

2.				
3.				

Reason A: The country/region where I am liable to pay tax does not issue TINs to its residents.

Reason B: The accountholder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason)

Reason C: No TIN is required. (Note: Only select this reason if the authorities of the jurisdiction of tax residence entered in the table do not require the TIN to be disclosed) Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you are still needed to provide additional information for the CRS as this is a separate requirement under the local regulation.

ADDRESS - RESIDENTIAL AND EMPLOYMENT

Current Address/Valid In-force Address (as per OVD):

Flat number and building name

Road number/name

Area and landmark

City District State

Country/region Pin code

Telephone number (Res.) Mobile number

E-mail

1. Is this address residential and business Yes No

2. Is your current address same as permanent address Yes No
(if No then please provide the address details in Additional Details Section)

3. Is this current resident address less than 12 months Yes No
(if Yes, please provide the address details in Additional Details Section)

4. Years at present address Years Months

5. Current Address in the jurisdiction details where applicant is resident for Tax Purposes

Same as Current Resident address Same as Permanent address Others (if others, please provide the address details in the Additional Details Section)

House ownership Company residence Fully owned private house Mortgaged property Rented house Living with parents/relatives
 Others PG/hostel

Office address:

Company name

Building name

Road number/name

Area and landmark

City District State

Country/region Pin code

Telephone (office)
(STD code) (Extn*)

E-mail

Permanent address:

Flat number and building name

Road number/name

Area and landmark

City District State

Country/region Pin code

I would like to opt for statement by e-mail. Yes No **Note:** If you opt for statement by e-mail, you will no longer receive a printed copy of your credit card statement.

EMPLOYMENT DETAILS

Employment status Employed (Salaried) Self-employed Retired Housewife Student*

If you are a student please provide

Course start date _____ Course end date _____

*Please provide a self attested photo copy of your student ID card.

Salaried

Nature of organisation

- MNC
- Public Limited
- Partnership
- Others (please specify) _____
- Government
- Private Limited
- HUF
- PSU
- Proprietorship

Occupation details

- Senior Management
- Teacher
- Salaried
- Manager/Executive
- Police
- Seafarer
- Non-Executive
- Armed forces

Self-employed

Your firm is Proprietorship Partnership Private Limited

Employment Role Business Owner _____
Key Controller _____

Employee _____
Sole Trader _____

To be filled by both salaried and self-employed customers:

Your business type Category _____ Sub-category _____

If salaried:

Designation _____ Department _____

Annual Salary _____ Total no. of years in employment/business No. of years in present employment/business

ADDITIONAL SECTION FOR ADDRESS DETAILS

Other residential address

Previous Address: (if resident at current address for less than 12 months)

Flat number and building name

Road number/name

Area and landmark

City District State

Country/region Pin code

Years at previous address Months Years

Current Address in the jurisdiction details where applicant is resident for Tax Purposes:

If Same as Current Resident/Permanent address/Overseas address Yes No

If different, Address Type: Residential/Business Residential Business Registered office

Flat number and building name

Road number/name Area and landmark

City District State

Country/region Pin code

KEY THINGS YOU SHOULD KNOW

- Credit cards from HSBC have been designed to complement your lifestyle. We currently offer VISA Platinum and HSBC Cashback Credit Cards. The cards extend a host of offers ranging from travel privileges to dining, shopping and more.
- Please visit the credit cards section of our website www.hsbc.co.in for more details on:
 - Lost card liability and how to reduce the chances of your credit card being subject to misuse
 - Transaction fee and applicable interest for cash advances against your credit card, finance charge (interest) in case the credit card outstanding is not repaid in full by the due date
- You need to pay the minimum payment due (you may choose to pay higher) by the payment due date specified on your monthly card statement to avoid transactions getting declined and levy of late payment fee. Non-payment would impact:
 - Your credit rating (reporting to Credit Information Companies)
 - Other credit facilities availed from HSBC
 - In addition to the above, the Bank can cancel the credit limit and initiate recovery proceedings to recover the dues
- Making only the minimum payment every month would result in the repayment stretching over time with consequent interest payment added to the outstanding balance. Please refer to Most Important Terms and Conditions (MITC) on www.hsbc.co.in
- The Bank will notify you of any changes in the terms and conditions of this product with prior notice of one month.
- All Cards will now allow contactless payments wherein PIN is not required at the Point Of Sale (POS) terminals and supports contactless payments up to the pre-defined limits set on your card.

OPTION IF ADD-ON CREDIT CARDHOLDER IS AN ACCOUNTHOLDER WITH HSBC

In addition to the emergency cash advance facility through the ATM network of HSBC, the credit card from HSBC can also be used as an ATM card to access Savings/Current account(s) with HSBC. To use this unique facility, please mention the account to be linked for usage with this Add-on credit card.

For the Add-on credit card:

First Add-on credit Cardholder's

Savings/Current A/c no.

Others

* _____
#(Signature of joint accountholder, if any)

* _____
#(Signature of joint accountholder, if any)

Second Add-on credit Cardholder's

Savings/Current A/c no.

Others

* _____
#(Signature of joint accountholder, if any)

* _____
#(Signature of joint accountholder, if any)

*Please note: The account nominated for access through an ATM must be a sole account or a joint account with 'either' signing Mandate.

#In case of a joint account, only an account with two signatories is permitted. The joint accountholder must sign in the space provided.

DECLARATION

I hereby declare that the above information is complete and true and HSBC is entitled to verify this directly or through any third party agency(ies). I further state that HSBC may at its sole discretion sanction or decline this application for primary and/or Add-on applicant(s). I confirm that the Add-on applicant(s) and I will jointly and severally be bound by the terms and conditions of usage of the credit cards, copy of which are available on the HSBC website and would be made available on approval of the card. I authorise HSBC to debit my credit card account for any fees, charges, interest, etc. I irrevocably confirm that all dues in respect of the HSBC Credit Card utilised for services availed of and goods purchased from eligible service establishments/merchants, by me and any Add-on Cardholder(s), will be payable by me and I guarantee the payment towards the same in my capacity as the principal Cardholder. I undertake and declare that usage of the credit card by me and any Add-on applicant(s) will be strictly in accordance with the Foreign Exchange Management Act, ('FEMA') 1999 and the applicable rules, regulations, notifications, directions or orders made thereunder and I confirm that I have (on behalf of HSBC) obtained undertaking(s) from the Add-on applicant(s) to this effect. In the event of failure by me or any Add-on applicant(s) to comply with the provisions of FEMA, as aforesaid, I and such Add-on applicant(s) will be liable for action under FEMA. I authorise HSBC to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I maintain with HSBC, and set off or transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of my liability to HSBC under this Agreement.

I acknowledge that the existence of this account and details thereof (including details of credit card transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by you and/or members of your household, and for occasional debt tracing and fraud prevention. I accordingly authorise HSBC to share information relating to my credit card account/application, including information relating to any Add-on applicant(s). I understand that as a precondition, relating to grant of loans/advances/ other non-fund-based credit facilities to me, HSBC requires consent for the disclosure by HSBC, of information and data relating to me/Add-on applicant(s), of the credit facility availed of/to be availed of by me, obligations assumed/to be assumed by me, in relation thereto and default, if any, committed by me in discharge thereof.

1. Accordingly, I hereby agree and give consent and confirm that I have obtained consent from the Add-on applicant(s) for the disclosure by HSBC of all or any such; (a) information and data relating to me/Add-on applicant(s) (b) the information or data relating to any credit facility availed of/to be availed of by me and (c) default, if any, committed by me in discharge of my such obligation, as HSBC 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.
2. I undertake on my behalf and on behalf of the Add-on applicant(s) that (a) the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by HSBC; and (b) the Credit Information Bureau (India) Ltd. and 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 Reserve Bank in this behalf.
3. I agree that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account. Accordingly, I expressly grant consent and authorise HSBC to decrease my credit limit, if required.
4. I hereby declare that I am not a near relation to any senior officer of the Bank or any directors of any HSBC Group Companies (please strike off if this is not the case and provide a separate list of relevant related persons).
5. I confirm that as on date of this application, there are no litigations, initiated by other banks/Financial Institutions, being faced by me (please strike off if this is not the case and provide a separate list of initiated/pending litigations) in addition to any general right to lien/set-off or other right conferred by law or under any other agreement.
6. I hereby declare that all the decisions of HSBC, in respect of the issuance of the credit card to me/the Add-on applicant(s) shall be binding on me and neither me nor any person claiming through me, shall raise any dispute in this regard.
7. I hereby declare that I have read and understood the most important terms and conditions as mentioned in the application form.
8. I undertake to inform HSBC regarding any change in my residence/employment address and to provide any further information that the bank may require to process my application. In the event of change in address due to relocation or any other reason, I shall intimate the new address to HSBC within 2(two) weeks of such a change.
9. I understand that the documents and the application form submitted will be treated as a property of HSBC and will not be returned.
10. I understand that as a part of this application process, my credit report may be queried multiple times for verification. I also understand that such multiple queries have a marginal impact on my Credit score and may affect the assessment of my application for credit facilities from other institutions.

E-mail Statement: I/We agree to receive the card account related information such as statement, details/revision of charges, etc. in an electronic format to my/our e-mail ID specified on HSBC's records in lieu of physical copies thereof. I/We shall notify HSBC of any change in my/our e-mail ID. HSBC will be deemed to have delivered the same to me upon it not receiving any delivery failure notification. If I experience any difficulty in accessing the electronically delivered documents/communications, I/we shall promptly advise HSBC for delivery through alternate means.

Failure to advise HSBC of such difficulty within 30 days after receiving the statement shall serve as an affirmation regarding the acceptance of the statement by me/us. I/We confirm that I/we am aware of all security risks involved in receiving the electronically delivered statement and undertake not to hold HSBC responsible in any way for the same. I/We agree that duplicate statements of past transactions are issued against payment of charges as per HSBC's current Tariff, if applicable. In case of receiving e-statements through HSBC Internet Banking, I/we agree to be bound by the terms and conditions mentioned on the website www.hsbc.co.in

I/We hereby agree and undertake to:

- a) Indemnify and keep the HSBC and its directors, officers, employees, and agents etc., indemnified from all actions, proceedings, claims, loss, damage, charges, costs and expenses, which may be made or brought against, or suffered or incurred by them, or may arise or have arisen, either directly or indirectly, out of or as a consequence of or in connection with:
 - i. HSBC acting pursuant to, in accordance with, or relying upon, with the consent to this Application Form or instructions, either in writing or through any other medium including Internet Banking, telephone, facsimile message, registered email, etc. ("Instructions") given by me/us and/or any person acting through or on my/our behalf, which HSBC believes, in good faith, to be authentic, and/or any action or step taken by HSBC hereunder (including the costs of enforcing the same), including but not limited to any variation in Instructions, where I/we gave or may have given contrary instruction to the Relationship Manager or the Bank, for any other reason whatsoever, and/or
 - ii. Non receipt of any Instructions claimed to have been sent by me/us to HSBC, non-execution of any Instructions, or delay in receipt of or execution of Instructions due to any reason,
 - iii. All claims, costs, losses, damages, charges, expenses and liability of any kind or nature whatsoever and expenses that may be incurred by HSBC by reason of any act or default on my/our part in respect of the card facility and/or for the recovery of the outstanding dues on account of my/our failure on any of the terms and conditions herein,
 - iv. Any tax liability, interest and penalty raised against or suffered by HSBC as a result of either relying upon this declaration or due to my/our delay/default in confirming the change, if any, of the declarations mentioned above, except where such actions, proceedings, claims, loss, damage, charges, costs or expenses (as the case may be) have arisen as a consequence of gross negligence or wilful misconduct on part of HSBC.
- b) Notwithstanding anything contrary contained herein or elsewhere, HSBC shall have no liability to me/us or to any other person for any consequential, compensatory, special or other damages, including without limitation for loss of profits.
- c) This indemnity is without prejudice to any other rights, privileges, powers and remedies that HSBC may have in law or equity. A failure or delay in exercising any right/power/privilege by HSBC will not operate as a waiver, and a single/partial exercise of any right/power/privilege will not preclude any subsequent or further exercise of the same or the exercise of any other such right/power/privilege.

This indemnity shall survive the termination of relationships held by me/us with HSBC.

DISCLOSURES

- The applicant acknowledges the right of HSBC to provide details of his/her credit card account to third party agencies for the purpose of availing of support services of any nature by HSBC, without any specific consent or authorisation from him/her
- The applicant further acknowledges that HSBC is authorised to share information relating to the applicant, including information relating to any default committed by the applicant in discharge of his/her obligation, as HSBC may deem appropriate and necessary, with any existing or future credit bureaus/credit reference agencies as determined by the Bank from time to time.

Accordingly, the applicant herein expressly gives consent to disclose information to such credit bureaus/credit reference agencies. Such entities may further make available processed information or data or products thereof to banks/financial institutions and other credit grantors

- HSBC also provides information relating to credit history/repayment record of the applicant to a Credit Information Company (specifically authorised by the RBI), in terms of the Credit Information Companies (Regulation) Act, 2005
- For credit card accounts where correspondence from HSBC is currently withheld due to non-delivery of earlier correspondence, then HSBC will make attempts to contact the customer to update the correct address details

If HSBC is unable to establish contact with the customer, the operation of the account will be restricted by providing a prior notice of 30 days until the correct address is updated on the Bank's records with address proof, or until the customer confirms the current address on the Bank's records to be correct.

TAX REPRESENTATION

- Individual accounts: The applicant is responsible for fulfilling any obligation that you may have with respect to the filing of returns or other required documentation in respect of and the payment of all relevant taxes, including, without limitation, all income, capital gains, wealth and estate duties, stamp duties, Service Tax, Value Added Tax and any other applicable taxes. The creation and continued operation of he/she account and/or the acquisition, holding or disposal of investments or assets in such account, as well as any income, distributions or losses realised in relation to the operation of the account may expose you to tax consequences depending on a number of factors including, but not limited to, your applicable domicile, he/she place of residence, he/she citizenship or the type of assets he/she hold. Certain countries may have tax legislation with extraterritorial effect regardless of he/she place of domicile, residence or citizenship. HSBC does not provide any legal or tax advice and you should seek legal and/or tax advice from an independent legal and/or tax adviser. You acknowledge and agree that HSBC has no liability in respect of any of your tax obligations and/or any legal and/or tax advice provided to you by third parties

SANCTION CLAUSE

- The Bank and other members of the HSBC Group are required to and may take any action to meet Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime (Financial Crime Risk Management Activity) and act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to Financial Crime. The Bank may take, and may instruct (or be instructed by) any other member of the HSBC Group to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests

- Such action may include but is not limited to (a) screening, intercepting and investigating any instruction, communication, drawdown request, application for services, or any payment sent to or by you, or on your behalf, (b) investigating the source of or intended recipient of funds (c) combining customer information with other related information in the possession of the HSBC Group, and/or (d) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status and (e) share information on a confidential basis with such HSBC Group offices, whether located in India or overseas in relation to prevention of Financial Crime
- Exceptionally, our Financial Crime Risk Management Activity may lead to us delaying, blocking or refusing the making or clearing of any payment, the processing of your instructions or application for services or the provision of all or part of the services. To the extent permissible by law, neither we nor any other member of HSBC Group shall be liable to you or any third party in respect of any loss (whether direct or consequential and including, without limitation, loss of profit or interest, however it arose) that was suffered or incurred by you or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity for the purpose of the present clause
- 'Compliance Obligations' means obligations of the HSBC Group to comply with: (a) laws or international guidance and internal policies or procedures, (b) any demand or request from authorities or reporting, disclosure or other obligations under laws, and (c) laws requiring us to verify the identity of our customers
- 'Financial Crime' includes money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or violate any laws relating to these matters

CRS and CKYCR Declaration and Consent clause

I have read and understood the information requirements and the terms and conditions mentioned in this form (and hereby confirm that the information provided by me on this form is true, correct and complete. I hereby agree and confirm to inform The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) for any modification to this information promptly. I further agree to abide by the provisions relating to 'Foreign Account Tax Compliance Act' (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI) provided in Rules 114F to 114H of the Income Tax Rules, 1962'.

I authorise you to update your records basis the above information. I also authorise you to share the given information provided by me with any statutory/regulatory authorities, as appropriate or HSBC group entities.

I understand that the details provided in the form will be reconciled with your existing records and any discrepancy thereof will be duly highlighted to me for further rectification/ update of records.

I acknowledge that the information contained in this form and information regarding the accountholder and any Reportable Account(s) may be provided to the tax authorities of the country/region in which this account(s) is/are maintained and exchanged with tax authorities of another country/region or countries in which the accountholder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the accountholder (or am authorised to sign for the accountholder) of all the account(s) to which this form relates.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I/We hereby acknowledge and agree as follows:

- (a) The Government of India vide their Notification dated 26 November, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAII) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002.
- (b) In compliance with the Master Direction on KYC issued by The Reserve Bank of India (RBI), HSBC shall capture the KYC data/records of its individual customers and shall update/upload the same onto CKYCR. A KYC identifier, as generated by CKYCR, shall be communicated to me/us by HSBC.
- (c) HSBC shall also be entitled to download KYC information of the individual customers as and when required for KYC compliance, as per the applicable laws/regulations.
- (d) All KYC related information provided by me/us to HSBC are true and correct and I/we undertake to inform HSBC of any changes thereto, immediately. In case any of the information provided are found to be false, misleading, or misrepresenting, I/we are aware that I/we shall be held liable for the same.
- (e) I/We hereby consent for receiving information from CKYCR through SMS/E-mail on the above mentioned registered number/e-mail address.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country/ region in which the account(s) is/are maintained and exchanged with tax authorities of another country/region or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein immediately. I also undertake to provide HSBC with a suitably updated self-certification and declaration within 90 days of such change in circumstances which affects my tax residency status.

As per the RBI Master Direction DBR, AML, BC, No. 81/14.01.001/2015-16, updated on 28 April 2023, in line with the requirements of Prevention of Money Laundering Rules, HSBC would like to inform that in case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary, customers shall submit to the HSBC the update of such documents. This shall be done within 30 days of the update to the documents for the purpose of updating the records at HSBC's end.

KNOW YOUR CUSTOMER/DUE DILIGENCE REQUIREMENT

- In line with the requirements of the Bank's policy, the Know Your Customer (KYC) documents along with other documentation need to be submitted at the time of availing a new card/account or as and when requested by the Bank. If we collect any information from you other than KYC requirement, we will collect it separately and not as part of account opening form. In case we collect any additional information we will explain the purpose for which we are collecting this information and take your specific consent for the same

HSBC reserves a right to allow/restrict operations in a newly opened/existing credit card accounts maintained with the Bank, if the customer is not able to satisfy the due diligence requirements in line with the Internal Policy.

ACCOUNT RULES AND TERMS AND CONDITIONS

- HSBC reserves a right to block transactions/allow operations in a newly opened/existing credit card accounts maintained with HSBC, if the account deliverables/ welcome letter/welcome pack/bank correspondences not limited to account statements, etc., are returned undelivered and HSBC is unable to contact the accountholder at the address/contact number provided by them at the time of account opening/updated in bank records

Signature of Primary Cardholder

Signature of Add-on Cardholder

Date: _____

CUSTOMER CONSENT

Marketing Offers

I hereby agree to receive marketing communications through telephone call/E-mail/SMS on various products/features/promotion offers provided by the Bank. I understand that in case I DO NOT wish to receive marketing offers or the marketing communication, I can register for 'Do Not Call and Marketing Opt Out' service through Bank's website www.hsbc.co.in. or other channels as may be offered by the Bank.

Sharing of information and Assignment of Activities to Third Party Agencies

I/We acknowledge and agree to HSBC assigning any activities to any service provider, whether located in India or overseas and whether an HSBC Group entity or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). I further agree and consent to HSBC providing details of my/our account and sharing or transfer of information on a strictly 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 HSBC may also disclose any information if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us. I/We understand and consent to HSBC using or sharing information submitted by me/us to conduct employment verification and other related checks, through third party agency(ies) engaged by it, from public information sources such as Employees' Provident Fund Organisation (EPFO).

I/We am/are voluntarily providing a physical copy of my Aadhaar card/e-Aadhaar card in a masked form to HSBC for the purpose of establishing my/our identity/ address proof to set up a banking relationship and process instructions in relation to the same.

I hereby provide my consent for verification of my Aadhaar to establish its genuineness through such means acceptable as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar have been explained to me and I confirm having understood the same.

I acknowledge that the Bank will store the said Aadhaar number in a masked form in their records and use the same for such purposes as may be permitted.

I also acknowledge that the Bank has provided me/us with alternate options in terms of identity documents that could be provided in lieu of Aadhaar for setting up a banking relationship.

Signature of Primary credit card applicant

Signature of Add-on Cardholder

ACKNOWLEDGEMENT (To be filled by sales representative)

I hereby confirm that the applicant(s) has/have signed in my presence.

- i. The customer's need for the product has been identified based on the reason for availing of the product as indicated by the customer in the form.
- ii. The suitability of the product has been understood based on the financial standing and income details provided by the customer in the form.
- iii. I confirm that the details provided by the customer are correct. I have personally verified this and have performed the due diligence on other declarations submitted by customer (if any)

X

Signature of Bank Executive

X

Signature of Agent

Date: _____

OTHER DECLARATIONS

- 1. I declare that my signature/signature flow on _____ document is my old signature and the signature done on the application form and self-attestation done on documents is my new signature. Please consider my new signature for processing the Credit Card application.
- 2. I declare that my name on _____ document is mentioned shortly incorrect has a spelling error Order mismatch is a mismatch. Hence request to please consider my name as mentioned in the credit card application.
- 3. I declare that my Date of Birth mentioned on _____ document is wrong. Please consider my Date of Birth as mentioned in the credit card application.
- 4. I agree that for certain transactions on my credit card, the account will be allowed to transact higher than the credit limit, considering the bank's internal policy and risk assessment. These additional limits maybe revised from time-to-time.

For Point 1

Customer Signature

For Point 2

Customer Signature

For Point 3

Customer Signature

For Point 4

Customer Signature

Instructions/Check list/Guidelines for filling Individual Application Form

Self-Certification of documents is mandatory.

The generation of KYC number/identifier will be performed by the Bank subject to availability of necessary technology.

Clarification/Guidelines on filling details for CRS purposes.

Reason A: The country/region where I am liable to pay tax does not issue TINs to its residents.

Reason B: The accountholder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason.)

Reason C: No TIN is required.

(Note: Only select this reason if the authorities of the jurisdiction of tax residence entered in the table do not require the TIN to be disclosed.)

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the Income Tax Rules, 1961 and OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated commentary to the CRS, and domestic guidance. This can be found at the following link www.oecd.org/tax/automatic-exchange/

If you have any questions then please contact your tax adviser or domestic tax authority.

Tax Identification Number (TIN): TIN (including functional equivalent) – The term TIN means Taxpayer Identification Number assigned to a person in the country/territory in which he is resident for tax purposes and includes a functional equivalent in case no such number is assigned. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link www.oecd.org/tax/automatic-exchange/

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a functional equivalent). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number, PAN (Permanent Account number) and resident registration number.)

Accountholder – The term ‘accountholder’ means the person listed or identified as the holder of a Financial Account by the financial institution that maintains the account.

CKYCR – Central KYC Registry.

Controlling Person – This is a natural person who exercises control over an Entity and includes a beneficial owner as determined under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:

- i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on 18 January 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on 24 January 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on 4 February 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the Controlling Person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

Where an Entity accountholder is treated as a Passive Non-Financial Entity (NFE) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. If the account is maintained for an Entity of which the individual is a Controlling Person, then the ‘Controlling Person tax residency self-certification’ form should be completed instead of this form.

Entity – The term ‘Entity’ means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

FATCA – Foreign Account Tax Compliance Act.

Financial Account – A ‘Financial Account’ is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and Debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

Reportable Account – The term ‘Reportable Account’ means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person (relevant extract for CRS).

Reportable Person

Reportable person means,

- (a) one or more persons other than,
 - i. a corporation, the stock of which is regularly traded on one or more established securities markets;
 - ii. any corporation that is a related Entity of a corporation mentioned in item (i);
 - iii. a Governmental Entity;
 - iv. an International organization;
 - v. a Central bank; or
 - vi. a financial institution,

that is a resident of any country/territory outside India (except the United States of America) under the tax laws of such country/territory or an estate of a decedent who was a resident of any country/territory outside India (except the United States of America) under the tax laws of such country/territory; (relevant extract for CRS).

Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

BANK USE SECTION

- Is the customer using any high risk products? Yes No
- Is this a new customer applying for a credit card only? Yes No
- Is this a face-to-face account opening? Yes No
- Channel Type – Branch MSF MSF - TPSA Contact Centre Postal Digital
- Has the Customer's Identity been verified in line with the required standards? Yes No
- Is the customer able to provide required ID? Yes No
- Currency that applies to all intended transactions: INR/USD/Other _____
- Is a CDD Risk Acceptance request required to be submitted to Business and FCC? Yes No
- Is the customer a permanent resident in the same country/territory they have or are opening their product? Is the customer a permanent resident in the same country/territory they have or are opening their product? _____
- Confirm the customer's occupation as a student has been validated. Yes No
- Is the customer a permanent resident in the same country/territory they have or are opening their product? Is the customer a permanent resident in the same country/territory they have or are opening their product? Yes No

Account record checked by (To be checked by the account opening staff):

Employee name: _____
 PS ID: _____ Signature _____

For MSF/Branch Channels - KYC completed and account opening authorised by Account Opening Authority (provide AOA details: Branch Manager/Regional Head/Designated AOA details)

Opened by MSF Branch Date of submission of all documents

Anticipated account activity aligned to customer profile Yes No

I have verified the name of the customer on AOF with the KYC documents provided and confirm that it meets the standards of CDD.

I also hereby confirm that customer's photo on PI and PA (if photo ID) matches with the photo on AOF Yes No

Branch Manager/Regional Head name _____ Branch Manager/Regional Head staff number

Branch Manager's/Regional Head's signature

Attestation Mode/Office Use Only:

- Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
- Equivalent e-document Video Based KYC

CKYCR Attestation Flag:

- 1 – Certified Copies/OSV copies – Self-Signed physical documents accepted in KYC process
- 6 – Video Based KYC (VCIP) – Documents through VCIP
- 2 – E-KYC data received from UIDAI – To receive customer details from UIDAI through AADHAR number or biometric scanner details and Mobile OTP based authentication

CONNECTED PARTY

List the connected/associated parties who will have control or influence over the customer's account without necessarily signing on the account. These parties could be over and above the Add-on Cardholders.

Connected parties Yes No : Rationale for connection : Add-on Cardholder

KYC number (number would be given by Central KYC registry) (if available)

Connected party details: Individual

Existing Customer Yes No

Customer ID (if existing customer):

Account number (if existing customer):

What level of influence does the Connected Party have over the account?

- Control Contribute Direct Beneficiary

Is the Connected Party's customer record in the same system as the main party's? Yes No

Rationale for connection _____.

Confirm that the identity of the Connected Party (full name, residential address) has been verified. Yes No

Is there a reasonable connection between the Connected Party and the customer? Yes No

Is the Connected Party a Politically Exposed Person (PEP)? Yes No

Was Connected Party's Identity verified through the use of Electronic or Documentary sources? Yes No

Were any exceptions (to global CDD policy) noted during the Connect Party verification process? Yes No

Confirm the purpose of opening the account(s) is consistent with the expected account activity and the customer's profile, including their Source of Funds and Source of Wealth (where applicable)? Yes No

I confirm that I have met the primary applicant in person and verified the ID and address documents in original.

Employee name: _____

PS ID: _____ Signature _____

There are no annual fees on the Add-on credit card. However, finance charges applicable on the unpaid due amount as per the applicable rate from the date of transaction.

