.in

*Applicable to NRO accounts only.

Other Instructions

International Debit Card*: Required Not Required

Name to be printed on Debit Card
 (Name to fit)

Additional Debit Cards* for Joint accountholder(s):

1. (Name to fit)

2. (Name to fit)

ATM Facility on Credit Card: Required on my HSBC Credit Card number Not Required

Nomination^: Required (Please complete the Nomination Form) Not Required

Credit Card^: Required (Please complete a separate Credit Card Application) Not Required

Internet Banking: Required Not Required PhoneBanking: Required Not Required

Cheque Book: Required Not Required

Welcome Pack**: Paper-version

*Debit Card facility for NRO account holders is restricted to operations within India and is available only on accounts operated 'singly' or by 'anyone or survivor'. The Debit Card facility is not available for minors. Each Debit Card, including additional cards is priced at ` 150 per annum for non-Premier customers. The issuance and use of Debit Cards is subject to Terms and Conditions. The Debit Card facility for NRE account holders is available only on accounts operated 'singly' or by 'anyone or survivor'.

^Credit Card issuance is at the sole discretion of HSBC India.

^While the nomination facility is optional, we recommend that you avail of the same.

**Regular Welcome Pack comprises of a Welcome Letter, Cheque book, Debit Card, internet security device, NRI Centre guide, information on NRI Services, Money transfers/Remittance, Debit Card user guide, Banking Codes and Standards Board of India (BCSBI) guidelines, FAQs, etc. in paper format.

Personal Details

This section will help us serve you better. Please tick the boxes and fill in the requested information under Applicant 1, 2 or 3.

Code	Occupation	1	2	3	Code	Marital Status	1	2	3
1.	Senior Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	Married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2.	Single	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Executive/Officer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Spouse Name				
4.	Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. _____				
5.	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. _____				
6.	Non-Executive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. _____				
7.	Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Code	Education	1	2	3
8.	Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	Under Graduate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.	Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2.	Graduate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.	Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3.	Post Graduate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.	Proprietor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4.	Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.	Teacher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5.	Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.	Armed Forces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Code	Monthly Income	1	2	3
14.	Police	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	Zero Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.	Unemployed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2.	Less than USD 5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.	Seafarer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3.	USD 5,000 - USD 10,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					4.	More than USD 10,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Company Details

1. Company Name: _____	Department: _____
Nature of Business: _____	JobTitle: _____
2. Company Name: _____	Department: _____
Nature of Business: _____	JobTitle: _____
3. Company Name: _____	Department: _____
Nature of Business: _____	JobTitle: _____

Other Existing Bank Accounts, if any:

Name of the Bank / Branch: 1. _____

2. _____

3. _____

Reason for Account opening

Please specify: _____

Customer Declaration

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 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 understand that the account(s) applied hereunder, will be opened by The Hongkong and Shanghai Banking Corporation Limited, India (hereinafter referred to as "the Bank") 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, 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. 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 thereagainst 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 the Bank'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 the Bank 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 the Bank to repay any depositor outside India.
- NRI deposits with the Bank do not benefit from the UK's Financial Services Compensation Scheme.
- NRI deposits with the Bank are not insured by Federal Deposit Insurance Corporation (FDIC) of the U.S.A., nor by any other insurance company or Corporation outside India.
- Under current U.S. Tax laws, U.S. citizens and residents are subject to tax on their worldwide income (please consult your tax advisor regarding the tax treatment of these deposits in U.S.A or any other country where you are subject to tax, including your country of residence/nationality).

I/We agree and accept that the Bank may need to share or transfer data or information about the Customer(s) to any third party service provider, whether located overseas or in India, who provides outsourced services to the Bank in connection with the operation 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 and 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 or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud.

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

I/We confirm having received, read and understood the Bank's Account Rules, and hereby agree to be bound by the Terms and Conditions governing the account(s).

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 The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India), and are not insured by any insurance company or corporation outside India and are payable only at the branch of the Bank in India where the deposit is made.

NR accounts and NRI Services are offered by The Hongkong and Shanghai Banking Corporation Limited in India (HSBC India) under the Reserve Bank of India Non-Resident Indian Programme.

Approved for issue in the UK by HSBC Bank plc. We remind UK citizens and UK residents that deposits with HSBC India are not subject to the rules made under the Financial Services and Markets Act, 2000 for the protection of private customers, including the Financial Services Compensation Scheme.

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

NRI accounts and services are offered by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). HSBC India 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 licensed by the Central Bank of the United Arab Emirates.

Deposits / accounts held with HSBC India are not protected by the Hong Kong Deposit Protection 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.

NRI Services are provided by HSBC India. HSBC India is the branch of The Hongkong and Shanghai Banking Corporation Limited and HSBC India is not regulated in Canada. NR deposits with the Bank 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 of the Bank 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.

For Debit Cardholders: I/We confirm having read and understood the Terms and Conditions of usage of the Debit Card and agree to be bound by the same.

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

Consent Clause:

1. I/We, understand that as 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:
 - 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 the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (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 the Bank 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 the Bank; 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.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agencies/service providers at its sole discretion. I/We further acknowledge the right of the Bank 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 for the purpose of availing support services of any nature by the Bank, 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.

For NRO Accounts: I/We will not make available to any person resident in India any foreign exchange against reimbursement in India in Rupees or otherwise.

I/We understand that, I/We need to maintain an average monthly balance of ₹ 75,000 (₹ 10,000 for senior citizens) in a combination of Savings Account/Current Account and Fixed Deposits so as to avoid the charges/fees for non-maintenance* of the same.

I/We understand that the requirement to maintain an average monthly balance of ₹ 75,000 in this account is specially waived in view of my being a Home Loan/Corporate Salary Account holder. As and when I/We cease to qualify for this waiver, I/We will need to maintain the applicable average quarterly balance so as to avoid the charges/fees for non-maintenance.

Signing Instruction: Singly Anyone or Survivor Jointly by _____ or by Survivor(s)
 Joint (Former or Survivor)^ Joint (Latter or Survivor) Any other _____

^NRE/FCNR accounts held jointly with resident close relative (relative as defined in Section 6 of the Companies Act, 1956) can be operated only on 'Former or Survivor' basis.

I certify that the Signature(s) and Photograph(s) of the Account Holders shown in this form are genuine & correct.

Signed in my presence (by bank staff)

Employee Name: _____

Employee Number: _____

Customer Signatures:

1st Applicant	2nd Applicant	3rd Applicant
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Date:

*Non-maintenance of the above mentioned average monthly balance would entail monthly service charges (subject to change from time to time) of ₹ 350 (₹ 150 for senior citizens) + applicable service tax & education cess.

Photographs

1

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

Sole/1st Applicant

2

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

Sole/2nd Applicant

3

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

Sole/3rd Applicant

Issued by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). Incorporated in Hong Kong SAR with limited liability.

Terms and Conditions for SmartMoney International Facility (SIA)

I/We have requested The Hongkong and Shanghai Banking Corporation Limited (the Bank) to sanction me/us the SmartMoney International Facility. I/We have understood and agree to be bound by the Terms and Conditions governing SmartMoney International Account Facility (SIA Facility) and amendments thereof as may be published by the Bank on its website from time to time.

1. I/We are aware that the SIA Facility, is a fluctuating overdraft facility, against the security of lien on the Single/Joint fixed deposits with the Bank, details of which are as provided to you either in writing, on email or telephonically, as per the Terms and Conditions laid down by the Bank. Under the SIA Facility, the Bank has agreed to grant on a temporary and stand-by basis an amount not exceeding 90% of the total amount in the linked NRE (subject to a maximum of INR 100 lakhs)/NRO fixed deposit accounts, and the renewal(s) thereof, 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 weighted average of the interest rates applicable to the linked fixed deposits plus applicable tax, if any.

OR

90% of the Rupee equivalent of the amount in all my/our linked FCNR(B) fixed deposit accounts (subject to a maximum of INR 100 lakhs), and the renewal(s) thereof, with the Bank, calculated at a rate of exchange as may be determined by the Bank, or such lesser sum and for so long as the Bank in its sole discretion may deem fit subject to a maximum of the Bank's Prime Lending Rate as may be declared by the Bank from time to time plus applicable tax, if any.

(It is hereby clarified that in case a fixed deposit is prematurely withdrawn, the interest rate that shall be taken into consideration for calculating the weighted average of the interest rates, as mentioned hereinabove, shall be the contracted rate which was payable to the customer for the contracted tenure without reference to the interest paid at the time of such premature withdrawal.)

2. I/We agree that the Interest on amount overdrawn will be charged at the rate of 2% over the weighted average of the interest rates applicable on the fixed deposits subject to a maximum of the Bank's Prime Lending Rate, as may be declared by the Bank 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 the Bank's unauthorised overdraft rate, on the overdrawn value, until such time it is regularised. The Unauthorised Overdraft Rates are available on the Bank's website www.hsbc.co.in. Currently (As of dd/mm/yyyy) the applicable Unauthorised Overdraft Rate of the Bank is 35% p.a., which is subject to change from time to time.

3. In case a fixed deposit is prematurely withdrawn, the interest rate that shall be taken into consideration for calculating the weighted average of the interest rates, shall be the contracted rate which was payable to the customer for the contracted tenure without reference to the interest paid at the time of such premature withdrawal. It will also be subject to other Terms and Conditions governing such premature encashment of fixed deposit that may be applicable then.

4. The Bank 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, in case I/We fail to service the interest payable by me/us on the use of this SIA Facility, after giving a prior notice of 30 days at my/our correspondence address as recorded with the Bank.

5. I/We understand that all NRI deposits and lending thereagainst 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 understand and acknowledge that any violation or non-observance of the undertakings given herein will be subject to action under FEMA.

6. I/We understand that by availing this 'Facility', I/We will be liable to comply with the Foreign Exchange Management Act of 1999, and the rules and regulations made thereunder and any amendments thereto.

I/We have read and understood the Terms and Conditions as stated above and as stated on the Bank's website relating to SIA Facility. I/We accept and agree to be bound by the said Terms and Conditions including those which excludes/limits HSBC India's liability. I/We understand that the Bank may discontinue any of the services completely or partially by notifying me/us through its website or through any legally recognised medium of communication giving a minimum notice of 30 days.

Signatures (sign only if availing the SmartMoney International Facility)

1st Applicant

2nd Applicant

3rd Applicant

Seafarer's Declaration (required in case of seafarers)

(This declaration may be provided on a separate sheet in case there are more than one account holders who are seafarers)

I hereby declare and confirm that I am a Non Resident Indian (NRI), as per the definition under FEMA, 1999 and the Rules and Regulations made thereunder, and I am on contract with _____ (company) registered in _____

_____ (address of the principal). Request you to open an NRI Account in my/our name on the basis of the submitted documents.

I also confirm that I will inform the Bank in the event my status of NRI is altered and take such necessary action as is required under FEMA.

Date: / / -/ / /

Signature of Applicant



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BANK USE SECTION

Account Record:

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

Customer No.: _____

New A/c 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: CAT Walk-in

SMA 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



Nomination Form (Form DA-1)

(While the nomination facility is optional, we recommend that you avail of it.)

(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 ¹ , Distinguishing No. ²	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.

Signature / Thumb Impression of Applicant(s)*

1st Applicant

2nd Applicant

3rd Applicant

Date:

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

 Place: _____

Witness[®]:

(1)

Name: _____

Signature: _____

Address: _____

(2)

Name: _____

Signature: _____

Address: _____

¹ State account number or receipt number as may be applicable.

² 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.

@ Thumb impression(s) shall be attested by two witnesses.

^{NB} 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 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 (Form DA-1)

(While the nomination facility is optional, we recommend that you avail of it.)

(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. [‡]	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.

Signature / Thumb Impression of Applicant(s)*

1st Applicant

2nd Applicant

3rd Applicant

Date: Place: _____

Witness[®]:

(1)
Name: _____

Signature: _____

Address: _____

(2)
Name: _____

Signature: _____

Address: _____

Received the nomination and registered in the Bank's books. Payment in terms of the nomination will be effected on the nominee furnishing proof of his/her claim in the prescribed form. The Bank may at its discretion accept such claim or prescribe compliance of additional formalities before effecting payment.

For The Hongkong and Shanghai Banking Corporation Limited

Branch: _____

Date: _____

Authorised Signature

[‡] State account number or receipt number as may be applicable.

[†] 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.

[@] Thumb impression(s) shall be attested by two witnesses.

^{NB} 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 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.



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NRI MM AOF 03/12

Annexure I

Helping you choose the right account

The below mentioned information is indicative only and should not be construed as advice. The features mentioned hereunder are subject to FEMA, 1999 and rules made thereunder and are subject to change from time to time.

Features	Indian Rupee Accounts		Indian Rupee Fixed Deposits		Foreign Currency Fixed Deposits
	NRE Account	NRO Account	NRE Fixed Deposits	NRO Fixed Deposits	FCNR(B) Fixed Deposits
Account Types	Savings Account, Current Account	Savings Account, Current Account	Fixed Deposit	Fixed Deposit	Fixed Deposit
Currencies offered	Indian Rupees	Indian Rupees	Indian Rupees	Indian Rupees	USD, GBP, EUR, JPY, CAD, AUD
Repatriation rules	Freely Repatriable	Restricted [#] repatriability	Freely Repatriable	Restricted [#] repatriability	Freely Repatriable
Tax rules	Tax free* in India	Taxes applicable	Tax free* in India	Taxes applicable	Tax free* in India
Joint Account rule	With Resident** Indians as well as other NRIs	Resident Indians as well as other NRIs	With Resident** Indians as well as other NRIs	With Resident Indians as well as other NRIs	With Resident** Indians as well as other NRIs
Whether you can deposit local (India) Rupee funds	Not permitted	Permitted	Not permitted	Permitted	Not permitted
Choose this account if...	<ul style="list-style-type: none"> You need an account for making payments/investments in India from your overseas earnings You want to maintain your savings in liquid You wish to open an account jointly with another NRI You want your Rupee savings to be freely repatriable 	<ul style="list-style-type: none"> You need an account for making payments/investments in India from your India earnings You need an account for depositing your income in India from sources such as rent, dividends, etc. You wish to open the account jointly with a person resident in India 	<ul style="list-style-type: none"> You want to earn higher returns compared to a savings/current account on your fixed deposits in India You want tax free* returns on your fixed deposits in India 	<ul style="list-style-type: none"> You want to earn higher returns compared to a savings/current account on your Rupee income earned in India 	<ul style="list-style-type: none"> You want tax free* returns on your foreign currency fixed deposits in India You wish to keep your foreign currency savings in India but do not want to convert them into

For further assistance in choosing the right account, please email us at info@hsbc.co.in or:

- Call us on any of the NRI Call Centre numbers (Annexure II)
- Drop in at an HSBC branch in India if you are visiting India (Annexure III)

*Indian tax information given herein is general and is not meant to constitute, and therefore should not be construed, as advice. The tax consequences are also based on individual facts and circumstances.

[#]As per current local regulations, the permissible remittance from the balances in NRO accounts is up to USD 1 million, per financial year for all bona fide purposes. The remittances (net of applicable taxes) will be allowed to be made by the authorised dealer banks on production of an undertaking by the remitter and a Certificate from a Chartered Accountant in the prescribed formats.

**NRE/FCNR(B) Accounts opened/held jointly with resident close relative (relative as defined in Section 6 of the Companies Act, 1956) can be operated only on 'Former or Survivor' basis.

Prior professional tax advice should be sought to fully understand and appreciate the Indian tax implications. We assume no obligation or liability of any nature whatsoever by issuing this document. Under current U.S. laws, U.S. citizens and residents are subject to tax on their worldwide income. You should consult your tax advisor for the U.S. treatment of income from these deposits. If you are resident in any other country, you should consult your tax advisor regarding the tax treatment of these deposits in your country of residence.

NRI accounts and NRI Services are offered by The Hongkong and Shanghai Banking Corporation Limited, India.

UAE



With HSBC NRI Services, you can now send money to India using just your fingertips! Moreover, your money gets credited into your NR account with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) for FREE* in just 3 working days**.

Register for Internet/PhoneBanking on your AED account with HSBC Bank Middle East Limited and you can start sending money right away.

For a detailed demo, please visit the NRI Services-UAE-Remittances section on www.hsbc.co.in.



Free* Remittances through HSBC ATMs!

If you prefer to remit while on the move, you can send money to India through any of the HSBC ATMs in UAE and your money will get credited into your NR account with HSBC India in just 3 working days**.

Register for bill payment through ATMs and you can start remitting right away!



With FastCHEQUE, you are no longer forced to choose between economical but slow, and fast but expensive modes of remittance! Now send money from your AED account with HSBC Bank Middle East Limited to your NR account with HSBC India, for FREE* in just 3-5 working days**!

Simple steps for using FastCHEQUE:

Step 1: Write a cheque drawn on your AED account with HSBC Bank Middle East Limited, payable to: "HSBC Account Number <fill your HSBC India NRI account number> <Your account name>" Example: "HSBC Account Number 012345678901 Rakesh Kumar"

Step 2: Fill up the FastCHEQUE Instruction Form and attach it with the cheque. You can download the form from the NRI Services-UAE-Remittances section on www.hsbc.co.in.

Step 3: Mail it to the following address: The Hongkong and Shanghai Banking Corporation Limited, Representative Office, Hilal Salim Bin Taraf's Building (Near Mazaya Centre), Gallery No. 5, Mezzanine, AlWassel, Sheikh Zayed Road, P.O. Box 66, Dubai.

*Remittances from the UAE are free only if the funds are transferred from your AED account with HSBC Bank Middle East Limited to your own NR account with HSBC India.

**The term 'working days' refers to days that are bank working days in both UAE and India. The NR account will be credited in 3-5 working days post receipt of the cheque at the NRI Centre in Dubai. All foreign currency transactions through HSBC India are subject to Service Tax. Please visit www.hsbc.co.in/nri for details.

Please tear this page and preserve it for your reference.

Bahrain, Oman, Qatar



With FastCHEQUE, you are no longer forced to choose between economical but slow and fast but expensive modes of remittance! Send money from any of your BHD bank accounts in Bahrain to your NR account with The Hongkong and Shanghai Banking Corporation Limited in India (HSBC India), for FREE* in just 2-3 working days**!

Simple steps for using FastCHEQUE:

Step 1: Write a cheque drawn on any of your BHD bank accounts in Bahrain, payable to: "HSBC Account Number <fill your HSBC India NRI account number> <Your account name>" Example: "HSBC Account Number 012345678901 Rakesh Kumar"

Step 2: Fill up the FastCHEQUE Instruction Form and attach it with the cheque. You can download the form from the NRI Services-Others-Remittances section on www.hsbc.co.in.

Step 3: Mail it to / submit it at the Bahrain / Oman / Qatar NRI Centre address provided on the reverse and your NR account with HSBC India will get credited in just 2-3 working days** (for Bahrain and Qatar) / 3-6 working days** (for Oman).

Bahrain: *Remittances from Bahrain are free only if the funds in BHD are transferred to your own NR Account with HSBC India. **The term 'working days' refers to days that are bank working days in both Bahrain and India. The NR account will be credited in 2-3 working days post receipt of the cheque at the Seef Branch.

Oman: *Remittances from Oman are free only if the funds in OMR are transferred to your own NR Account with HSBC India. **The term 'working days' refers to days that are bank working days in both Oman and India. The NR account will be credited in 3-6 working days post receipt of the cheque at the P. O. Box.

Qatar: *Remittances from Qatar are free only if the funds in QAR are transferred to your own NR account with HSBC India. **The term 'working days' refers to days that are bank working days in both Qatar and India. The NR account will be credited in 2-3 working days post receipt of the cheque at the P. O. Box.

All foreign currency transactions through HSBC India are subject to Service Tax. Please visit www.hsbc.co.in/nri for details.

Saudi Arabia



Transfer money from your account with Saudi British Bank (SABB) to your NR account with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) for FREE*, using just your fingertips!

Register for Internet Banking on your account with Saudi British Bank (SABB) and use the Direct Pay mechanism to remit funds.

*The transfers are free only if done from your SAR account with Saudi British Bank (SABB) to your own NR account with The Hongkong and Shanghai Banking Corporation Limited in India. Please also ensure that the currency of denomination for the beneficiary account is mentioned as '***' for the transfer to be free. Also, a one-time charge of SAR 50 would be applicable by SABB for creating a beneficiary.

All foreign currency transactions through HSBC India are subject to Service Tax. Please visit www.hsbc.co.in/nri for details.

Hong Kong



Transfer money to your NR account with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) instantly* and for FREE**, using just your fingertips! Register for Internet Banking on your HKD account with HSBC Hong Kong and you can start sending money right away!

Benefits

- Instant* transfers
- No remittance charges**
- Option to place the remitted funds in a fixed deposit

For a detailed demo, please visit the NRI Services-Others-Remittances section on www.hsbc.co.in.

*Only transfers to an NR savings/current account can be done instantly. Also, only transfer requests submitted through Personal Internet Banking offered by HSBC Limited Hong Kong by 3:55 p.m. for Monday to Friday or 11:55 a.m. for Saturday (Hong Kong time) will be processed on the same day. All transfer requests submitted afterwards will be processed on the next working day. The term 'working day' refers to a bank working day in both Hong Kong and India.

**The transfers are free only if done from your HKD account with HSBC Hong Kong to your NR account with The Hongkong and Shanghai Banking Corporation Limited in India.

All foreign currency transactions through HSBC India are subject to Service Tax. Please visit www.hsbc.co.in/nri for details.

Remittances/Money Transfers for funding your account

USA



With FastCLICK, you can transfer money from USA to India from the comfort of your home or office, using Internet Banking. No transfer fee will be levied by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) for such transfers.

International Transfers made from USD accounts with HSBC Bank USA, N.A. are subject to outgoing funds transfer fee applied by HSBC Bank USA, N.A., and will be charged to the deposit account with HSBC Bank USA, N.A. from which the transfer is made. This fee will be waived by HSBC Bank USA, N.A. for International Transfers made from your PLUS checking account with HSBC Bank USA, N.A. to your own NR account with HSBC India.

To avail of this facility, you need to be registered for Internet Banking on your USD account with HSBC Bank USA, N.A. and enrolled for the 'International Transfers' feature available on Internet Banking.

For details on registration and bank charges pertaining to your account with HSBC Bank USA, N.A., please contact HSBC Bank USA, N.A. representative.

To know more about the service, simply call (Toll Free) 1-877-NRI-HSBC (1-877-674-4722)

For a detailed demo, please visit the NRI Services-USA-Remittances section on www.hsbc.co.in.

All foreign currency transactions through HSBC India are subject to Service Tax. Please visit www.hsbc.co.in/nri for details.

P.O. Box Address:

HSBC,
BOM/USA/100002/HSBC(IN),
P.O. BOX 688,
BUFFALO,
NY 14240-0688,
USA.

Instructions for the P.O. Box:

- Please mention your Name, Email ID and Account number of your NR account held with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India), with each request.
- The P.O. Box (PB) facility can be used only for sending the following Service Requests related to your accounts held with HSBC India:
 - Request for adding another individual as a Joint Applicant to an existing NR account with HSBC India
 - Request for change of address of the Customers
 - Request for change of maturity instructions for existing Term Deposits with HSBC India
 - Request for placing New/Add-On Term Deposits
 - Request for Nomination updation
 - Documentation pertaining to updation of Customer identification data (KYC documentation)
 - Dormant account updation
 - Unclaimed account activation
 - Request for account closure
 - Request for NRE/NRO to SVR or SVR to NRO account conversion
 - Request for minor to major account conversion
 - Request for change of Account Operating Instructions
 - Request for addition of POA on account
 - Request for PIN generation (PhoneBanking Pin, Internet Banking Pin)
 - Request for PIN generation (Duplicate ATM / Debit Card Pin)
 - Request for ATM / Debit Card / Mandate card re-issuance
 - Request for Account Statement
 - Request for Account TDS certificate
 - Request for FD advice
 - Request for Credit Card statement
 - Request for setting up of Standing Instruction on account
- The indicative delivery schedule for documents dispatched to HSBC India through the PB facility is approximately 10-12 days. The delivery schedule is only indicative and should not be construed to refer to any commitment. Alternatively you may also contact the NRI Contact Centre or log on to Personal Internet Banking offered by HSBC India for assistance on the above service requests.
- Courier service should not be used for sending documents to the PB facility.
- Customers are advised to send the service requests to the PB facility using an ordinary postal service.
- Please refer to the detailed Terms and Conditions prior to using the PB facility.

Terms & Conditions:

- This PB facility is offered to Non-Resident Indian (NRI) Customers (Customers) of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India), residing in United States of America (USA).
- The Customers should send service requests to HSBC India as per the prescribed format communicated on HSBC India's website. PB facility can be used only for sending the above mentioned Service Requests related to your accounts held with HSBC India.
- The Service Requests will be delivered to HSBC India in approximately 10-12 days from USA. Reference to any service levels including the delivery timeline are only indicative and should not be construed to refer to any commitment.

4. Customers are advised not to send any monetary instruments such as Cheques, Demand Drafts or Cash (hereinafter collectively referred to as "Financial Instruments") using the PB facility, as these will not be processed and will be returned to the Customer on a best effort basis. HSBC India may destroy such Financial Instruments in case it deems fit, at its sole discretion. HSBC India shall not be responsible for any monetary loss including loss on account of change in exchange rates, interest rates, deposit value date etc. arising due to the time elapsed on account of return of the Financial Instruments.
5. The Customers shall avail the PB facility at their own risk. HSBC India will not be responsible or liable to the Customer or any third party for the "Envelopes/ Consignments or its Contents" (collectively referred as "Consignments") during transit from the Customer to the PB facility.
6. The Customer agrees that he/she shall be solely responsible for the contents of the Consignments sent through the PB facility and shall indemnify HSBC India for any loss or damage suffered to it on account of handling the contents or if the Consignments sent to the PB facility are illegal or are in contravention of any legal, regulatory or contractual requirements.
7. HSBC India is not responsible for any suit, action, loss caused to the Customer if the Consignments are sent to a wrong address or are lost in transit before reaching the PB facility.
8. Usage of the PB facility shall be deemed to be acceptance of the aforesaid Terms and Conditions.

Free* Remittances/Money Transfers for funding your account

UK

Transfers through Internet Banking/ PhoneBanking/Express Banking Kiosks

With HSBC NRI Services, you can send money to India using just your fingertips or while on the move! Moreover, your money gets credited into your NR Account with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) for FREE* in just 3 working days**.

So if you are registered for bill payment through Internet Banking and/or PhoneBanking on your GBP account with HSBC Bank plc/First Direct, you can start sending money right away.

For a detailed demo, please visit the NRI Services-UK-Money Transfers section on www.hsbc.co.in.

Transfers by Cheque

You can even transfer money offline, without compromising on the speed of transfer or the convenience.

Write a cheque drawn on your GBP account with HSBC Bank plc/First Direct and mail it to/submit it to HSBC Bank plc's NRI Centre address given overleaf and your NR account with HSBC India will be credited, for FREE*, in just 3-5 working days**!

Alternatively, instead of writing a cheque, you can also mail a Direct Debit instruction to HSBC Bank plc's NRI Centre on the address given overleaf by providing relevant details in the Instruction Form. The form is available for download in the NRI Services-UK-Money Transfers section on www.hsbc.co.in.

*The NRI can instruct HSBC Bank plc/First Direct to transfer funds from his/her GBP account with HSBC Bank plc/First Direct in UK using the bill payment module available through PhoneBanking, Internet Banking and Express Banking Kiosks to his/her account with HSBC India (NRI account) and this will be done for free. HSBC Bank plc/First Direct customers can also give these instructions using the FastCHEQUE Instruction Form on www.hsbc.co.in or by sending a cheque drawn on the NRI's GBP account with HSBC Bank plc/First Direct in UK. Terms and Conditions apply.

**The term 'working days' refers to days that are bank working days in both the UK and India. The NRI account will be credited in 3-5 working days post receipt of the cheque at the specified address.

NRI deposits are offered under the Reserve Bank of India's 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 The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India), and are not insured by any insurance company or corporation outside India and are payable only at the branch of the Bank in India where the deposit is made. We remind UK citizens and UK residents that deposits with HSBC India do not benefit from the UK's Financial Services Compensation Scheme.

Approved for issue in the UK by HSBC Bank plc. We remind UK citizens and UK residents that deposits with HSBC India are not subject to the rules made under the Financial Services and Markets Act, 2000 for the protection of private customers, including the Financial Services Compensation Scheme.

All foreign currency transactions through HSBC India are subject to Service Tax. Please visit www.hsbc.co.in/nri for details.

Annexure II

Numbers of NRI Contact Centre based in India

- USA & Canada: 1-877-NRI-HSBC (1-877-674-4722) (Toll Free*) • UK: 0800-3285902, 0800-3893587, 0800-0851264 • UAE: 800 4393 (Toll Free* - Dubai, Sharjah, Ajman, Fujairah, Al Ain, Ras Al Khaimah, Umm Al Quwain) • Bahrain: 973 17 569 645 (Local Rates) • Oman: 968 2476 2727 (Local Rates)
- Qatar: 974 44328325 (Local Rates) • Saudi Arabia: 9661 276 4163 (Local Rates - Riyadh, Alkhobar, Dammam and Jeddah) • Kuwait: 965 2223 0727 (Local Rates) • Hong Kong: 852 2822 3986, 852 2822 2767 (Free from landline) • India: 1800 2090100 (Toll Free*) • Singapore: 65 6533 5462 (Local Rates)
- Australia: 1300 787 414 (Local Rates)

NRI Centres Overseas/PO Box in USA

USA: (P. O. Box Address) HSBC, BOM/USA/100002/HSBC(IN), P. O. Box 688, BUFFALO, NY 14240-0688, USA. Bahrain: HSBC Bank Middle East Limited, P. O. Box 57, Manama, Bahrain, Building No. 2505, Road 2832, Seef District 428 Kingdom of Bahrain. Email: nrabahrain@hsbc.com UAE - Dubai: The Hongkong and Shanghai Banking Corporation Limited, Representative Office, Hilal Salim Bin Taraf's Building (Near Mazaya Centre), Gallery No. 5, Mezzanine, Al Wassel, Sheikh Zayed Road, P.O. Box 66, Dubai. Email: nriseservicesdubai@hsbc.com Oman: HSBC Bank Middle East Limited, Bait Al Falaj Main Office, P. O. Box 240, Ruwi, Sultanate of Oman, PC 112. Email: nrionan@hsbc.com Qatar: HSBC NRI Centre in Qatar, NRI Manager (Premier NRI Services), HSBC Bank Middle East Limited, Ali Bin Ali Building No. 150, Airport Road, Opposite Dasman Centre, P. O. Box 57, Doha, State of Qatar. Email: nriseservicesqatar@hsbc.com Saudi Arabia: SABB, The Saudi British Bank, Riyadh Main Branch, Sitteen Street, P. O. Box 9084, Riyadh 11413, Kingdom of Saudi Arabia. Email: nriseservices@sabb.com Hong Kong: HSBC Limited Hongkong Level 5, HSBC Main Bldg, 1 Queen's Road Central, Hong Kong. Email: nriseservices@hsbc.com.hk Australia: HSBC Bank Australia, NRI Services, Level 4, 580, George Street, Sydney, NSW 2000. Email: nriseservices@hsbc.com.au UK - Birmingham: (i) HSBC Bank plc, NRI Services, Mezz Floor, 130 New Street, Birmingham. B2 4JU, (ii) HSBC Bank plc, NRI Services, Ground Floor, 12 Calthorpe Road, Birmingham. B15 1QZ, Bolton: HSBC Bank plc, NRI Services, 1-3 Victoria Square, Bolton. BL1 1RJ, Canary Wharf: HSBC Bank plc, NRI Services, Level 30, 8 Canada Square, London. E14 5HQ, Croydon: HSBC Bank plc, NRI Services, 9 Wellesley Road, Croydon, Surrey. CR9 2AA, Ealing: HSBC Bank plc, NRI Services, 53 - 55 Uxbridge Road, Ealing London. W5 5SA, Glasgow: HSBC Bank plc, NRI Services, 141 Bothwell Street, Glasgow. G2 7EQ, Harrow: HSBC Bank plc, NRI Services, 26 - 28 St Ann's Road, Harrow, Middlesex. HA1 1LA, Ilford: HSBC Bank plc, NRI Services, 126 High Road, Ilford, London. IG1 1DA, Kingsbury: HSBC Bank plc, NRI Services, 544 Kingsbury Road, Kingsbury, London. NW9 9EE, Leeds: HSBC Bank plc, NRI Services, 33 Park Row, Leeds, West Yorkshire. LS1 1LD, Leicester: HSBC Bank plc, NRI Services, Penman Way, Grove Park, Enderby, Leicester. LE19 1SY - UK, Manchester: HSBC Bank plc, NRI Services, 4 Hardman Square, Spinningfields, Manchester. M3 3EB, Newcastle: HSBC Bank plc, NRI Services, 110 Grey Street, Newcastle-Upon-Tyne, Tyne & Wear. NE1 6JG, Reading: HSBC Bank plc, NRI Services, 26 Broad Street, Reading, Berkshire. RG1 2BU, Romford: HSBC Bank plc, NRI Services, 9 Market Place, Romford, Essex. RM1 3AF, South Kensington: HSBC Bank plc, NRI Services, Onslow Square, 1 Sydney Place, South Kensington, London. SW7 3NW, Southall: HSBC Bank plc, NRI Services, 1 Regina Road, Southall, Middlesex. UB2 5PL, Wembley: HSBC Bank plc, NRI Services, 584 High Road, Wembley, Middlesex. HA0 2DB, Hounslow: HSBC Bank plc, NRI Services, 127 High Street, Hounslow, Middlesex. TW3 1QP.

Note: All UK correspondence should be sent to: HSBC Bank plc, NRI Services, Penman Way, Grove Park, Enderby, Leicester. LE19 1SY - UK.

*All Toll Free Numbers are chargeable from cell phone.

Annexure III

HSBC Branches in India

- Ahmedabad:**
HSBC, Mardia Plaza, C G Road, Ahmedabad 380 006.
- Bengaluru:**
HSBC, 7 M G Road, HSBC Centre, Bengaluru 560 001.
HSBC, Nacons House, No. 75/3/2 Elephant Rock Road, 8th Main, 3rd Block, Jayanagar, Bengaluru 560 011.
- Chandigarh:**
HSBC, SCO 1, Sector 9-D, Chandigarh 160 017.
- Chennai:**
HSBC, Rajalakshmi Palace, No. 43, 1 Main Road, Adyar, Chennai 600 020.
HSBC, 96, Radhakrishnan Salai, Mylapore, Chennai 600 004.
- Coimbatore:**
HSBC, Srivari Gokul Towers, 108, Race Course, Coimbatore 641 018.
- Gurgaon:**
HSBC, JMD Regent Square, DLF Phase II, Mehrauli-Gurgaon Road, Gurgaon 122 001.
- Guwahati:**
G. S. Road, Bhangagarh, Guwahati, Assam 781 005.
- Hyderabad:**
HSBC, 6-3-1107 & 1108, Raj Bhavan Road, Somajiguda, Hyderabad 500 082.
- Indore:**
HSBC, Darshan Mall, 15/2 Race Course Road, Indore 452 001.
- Jaipur:**
HSBC, Vasanti 61-A, Sardar Patel Marg, C-Scheme, Jaipur 302 001.
- Jodhpur:**
HSBC, Plot No. C-43A (2), Centre Point, PWD Colony, Jodhpur 342 001.
- Kochi:**
HSBC Pullickal Estate, M G Road, Pallimukku, Kochi 682 016.
- Kolkata:**
HSBC, Dalhousie Square, 31 BBD Bagh, Kolkata 700 001.
HSBC, Jasmine Tower, 31 Shakespeare Sarani, Kolkata 700 017.
HSBC, EC 18, Sector I, Salt Lake, Kolkata 700 091.
HSBC, Fort Terrazo, No. 5, Ramani Chatterjee Road, Kolkata 700 029.
HSBC, 375, Block G, New Alipore, Kolkata 700 053.
HSBC, P 158, Nazrul Islam Avenue, Kolkata 700 054.
HSBC, 21, Grand Trunk Road, Howrah 711 101.



Lucknow:

HSBC, 1 Shahnazaf Road, Hazratganj, Lucknow 226 001.

Ludhiana:

HSBC, Ground Floor, Ludhiana Stock Exchange Building, Feroze Gandhi Market, Ludhiana 141 001.

Mumbai:

HSBC, 52/60, Mahatma Gandhi Road, Mumbai 400 001.

HSBC, Asha Mahal, 46-B, Dr G Deshmukh Road, Peddar Road, Mumbai 400 026.

HSBC, Eden Square, Plot No. 3/1, N. S. Road No. 10, JVPD Scheme, Juhu Vile Parle (West), Mumbai 400 049, India.

HSBC, HSBC Centre, Dr Ambedkar Road, Bandra (W), Mumbai 400 050.

HSBC, Plot No. 139-140 B, Western Express Highway, Sahar Road Junction, Vile Parle (East), Mumbai 400 057.

HSBC, E-2-3-4, Manish Gardens, J P Road, Andheri (W), Mumbai 400 058.

HSBC, Mercantile Apartments, Dr C P Gidwani Road, Chembur, Mumbai 400 074.

HSBC, Prudential Hiranandani Business Park, Powai, Mumbai 400 076.

HSBC, Siddharth Arcade, Lokmanya Tilak Road, Factory Lane Junction, Borivali (West), Mumbai 400 092.

HSBC, Ishkrupa Building, Ram Maruti Road, Naupada, Thane (W) 400 602.

Mysore:

HSBC, No.1, Kalidasa Road, III Block, Jayalakshmpuram, Mysore 570 012.

Nagpur:

HSBC, Shriram Shyam Towers, Shop No. 6 & 7, S V Patel Road, Kingsway, Nagpur 440 001.

Nashik:

HSBC, Deolali Centre Mall, Survey No. 27- E, House No. 27, Lam Road, Deolali Camp, Nashik District, Maharashtra - 422 401.

New Delhi:

HSBC, 25, Birla Towers, Barakhamba Road, New Delhi 110 001.

HSBC, No. 34, Central Market, Sector-II, West Avenue Road, Punjabi Bagh (West), New Delhi 110 026.

HSBC, F-43, South Extension Part -1, New Delhi 110 049.

HSBC, R-47 Greater Kailash I, New Delhi 110 048.

HSBC, 12, Basant Lok, New Delhi 110 057.

Noida:

HSBC, Plot No. K14-18, Sector 18, Gautam Budh Nagar, Uttar Pradesh 201 301.

Patna:

HSBC, Kataruka Niwas, South Gandhi Maidan, Patna 800 001.

Pune:

HSBC, Pradeep Chambers, 813/A, Shop No. 3, Bhandarkar Road, Shivaji Nagar, Pune 411 004.

HSBC, Amar Avinash Corporate City, Bund Garden Road, Pune 411 001.

Raipur:

HSBC, DM Plaza, 8/127, Moulana Abdul Rauf, Fire Brigade Chowk, Chhotapara, Raipur 492 001.

Surat:

HSBC, Riddhi Plaza, Opposite Kribhco Township, Hazira, Surat District, Gujarat 394 510.

Thiruvananthapuram:

HSBC, Diamond Hill, Vellayambalam, Thiruvananthapuram 695 010.

Vadodara:

HSBC, Benison Complex, Opp. Rajlaxmi Complex, Old Padra Road, Vadodara 390 007.

Visakhapatnam:

HSBC, Vinayagar Paradise, Door No.10-1-38B, Waltair Uplands, T B Road, Visakhapatnam 530 003.

