

## KNOW YOUR CUSTOMER (KYC) DOCUMENTS REQUIRED TO APPLY FOR AN AMERICAN EXPRESS® CORPORATE CARD (UPDATED AS OF DEC-2016).

This document provides with the updated list of acceptable Know Your Customer (KYC) documents and any recent relaxations issued by the Reserve Bank of India.

**Applicant(s) needs to submit a valid Photo ID and Address Proof. Document(s) containing address and photograph can serve both as ID and Address proof. The document(s) submitted should have a clear photograph and complete Date of Birth mentioned and the address mentioned on the document should match with the address given on the application form.**

Documents Accepted both as ID and Address Proof	Documents Accepted only as ID Proof	Documents Accepted only as Address Proof
<ul style="list-style-type: none"><li>• Passport Copy</li><li>• Copy of Aadhaar card issued by Unique Identification Authority of India (UIDAI) / E-Aadhaar<sup>##</sup></li><li>• Driving License (DL) (DL issued by Government of Maharashtra post 2011 is not acceptable as address proof. DL issued by Government of NCT of Delhi post 2012 is not acceptable as address proof. Learner's license is not acceptable.)</li><li>• Election/Voter's ID Card Copy</li></ul>	<ul style="list-style-type: none"><li>• PAN Card Copy</li></ul>	<ul style="list-style-type: none"><li>• Declaration by a Close Relative stating that the Applicant resides at Declarant's address along with Declarant's KYC (both id &amp; address proof) and Applicant's id proof.</li></ul>

**In accordance with the Anti-Money laundering standards issued by the Reserve Bank of India, banks may accept the below additional documents<sup>^</sup> over and above the one listed above subject to certain conditions and internal bank policies :-**

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, Water bill).
- Property or Municipal tax receipt which is not more than 12 months old.
- Bank account or Post Office savings bank account statement with transactions which are not more than 3 months old.
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings(if they contain the address)
- Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, and public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation are acceptable.(submission of this document is subject to some additional requirements)
- Documents issued by Government departments of foreign jurisdiction and letter issued by Foreign Embassy or Mission, in India such as NIC, SSID, etc. However, documents issued by the Indian Government such as Stay Visa and OCI are not acceptable.

### Important Notes

The Documents listed above are subject to change basis any revised Guidelines issued by the Reserve Bank of India from time to time.

Certificate issued by Foreigners Regional Registration Officer / Foreigners Registration Officer (FRRO / FRO) is acceptable as address proof form expats provided that the address is not available on any of the above documents (overseas address to be updated in the application form as permanent address)

<sup>##</sup>E-Aadhaar can be accepted as an ID / Address proof by way of downloading a copy of E-Aadhaar only when the applicant is physically present in the Delhi branch(Saket).

<sup>^</sup> The documents listed above are for select customers only and bank may accept or reject these documents basis customers risk categorization decided on certain parameters like nature of business activity, location of customer and his clients, mode of payments, volume of turnover, social and financial status etc which is in accordance to the Anti-Money laundering standards issued by the Reserve Bank of India. This categorization is internal to the bank and will not be communicated to the customer.