

Application Details Summary

Application Reference Number : 35620251675003483

PAN Number : FTIPR9517K

Credit Card Usage

Choice of credit card usage : Domestic usage only

Reason for availing of credit card : Personal use

Personal Details

Title : Mr.

Gender : Male

Full Name : ARINDAM ROY

Date of birth : 24-02-2004

Mobile Number : +91-9401336268

Name to be printed on card : ARINDAM ROY

Email address : ROYARINDAM2402@GMAIL.COM

Residential Address

Country : India

Flat number and building name : 111 SONAI RD SARATPALLY

Road number/name : Uttarkrishnapur

Pin code : 788006

City : Uttar Krishnapur Pt

District : Cachar

State : Assam

Address option : Permanent

Current address Type : Residential

Current residential address

Country : India

Flat number and building name : PLOT NO 56 BLOCK E

Road number/name : SECTOR 6 NOIDA

Area and landmark : NEAR NOIDA AUTHORITY

Pin code : 201301

City : Noida
District : Ghaziabad
State : Uttar Pradesh
Length of stay(YY/MM) : 10/00

Employment Details

Employment Status : Employed (salaried)
Designation : MANAGER
Gross annual income : 800000
Nature of business : BFSI/Financial Services
Nature of organisation : Private Limited
Total no. of years of employment/business (YY/MM) : 03/00
Office number : +91-null
Company name : ICICI BANK LIMITED
Country : India
Company address : BK12 SECTOR 1 NOIDA
Pin/Postal code : 201301
City/District : Noida
State : Uttar Pradesh

Bank Account Details

Primary/main bank : SBIG STATE BANK OF INDIA
Branch location : SILCHAR
Account number : 40845552941

Help Us Know You Better

Do you have any former/other names? : N
Country of birth place : India
Mother's Full name : SHIBANI ROY
Father's Full name : AMARENDRA ROY

Electronic Statements

Do you want to receive eStatement? : Y

Correspondence Address

Preferred address for correspondence : Residential Address

Additional Information

FRN : RKT/NOA/PWS/7986017

DateAndTime : 16-Jun-2025 10:55:27 AM

IpAddress : 49.36.185.150

Credit Card Application Terms And Conditions:--

Customer Declarations:

Information given on Tablet / Mobile Device

I certify that the information provided by me in this application and collected in the e-application form is true and correct in all respects and HSBC is entitled to verify this directly or through any third party agent. I also agree that if any of the above details or the confirmation made by me/us is found to be false, then HSBC will be entitled to revoke and/or recall the credit facility.

I understand and agree

- to use click wrap as a mode of accepting these T & C's appearing hereunder and as a mode of authenticating the contents of the credit card application submitted by me online;
- and acknowledge that the application form submitted online will be deemed to be a document executed by me and HSBC India will be entitled to treat that as a genuine and binding mode of execution;
- by way of click wrap, I have accorded my written approval/consent to the authorizations, declarations, undertakings and terms and conditions mentioned therein and hereby authorized HSBC India to rely upon the same;
- I shall not raise any dispute in relation to the application form submitted online on the ground that the same was not signed on wet ink by me;
- That the Bank will process this application based on my above representation..

For cases with PAN Card

I authorize HSBC to validate my/our Permanent Account Number (PAN) from the database authorized by Income Tax Department.

For Cases with Aadhaar Card

This is to confirm that 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

I authorize HSBC to upload/refresh/update the demographic and other details in the Central KYC Registry in terms of the provisions of the Prevention of Money Laundering Act and Rules notified thereunder from time to time and create a new or update an existing KYC number that has been provided with the application, as per the operating guidelines issued by the CKYC Registrar and the Reserve Bank of India.

Product Information (applicable for product benefits and features)

The HSBC Credit Card sales representative has provided me with the necessary information to make an informed decision and I have independently taken the decision to apply for the Credit Card. I understand the features of the product, its terms, conditions and applicable charges on availing this product.

Please ensure that you have read all the information above before providing your click wrap acceptance to these T& C's.

By signing this form, I am agreeing to the terms and conditions applicable on availing of a Credit Card from HSBC India.

I confirm having read and understood the Most Important Terms and Conditions (MITC) including the Tariff Sheet enclosed with this application form. I further agree that any facility that may be provided to me shall be governed by the internal policies of HSBC that may be in force from time to time and I shall be bound by them.

I confirm having signed on the Digital Platform and by signing this digital form, I hereby authorize HSBC India to take on record the Credit Card application and process the same

I confirm and declare that I am not a near relation to any senior officer of the Bank or any directors of any HSBC Group Companies* (*Definitions as uploaded on PWS) (if No, please strike off this and provide separate relationship declaration).

I hereby authorize HSBC to assign any activities to any service provider, whether located in India or overseas and/or to any 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 also authorize HSBC to share information pertaining to me with its authorized service providers for the purpose of availing outsourced services of any nature by HSBC, without any further specific consent or authorization from me. I further authorize HSBC or such service providers, whether located in India or overseas, to disclose such information if required or permitted by any law, rule or regulation or at the request of any governmental or regulatory authority or if such disclosure is required for the purposes of preventing fraud.

INTERNAL

I/We hereby confirm having agreed to receive all service communications from HSBC India on an ongoing basis through e-mails sent to the e-mail IDs registered by me/us with HSBC India. The communication may include account related information, certificates, bank notices and account statements. I/We agree to receive the account statement on e-mail pursuant to which and HSBC India will send the Statement in an electronic format to my e-mail ID specified on HSBC India's records in lieu of physical statements. I/We shall notify HSBC India of any change in my/ our e-mail ID. HSBC India will be deemed to have delivered the statement to me/us upon HSBC India not receiving a delivery failure notification. Should I/We experience any difficulty in accessing the electronically delivered statement, I/we shall promptly advise HSBC India for delivery through alternate means. Failure to advise HSBC India 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(s) that I/we is/are aware of all security risks involved in receiving the electronically delivered statement. I/We agree(s) that I/we shall not hold HSBC India in any way responsible for the same. I/We agree that the statement will not be generated if no transactions are effected during the stipulated period of the statement cycle. I/We agree that duplicate statements of past transactions are issued against payment of charges as per HSBC India's current Tariff. 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 agree and acknowledge that the existence of this credit facility and details thereof (including details of 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 me and/or members of my household, and for occasional debt tracing and fraud prevention.

Accordingly, I hereby agree and give consent for the disclosure by HSBC of all or any such; (a) information and data relating to me (b) the information or data relating to any credit facility availed of/to be availed, by me and (c) default, if any, committed by me in discharge of my such obligation, as HSBC may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorized in this behalf by the Reserve Bank of India (RBI).

I undertake that (a) CIBIL and any other agency/bureau so authorized may use, process the said information and data disclosed by HSBC; and (b) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors, as may be specified by the RBI in this behalf

I give my/our consent and authorize HSBC to generate subsequently an additional report through CIBIL or Authorized agency/bureau to process my Credit Card application, in the event the necessary documentation and Processes are not completed as per HSBC's policies.

I further authorize HSBC to send and agree to receive SMS alerts/E-mails related to my application status and account activity as well as product use messages that HSBC will send, from time to time, on my mobile phone number/E-mail ID as mentioned in this application form. I undertake to intimate HSBC in the event of any change in my mobile phone number/E-mail ID. I agree that in the event I fail to inform the new mobile number/email id, I will not hold HSBC responsible for non-communication of any information regarding my application status and/or account activity.

I further acknowledge that HSBC shall have the right to seek any information from any other source in this regard. I understand that all of the above mentioned information shall form the basis of any facility that HSBC may decide to grant to me/us at its sole discretion.

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

Terms and Conditions for Video based Customer Identification Process (V-CIP)

This document lays out the "Terms and Conditions", which shall be applicable to all account opening forms and credit card applications processed using the “**Video based Customer Identification Process (V-CIP)**” service provided by HSBC India.

Before usage of this service, customers are required to carefully read and understand these Terms and Conditions. Usage of this service by the Customer shall be construed as deemed acceptance of these Terms and Conditions mentioned herein below.

The Customer also be bound by the specific Terms and Conditions relating to any account or any of the products or any other services offered by HSBC India and availed of by the Customer. The Customer thereby agrees to abide by these Terms and Conditions as amended by the Bank from time to time which shall be in addition to and not in derogation of the product specific Terms and Conditions unless otherwise specifically stated.

1. Definitions :

In this document, the following words and phrases shall have the meanings as set below unless the context indicates otherwise.

- a. 'HSBC India' means The HongKong & Shanghai Banking Corporation Limited, India, a Company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its Registered Office at 1, Queens Road Central, Hong Kong and its India corporate office at 52/60 Mahatma Gandhi Road, Fort, Mumbai - 400 001.
- b. 'Application Form' - means the Application Form submitted by the Customer for availing of banking products offered by HSBC India.
- c. 'Banking Products' means and includes all products offered by the Bank wherein HSBC India has allowed the usage of Video KYC solution for onboarding of customers.
- d. 'Customer' refers to a prospective customer of HSBC India who has applied for a product offered by HSBC India or an existing customer of HSBC India.
- e. 'UIDAI' means The Unique Identification Authority of India which is a statutory authority established under the provisions of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 as amended by the Aadhaar and Other Laws (Amendment) Act, 2019.
- f. 'Customer information' means Name, Address, Photograph, Date of Birth, Gender, Mobile Number, Email ID, PAN, Last 4 digits of Aadhaar No. and all other details which are submitted by the customer as part of availing the services.

2. Scope of services

- a. Video Customer Identification Process (VCIP) is a method of customer identification by an official of HSBC India by undertaking seamless, secure, real-time, consent based audio-visual interaction with customer to obtain identification / customer information including documents/details for customer due diligence purpose and to ascertain the veracity of the information furnished by the customer. V-CIP process will be used to

establish an account based relationship with an individual customer or periodic KYC refresh of the customer as permitted by regulator from time to time. HSBC may use either OTP based Aadhaar e-KYC authentication or Aadhaar Paperless offline e-KYC, take customers photograph, take PAN card photograph, obtain live location of customer through geotagging, perform liveness checks of customer, use of banking correspondents as permitted etc. to establish customer information. HSBC reserves the right to implement and/or amend the V-CIP process as permitted by Reserve Bank of India from time to time.

- b. Subject to these Terms and Conditions HSBC India shall provide V-CIP services from time to time to enable Customers to be onboarded by HSBC by completion of their KYC formalities through V-CIP.

3. Use of the Services

- a. To access the Services for the first time, the Customer is required to accept all the terms and conditions governing the use of the services and to provide such Information as HSBC India may reasonably specify for identifying him/her.
- b. By registering to use the Services, the Customer warrants that all customer information provided by the Customer to HSBC India in relation to the Services is true, complete and up-to-date. HSBC India shall not be required to independently verify the same.
- c. The Services are for the sole and exclusive use by the Customer.

4. Fees

HSBC India reserves the right to charge fees in relation to the use and/or termination of the Services including, without limitation, to impose a charge for its provision of the Security Device and to revise such fees. HSBC India shall determine and give reasonable notice to the Customer of the rate of any fee from time to time before they become effective, which shall be binding on the Customer if the Customer continues to maintain or use the Services on or after the effective date. Fees may be collected from the Customer in such manner and at such intervals as HSBC India may specify.

5. Customer's Undertakings and Responsibilities

- a. The Customer undertakes to provide the customer information to HSBC India and authorizes HSBC India to collect and store customer's all demographic details (including email id and mobile number) available through Aadhaar Paperless offline e-KYC data (Aadhaar XML) uploaded by the customer on the VCIP portal. In line with the RBI regulations, Customer further irrevocably and unconditionally authorizes HSBC India to
 - i. Capture his/her live location (Geotagging) to ensure that he/she is physically present in India during the VCIP process.
 - ii. use and retain the Customer Information, for KYC verification for the purpose of Account Opening / Re-KYC process
- b. The Customer shall provide such Information as HSBC India may from time to time reasonably request for the purposes of providing the Services. The Customer shall at all times ensure that:
 - i. all customer information provided to HSBC India is accurate, complete and up-to-date including, without limitation, the Customer's address and other contact details.
 - ii. the Aadhaar XML uploaded on HSBC Portal is not older than 3 days from the date of download from UIDAI.

- c. The Customer understands that all field(s) in the Online Application Form are mandatory (except where specified otherwise) and undertakes that if any field is left blank, or is filled with incorrect or incomplete data, the Online Application Form shall be considered as incomplete and may be rejected by HSBC India. The Customer undertakes, agrees and confirms that any and all information/details/ data/ documents etc provided by him/her (including PAN details / Form 60, nomination details, FATCA declaration etc) shall be accurate, up to date, genuine, true and correct in every manner whatsoever.
- d. HSBC India will take reasonable care to ensure that customer information which is stored or transmitted using the Services remains confidential and is not disclosed to any third parties outside the HSBC Group without the Customer's written permission. However, the Customer authorizes HSBC India to disclose or share Information relating to him or his accounts(as the case maybe):
 - i. to any agent, contractor or Third Party service provider who provides services to HSBC India in connection with the operation of its business;
 - ii. in respect of the customer's application for Third Party Product (if and when made available, apply for any Third Party Product by submitting the relevant application through the intermediary of HSBC India), to the relevant Third Party provider to the extent necessary for the purpose thereof; and
 - iii. where HSBC India is obliged to comply with the orders of courts, government agencies or other lawful authorities anywhere in the world or where it reasonably thinks it necessary in order to give effect to any Instruction or generally to enable HSBC India to provide the services. The Customer and HSBC India shall comply with all applicable data protection laws.
 - iv. The Customer confirms that all persons whose personal or other data is transmitted, processed or otherwise handled, have consented to such transmission, processing or other handling under these Terms in accordance with these laws, or will do so prior to any such transmission, processing or other handling. The Customer further agrees to indemnify and hold HSBC India harmless from all costs, penalties, damages and other losses incurred as the result of any breach of this provision.
- e. The Customer shall not, and shall not attempt to decompile, reverse-engineer, translate, convert, adapt, alter, modify, enhance, add to, delete or in any way tamper with, or gain access to, any part of the Services or any Internet site or any software comprised in them.
- f. The Services or any marketing/promotional messages displayed as part of the Services should not be regarded as an offer or solicitation to sell investments or make deposits or solicitation to subscribe to any other product or service, to any person residing in a jurisdiction outside India, where it is unlawful to make such an invitation or solicitation.
- g. The Customer shall indemnify and hold HSBC India harmless from and against any/all consequences arising from the Customer not complying with the provisions of any applicable laws, rules or regulations.

6. Confidentiality obligations

- a. Unless expressly permitted by these Terms, the Customer shall not attempt to :
 - i. sell, transfer, disclose, assign, convey, sub-license, share, loan, distribute, transmit, broadcast, cablecast, put in circulation, download, reproduce, duplicate or otherwise provide or disseminate any confidential Information in any form or

- by any means to any other person or commercially exploit any Confidential Information;
- ii. remove, obliterate, erase, relocate or modify in any way any proprietary marking on or appearing with the Confidential Information including, without limitation, any trademark or copyright notice; or
 - iii. incorporate or combine the Confidential Information with any other programs.
- b. The restrictions on disclosure shall not apply to any Confidential Information : -
- i. Where its disclosure is required under law and regulation by law but only to the extent required by law and only after written notice of the requirement to disclose has been given by the Customer to HSBC India ; or
 - ii. Where HSBC India has expressly agreed in writing to its disclosure.
- c. The Customer agrees that all right, title and interest in and relating to the Confidential Information and any and all related copyright, patent, trademark, service mark, proprietary property, trade secrets and exclusive works are and shall remain the exclusive property of HSBC India and the respective Information Providers. No right, title or interest other than the right to access the Information and the Reports subject to these Terms and Condition is conveyed or transferred to the Customer. The Customer shall not make any representation or do any act which may be taken to indicate that the Customer has any such right, title or interest.

7. Liabilities of HSBC India

- a. HSBC India will take reasonably practicable steps to ensure that its systems in connection with the services are installed with adequate security designs and to control and manage the risks in operating the systems, taking into account any law, rules, regulations, guidelines, circulars, codes of conduct and prevailing market practices which may be applicable to it from time to time.
- b. Neither HSBC India, nor any member of the HSBC Group nor any Information Provider warrants or represents that the Services, the Information and the Reports are free from virus or other destructive features which may adversely affect the Customer's hardware, software or equipment.
- c. HSBC India may suspend any service provided to the Customer under the Services without notice where it considers it necessary or advisable to do so, for example to protect the Customer when there is a suspected breach of security or HSBC India needs to suspend the Services for maintenance or other reasons. Due to the nature of the Services, HSBC India does not warrant that access to the services shall be uninterrupted, timely, or error free. HSBC India will use reasonable efforts to inform the Customer without undue delay through the services, and/or its Website if any of the Services is not available. In the event that HSBC India has levied any charge to the Customer, which is specifically expressed to be for a particular service that is not available (which for the avoidance of doubt shall not mean any periodic fee charged for the Services as a whole) then it shall reimburse the Customer this sum. Other than reimbursing any sum as set out above, HSBC India will have no further liability to the Customer.
- d. Unless due to the gross negligence or willful default of HSBC India , any member of the HSBC Group or their respective officers or employees, and only to the extent of direct and reasonably foreseeable loss and damage (if any) arising directly and solely there from or the amount of the relevant transaction (whichever is less), neither HSBC India nor any

member of the HSBC Group assumes any liability or responsibility to the Customer or any other person for the consequences arising from or in connection with : -

- i. use of the Services and/or access to any Information as a result of such use by the Customer or any other person whether or not authorized;
 - ii. any interruption, interception, suspension, delay, loss, unavailability, mutilation or other failure in providing the Services, in transmitting Instructions or Information relating to the Services or in connecting with the Internet site(s) caused by any acts, omissions or circumstances beyond the reasonable control of HSBC India including, without limitation, failure of any communication network, act or omission of any third party service providers, mechanical failure, power failure, malfunction, breakdown, or inadequacy of equipment, installation or facilities, or any law, rules, regulations, codes, directions, regulatory guidelines or government order (whether or not having the force of law); and
 - iii. transmission and/or storage of any Information and/or data relating to the Customer, the Services and/or transactions or dealings conducted by the Customer pursuant to the Services through or in any system, equipment or instrument of any communication network provider.
- e. In no event shall HSBC India, any member of the HSBC Group or any Information Provider be liable to the Customer or any other person for any incidental, indirect, special, consequential or exemplary damages including, without limitation, any loss of use, revenue, profits or savings.

8. Liabilities of the Customer

- a. The Customer shall be fully liable and responsible for all consequences arising from or in connection with use of the Services and/or access to any Information or Report or any other Information as a result of such use by the Customer or any other person whether or not authorized
- b. The Customer shall indemnify HSBC India , any member of the HSBC Group, any Information Provider and their respective officers and employees against all liabilities, claims, demand, losses, damages, costs, charges and expenses of any kind (including, without limitation, legal fees on a full indemnity basis) which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them on account of any incorrect information provided by the customer and HSBC/Information Provider acting/relying on the said information.

Further, the Customer agrees, at his/her own expense, to indemnify, defend and hold harmless HSBC India and HSBC Group, its directors and employees, representatives, agents, and its Affiliates against any claim, suit, action or other proceeding brought against HSBC India and HSBC Group, its directors and employees, representatives, agents, and Affiliates by a Third P arty, to the extent that such claim, suit, action or other proceeding brought against HSBC India , its directors and employees, representatives, agents, and Affiliates is based on or arises in connection with the usage of services with reference to:

- i. a violation of the Terms contained herein by the Customer;
- ii. any unauthorized use of these services;
- iii. any misrepresentation or breach of representation or warranty made by the Customer contained herein; or

- iv. any breach of any covenant or obligation to be performed by the Customer hereunder.

The Customer agrees to pay any and all costs, damages and expenses, including, but not limited to, reasonable attorneys' fees and costs awarded against it or otherwise incurred by or in connection with or arising from any such claim, suit, action or proceeding attributable to any such claim.

9. Communication

- a. HSBC India shall be entitled to prescribe, from time to time, the form of notice (whether written or any other form) and the mode of communication with respect to each type of notice to be given pursuant to these Terms and Conditions. HSBC India may also publish notices of general nature, which are applicable to all Customers, on its web site located at www.hsbc.co.in; such notices will have the same effect as a notice served individually to each Customer.
- b. Communications delivered personally, sent by post, facsimile transmission, telex or email shall be deemed to have been received by the Customer (where delivered personally) at the time of personal delivery or on leaving it at the address last notified in writing by the Customer to HSBC India, (where sent by post) 48 hours after posting if such address is in India and seven days after posting if such address is outside India or (where sent by facsimile transmission, telex or email) immediately after transmitting to the facsimile or telex number or email address last notified in writing by the Customer to HSBC India. Communications sent by the Customer to the Bank shall be treated as delivered to the Bank on the day of actual receipt.

10. Severability

Each of the provisions of these Terms is severable and distinct from the others and, if at any time one or more of such provisions is or becomes illegal, invalid or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

11. Waiver

No act, delay or omission by HSBC India shall affect its rights, powers and remedies under these Terms or any further or other exercise of such rights, powers or remedies. The rights and remedies under these Terms are cumulative and not exclusive of the rights and remedies provided by law.

12. Force Majeure

HSBC India shall not be liable for delay in performing or failure to perform any of its obligations under these Terms which is caused by circumstances beyond its reasonable control, including, but not limited to, the failure, malfunction or unavailability of telecommunications, data communications and computer systems and services, war, civil unrest, government action, strikes, lock-outs or other industrial action or trade disputes (whether involving the Banks employees or those of a third party). Any delay or failure of this kind will not be deemed to be a breach of the Terms and Conditions and the time for performance of the affected obligation will be extended by a period which is reasonable in the circumstances.

For the purpose of this document 'force majeure' shall be deemed to be any cause affecting the performance of this Agreement arising from or attributable to acts, events, omissions or accidents beyond the reasonable control of the Participant to perform and without limiting the generality thereof shall include the following:

- i. strikes, lock-outs or other industrial action;
- ii. civil commotion, riot, invasion, war threat or preparation for war;
- iii. outbreak of war, rebellion, revolution, hostilities, riot, civil disturbance, acts of terrorism;
- iv. epidemic, quarantine restrictions, outbreak of debilitating disease and any travel restrictions or bans (including bans on non-essential travel) issued by the World Health Organization or any governmental authority;
- v. fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural physical disaster;
- vi. impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport;
- vii. political interference with the normal operations of any Participant; and
- viii. any change in or introduction of any Laws and Legal Requirements.

13. Miscellaneous

- a. Where the Account in question is a joint Account, the reference in these Terms to 'Customer' shall be deemed to mean all and each of the joint Account holders. All the Customers shall be bound by these Terms and be jointly and severally liable for all the terms of usage of these services.
- b. Unless the context otherwise requires, 'person' includes an individual, firm, company, corporation and an unincorporated body of persons

14. Governing Law and Jurisdiction

- a. The Services and these Terms shall be governed by and construed in accordance with the laws of India.
- b. HSBC India and the Customer submits to the exclusive jurisdiction of the Courts at Mumbai.
- c. HSBC India may, however, in its absolute discretion, commence any legal action or proceedings arising out of these terms in any other court, tribunal or other appropriate forum, and the Customer hereby consents to that jurisdiction. Any provision of these terms which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of these terms or affect such provision in any other jurisdiction.

This is electronically signed document and does not require physical signature.