



The name on the Account will be updated as per passport only

PART A

RELATIONSHIP FORM (For Non Resident Indian/Person of Indian Origin)

Customer ID :	
Account No.	
Lead No.	4 3 8 9 0 8 8 3 3

Account Type: ☒ Normal ☐ Simplified

Track ID : 3 5 5 9 0 0 2

Promotional Code :

Status Code :

Branch : Sainikpuri

Product Variant:

Branch Code : 2 3 2 1

☒ NRI Regular ☐ NRI Pro ☐ NRI Premia

Please ensure that you fill in all fields marked with*. These are mandatory fields. Any alterations in the form needs full signature of applicant.

1. PRIMARY APPLICANT PERSONAL DETAILS

*First Applicant: Title: Mr Madhu Babu R S T M I D D L E
(Same as in passport)

Sebastian S U R N A M E

*Spouse Name: P R E F I R S T M I D D L E S U R N A M E

*Father's Name: Late Sebastian Ruben F I R S T M I D D L E S U R N A M E

*Mother's Maiden Name: Sebastian Shara Subha Devi M I D D L E S U R N A M E

*Your Maiden Name: (Mandatory in case of married female customers) P R E F I R S T M I D D L E S U R N A M E

SSN 174512277 *Country of Birth : INDIA *Gender : ☒ / ☐ F / ☐ T

Aadhaar No.: *City of Birth : Hyderabad

*Marital Status: ☒ Single ☐ Married ☐ Others *Date of Birth: 1 7 0 8 1 9 8 5 *Citizenship: ☒ IN – Indian ☐ Others

*Date of becoming NRI 2 2 1 2 2 0 1 4 *Are you a PEP# or related to one ☐ Yes ☒ No

#Refer to Terms & Conditions for definition of Politically Exposed Person (PEP)

*E-mail ID: madhu.sebastian@gmail.com L E T T E R S O N L Y

*Tel : 1 ntry co de - 872 a co de - 2357789 b e r *Is primary applicant a minor? ☐ Yes ☒ No

*Mobile number: 1-872235779

☒ I confirm having checked my e-mail ID and mobile number and understand that all mobile alerts (one time password etc.) will be sent on above mentioned mobile number/e-mail address

*Residential Status ☒ NRI ☐ PIO ☐ FNO ☐ Resident Indian *Nationality : INDIA

*Passport No.: Z3558846 *Date of Issue: 1 6 0 6 2 0 1 6

*Place of Issue: WASHINGTON DC *Expiry Date: 1 5 0 6 2 0 2 6

*Type of Visa/Labour Card/Work Permit: WORK PERMIT
(Visitor and business Visa not allowed)

*Application Type: ☒ New ☐ Update (Only from perspective of CKYC if selected Update Please fill CKYC No.)

#CKYC No.:

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. 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 hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

*PAN: B O C P S 1 3 8 3 D

2. PRIMARY APPLICANT CURRENT OVERSEAS ADDRESS

*Type of Address proof: Utility Bill (Piped Gas) not more than two months old

*Address Type : ☐ Residential / Business ☒ Residential ☐ Business ☐ Registered Office ☐ Unspecified

House No.: 190 *Premise Name: COLLEGE DR

Building Level /Floor Street No.:

*Street Name : - Locality:

Landmark: *District :

*City: E D I S O N *State: NJ

*Country: UNITED STATES *Zip Code: 08817

3. PRIMARY APPLICANT PERMANENT ADDRESS (PROOF IS MANDATORY)

Is your permanent address same as the current overseas address? ☒

*Type of Address proof: Utility Bill (Piped Gas) not more than two months old

*Address Type : ☐ Residential / Business ☒ Residential ☐ Business ☐ Registered Office ☐ Unspecified

House No.: 190 *Premise Name: COLLEGE DR

Building Level /Floor Street No.:

*Street Name : - Locality:

Landmark: *District :

*City: E D I S O N *State: NJ

*Country: UNITED STATES *Zip Code: 08817

Mobile Number: Country code - Number

*Communication to be sent to ☒ Current Address ☐ Permanent Address (Default is current address if neither of the boxes or ticked)
Please note that all communication including your cheque book, ATM Card, ATM PIN Mailer and accounts statement will be sent to the communication address

4. YOUR OCCUPATION AND ACCOUNT ACTIVITY* (MANDATORY) (For minor / housewife provide details of guardian / husband)

1. Occupation:

a) If Salaried: Employed with: ☐ Proprietorship ☐ Partnership ☒ Private Limited ☐ Public Limited ☐ Public sector ☐ Government
☐ Multinational ☐ Others (Please specify)

b) If self-employed, and if in business, nature of business:

☐ Manufacturing ☐ Services ☐ Retailing ☐ Agriculture ☐ Stock Broker ☐ Real Estate ☐ Others (Please specify)

If Professional, type of profession ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Others (Please specify)

c) If student: tick here ☐ d) Other(Please specify)

2. Education: ☐ Under Graduate ☒ Graduate ☐ Post Graduate ☐ Professional

3. Gross Annual Income (₹) ☐ < 1 lakh ☐ 1 lakh to 5 lakh ☐ 5 lakh to 10 lakh ☐ 10 lakh to 15 lakh ☐ 15 lakh to 20 lakh

☐ 20 lakh to 25 lakh ☐ 25 lakh to 50 lakh ☒ 50 lakh to 1 crore ☐ > 1 crore ☐ 1 crore to 10 crore ☐ Greater than 10 crore

4. Source of Funds ☒ Salary ☐ Business Income ☐ Agriculture ☐ Investment ☐ Inheritance ☐ Rent ☐ Pension

☐ Funds from family members ☐ Others (Please specify)

5. Purpose for opening the account

☒ Savings ☐ Make Investment ☐ Family Maintenance

5. FIRST CO-APPLICANT PERSONAL DETAILS / GUARDIAN PERSONAL DETAILS (IF PRIMARY APPLICANT IS MINOR)

*First Co-Applicant Title: FIRST MIDDLE SURNAM E
(Same as in passport)

*Relationship with Primary Applicant:

*Spouse Name: PRE FIRST MIDDLE SURNAM E

*Father's Name: PRE FIRST MIDDLE SURNAM E

*Mother's Maiden Name: PRE FIRST MIDDLE SURNAM E

*Your Maiden Name: (Mandatory in case of married female customers) PRE FIRST MIDDLE SURNAM E

SSN *Country of Birth : *Gender : M / F / T

Aadhaar No.: *City of Birth :

*Marital Status: ☐ Single ☐ Married ☐ Others *Date of Birth: DD MM YY YY *Citizenship: ☐ IN – Indian ☐ Others

*Date of becoming NRI DD MM YY YY *Are you a PEP# or related to one ☐ Yes ☐ No

#Refer to Terms & Conditions for definition of Politically Exposed Person (PEP)

*E-mail ID: CAPITAL LETTERS ONLY

*Relationship with Primary Applicant:

*Mobile number:

☒ I confirm having checked my e-mail ID and mobile number and understand that all mobile alerts (one time password etc.) will be sent on above mentioned mobile number/e-mail address

*Residential Status ☐ NRI ☐ PIO ☐ FNO ☐ Resident Indian *Nationality :

*Passport No.: *Date of Issue: DD MM YY YY

*Place of Issue: *Expiry Date: DD MM YY YY

*Type of Visa/Labour Card/Work Permit:

(Visitor and business visa not allowed)

*Application Type: ☐ New ☐ Update (Only from perspective of CKYC if selected Update Please fill CKYC No.)

#CKYC No.:

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. 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 hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

*PAN:

*Type of Address proof:	

House No.: *Premise Name:

Building Level /Floor Street No.:

*Street Name : Locality:

Landmark: *District :

*City: *State:

*Country: *Zip Code:

Is your permanent address same as the current overseas address? ☐

*Type of Address proof:

House No.:		*Premise Name:	
Building Level /Floor		Street No.:	
*Street Name :		Locality:	
Landmark:		*District :	
*City:		*State:	
*Country:		*Zip Code:	

1. **Occupation:**
a) If Salaried: Employed with: ☐ Proprietorship ☐ Partnership ☐ Private Limited ☐ Public Limited ☐ Public sector ☐ Government ☐ Multinational ☐ Others (Please specify) _____
b) If self-employed, and if in business, nature of business:
☐ Manufacturing ☐ Services ☐ Retailing ☐ Agriculture ☐ Stock Broker ☐ Real Estate ☐ Others (Please specify) _____
If Professional, type of profession ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Others (Please specify) _____
c) If student: tick here ☐ d) Other(Please specify) _____

2. **Education:** ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Professional

3. **Gross Annual Income (₹)** ☐ < 1 lakh ☐ 1 lakh to 5 lakh ☐ 5 lakh to 10 lakh ☐ 10 lakh to 15 lakh ☐ 15 lakh to 20 lakh ☐ 20 lakh to 25 lakh ☐ 25 lakh to 50 lakh ☐ 50 lakh to 1 crore ☐ > 1 crore ☐ 1 crore to 10 crore ☐ Greater than 10 crore

4. **Source of Funds** ☐ Salary ☐ Business Income ☐ Agriculture ☐ Investment ☐ Inheritance ☐ Rent ☐ Pension ☐ Funds from family members ☐ Others (Please specify) _____

5. **Purpose for opening the account**
☐ Savings ☐ Make Investment ☐ Family Maintenance

☒ **Single-Anyone** (To be ticked in case of single applicant / account holder)
☐ ***Either or Survivor** (To be ticked in case of second applicant)
☐ ****Jointly** (To be ticked in case account to be operated jointly)
☐ **# FORMER OR SURVIVOR** (To be selected in case joint holder is Resident Indian in Non Resident Account)
 *Both the applicants shall have transaction rights expect for request where both applicants signatures are required for execution
 **All the requests have to be signed by both applicants. Debit card and Internet Banking facility cannot be provided/ permitted/allowed
 # Only primary applicant will have the rights to operate the account as long as he/she is alive. The second applicant can operate the account if the former expires. In case the account has to be withdrawn before it matures, consent (signatures) of both the account holders is required (if anyone has expired, their legal, heirs' consent is taken/needed.)

Amount of initial deposit : 1 0 0 0 0 Currency of Account: INR

Amount of initial deposit : Currency of Account: INR

☐ Enclosed cheque / DD no. _____ Currency _____ Amount _____ drawn on
 bank name _____

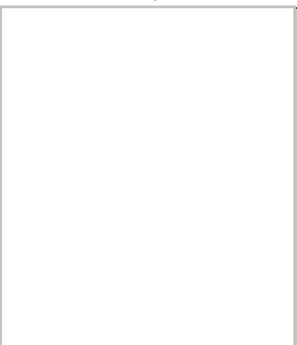

☐ Remittance from remitting bank _____ bank address _____
 and remittance reference no. _____ of currency _____ and amount _____

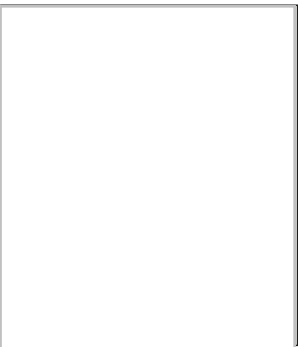

☒ M2I : Amount 2 0 0 _____ , Currency USD

12. PHOTOGRAPH AND SIGNATURE

Please affix a recent photograph. Please sign in black ink within the box.

I / We do hereby declare that information furnished in this form is true to the best of my / our knowledge and belief.

	Mr. / Ms. / Dr. <input type="text" value="Madhu Babu Sebastian"/>
	
	(1/6)
	(x) Signature
(Please ensure that your signature matches with the signature on the passport / funding cheque.)	
*Date: <input type="text" value="0"/> <input type="text" value="9"/> <input type="text" value="0"/> <input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="2"/> <input type="text" value="1"/>	

	Mr. / Ms. / Dr. <input type="text"/>
	
	(1/6)
	(x) Signature
(Please ensure that your signature matches with the signature on the passport / funding cheque.)	
*Date: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

In case you are not meeting any ICICI Bank Official and your signature differs from the passport you can

1. Submit a government issued photo identity document having your new signature (Driving Licence, Residence Card etc.) OR
2. Your new signature can be attested by a Banker / Indian Embassy/Notary (OR equivalent of Notary as per applicable laws)

13. NOMINATION FORM (FORM DA 1) The Nominee should not be any of the applicants. (Customer cannot be Nominee)

Nomination required: Yes ☐ No ☒ (if selected Yes please fill Mandatory field)

☒ I have been explained about the benefits of the nomination facility . However, I would like to inform you that I do not wish to provide nomination for account

Signature of applicant: (2/6) (2/6)

Nomination under section 45Z A of the Banking Regulation Act , 1949 and rule 2 (1) of the Banking Companies (Nomination) Rules, 1985, in respect of bank deposits

I/ We _____ (Name(s) & address(es) of the depositor(s) nominate the following person(s)

(Details provided hereunder) to whom in the event of my death the amount of deposit in the account, particulars whereof are given below ,may be

returned by ICICI Bank Limited, _____ Branch (Name and address of branch in which deposit is held).

*Nominee Name:

*Nominee Address:

*City: *State:

*Country: Postal/ZIP Code:

*Relationship with Applicant: *Date of Birth:

* Guardian Details (only if nominee is a minor):

*Is Nominee a minor? ☐ Y ☐ N

*Guardian Name:

*Address:

*City: *State:

*Country: Postal/ZIP Code:

*Relationship with Applicant:

Signature of the 1st Applicant

(2/6)

Signature of the 2nd Applicant

(2/6)

14 FATCA / CRS Declaration – Customer Declaration

Under penalty of perjury, I/we certify that: 1. The applicant(s) is/are (i) Taxable as a US person under the laws of the United States of America (U.S.) or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S. (ii) An estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder(s) is/are identified as a US person) or 2. The applicant(s) is/are taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder(s) is/are a tax resident outside of India)(i) I/we understand that the bank is relying on this information for the purpose of determining my/our status in compliance with FATCA/CRS. The bank is not able to offer any tax advice on FATCA/CRS or its impact. I/we shall seek advice from professional tax advisor for any tax questions. (ii) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.(iii) I/We agree that as may be required by domestic regulators/tax authorities the bank may also be required to inform reportable details to CDBT or close or suspend my/our account/s. (iv) I/We certify that I/we have provided the FATCA /CRS information to the bank official to the best of my/our knowledge and believe the certification is true, correct, and complete including the taxpayer identification number / functional equivalent number.

Signature of the 1st Applicant

(3/6)

Signature of the 2nd Applicant

(3/6)

15 Confirmation /consent / authorisation for conversion of resident account(s) to NRO accounts

☒ I / We, hereby agree, confirm and authorise ICICI Bank Ltd, India ("ICICI Bank") to re-designate the resident savings account(s), if any, held by me with ICICI Bank, at any point of time as deemed fit by ICICI Bank into Non Resident Ordinary ("NRO") account(s). I hereby confirm and agree that the information provided by me and captured in this Account Opening Form and the terms and conditions accepted by me therein shall be applicable to the above referred resident accounts being re-designated by me to NRO accounts.

Notes:

General notes

- 1) Resident savings accounts held by the applicant/customer will be converted to NRO savings accounts.
- 2) Current accounts held in the resident Customer ID will be closed

In case of resident accounts being re-designated with joint holding

- 1) If the resident account is held in the same Mode Of Operation ("MOP") as that of the "Account" (the new Non Resident Account opened), and the second applicant continues to be a resident Indian, then the consent of the primary account holder is sufficient for re-designation.
- 2) If the Account and the resident account being re-designated are held in the same MOP with both the account holders being NRIs, then the consent of the primary account holder is sufficient for re-designation.
- 3) If there is a change in the MOP or if there is addition of joint applicant(s) in the resident account being re-designated then a separate re-designation request needs to be submitted with signatures of all account holders being NRIs.
- 4) If the NRI customer is a joint holder, not being the primary holder, in a resident account, then the resident account shall not be re-designated into NRO account. The customer will need to submit instructions for deletion of his/her name from the resident account.

Deliverables

- 1) The existing debit card on the resident account will be canceled and a new debit card for the non resident account(s) will be issued to the customer. The customer can still use his/her existing cheque book.
- ☒ Request you to de-link Invest@ease facility from Resident Savings Account because my / our residential status has changed to NRI and the Resident Savings Account needs to be converted to NRO.

To,
ICICI Securities Ltd,

Date :

De-Linking of Bank / Demat Account

Dear Sir / Madam,

I / We _____ currently have an ICICI Direct E-broking relationship with ICICI Securities Ltd; details of which are mentioned below. Please note that , I wish to de-link my savings bank number _____/ Demat account _____ linked to the ICICI Direct trading Account(s) because my residential status is changing to NRI with effect from _____.

I understand that my request for delinking of the aforementioned account(s) is subject to (applicable only in case where request for linking a new account is not being made) :

1. Due fulfillment of all my obligations towards I-Sec and affiliates.
2. Closure of all open positions in my account in the derivatives segment or any other segment, if any
3. Transfer out all of my Mutual fund holdings

Signature of the 1st Applicant

(4/6)

Contact number:

E-mail ID:

INCOME-TAX RULES, 1962

FORM NO.60 [See second provision to rule 114B]

Appl. No.

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name							2	Date of Birth/Incorporation of declarant								
	Middle Name								D	D	M	M	Y	Y	Y	Y	
	Surname																
3	Father's Name (in case of individual)		First Name														
	Middle Name																
	Surname																
4	Flat/Room No.			5	Floor No.												
6	Name of Premises			7	Block Name/No.												
8	Road/ Street/ Lane			9	Area/Locality												
10	Town/ City			11	District						12	State					
13	PIN code		14	Telephone Number (with STD code)						15	Mobile number						
16	Amount of transaction (Rs.)								18	In case of transaction in joint names, number of persons involved in the transaction							
17	Date of transaction		D	D	M	M	Y	Y								Y	Y
19	Mode of transaction		Cash,	Cheque,	Card,	Draft/Banker's Cheque,		Online transfer,		Other							
20	Aadhaar Number issued by UIDAI (if available)																
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number						D	D	M	M	Y	Y	Y	Y			
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc.) as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																
	a	Agricultural income (Rs.)															
	b	Other than agricultural income (Rs.)															
23	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)			Document Code	Document identification number			Name and address of the authority issuing the document									
24	Details of document being produced in support of identify in Columns 4 to 13 (Refer Instruction overleaf)			Document Code	Document identification number			Name and address of the authority issuing the document									

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today,

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

Place:

Signature of the 1st Applicant

(5/6)

Note:

- Before signing the declaration, the declarant should satisfy himself/herself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
 - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

INCOME-TAX RULES, 1962

FORM NO.60 [See second provision to rule 114B]

Appl. No.

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name							2	Date of Birth/Incorporation of declarant								
	Middle Name								D	D	M	M	Y	Y	Y	Y	
	Surname																
3	Father's Name (in case of individual)		First Name														
	Middle Name																
	Surname																
4	Flat/Room No.			5	Floor No.												
6	Name of Premises			7	Block Name/No.												
8	Road/ Street/ Lane			9	Area/Locality												
10	Town/ City			11	District						12	State					
13	PIN code		14	Telephone Number (with STD code)						15	Mobile number						
16	Amount of transaction (Rs.)								18	In case of transaction in joint names, number of persons involved in the transaction							
17	Date of transaction		D	D	M	M	Y	Y								Y	Y
19	Mode of transaction		Cash,	Cheque,	Card,	Draft/Banker's Cheque,		Online transfer,		Other							
20	Aadhaar Number issued by UIDAI (if available)																
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number						D	D	M	M	Y	Y	Y	Y			
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc.) as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																
	a	Agricultural income (Rs.)															
	b	Other than agricultural income (Rs.)															
23	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)			Document Code	Document identification number			Name and address of the authority issuing the document									
24	Details of document being produced in support of identify in Columns 4 to 13 (Refer Instruction overleaf)			Document Code	Document identification number			Name and address of the authority issuing the document									

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today,

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

Place:

Signature of the 2nd Applicant

(5/6)

Note:

- Before signing the declaration, the declarant should satisfy himself/herself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
 - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

Customer ID No.:

Lead No.

4 3 8 9 0 8 8 3 3

Account Type: ☒ Normal ☐ Simplified

Track ID : 3 5 5 9 0 0 2

Status Code :

Branch : Sainikpuri

Employer ID :

Branch Code :

2 3 2 1

1. CUSTOMER DECLARATION: ONLINE ACCOUNTS

I/We hereby acknowledge, agree and undertake in relation to the Accounts (as defined under the General Undertakings and Declarations of my/our online application form) that:

- i) I/We have read and understood and hereby agree to abide and be bound by the 'Terms and Conditions for NRE/NRO Accounts' as provided under/ made available to me/us at ICICI Bank's website (the "Website") and all other www.icicibank.com/nri terms and conditions as made available under "NRI Banking" on the Website in relation of all products, services and channels provided/ offered by ICICI Bank to NRIs/PIOs (collectively, the "Terms and Conditions"). I/we understand that the Terms and Conditions are liable to be amended, varied, supplemented or modified by ICICI Bank from time to time. I/We acknowledge that it is my/our responsibility to obtain a copy of the latest Terms and Conditions and read, understand and abide by the same.
- ii) I/We acknowledge and understand that ICICI Bank may provide for online application forms to be submitted by me/us for opening and establishment of Accounts online, subject to necessary authentication and verification requirements of ICICI Bank being complied with (to the satisfaction of ICICI Bank), and any information submitted by me/ us in such online application forms, including any specimen signature or copy(ies) thereof being submitted by me/us shall be relied upon by ICICI Bank and such signature shall form part of the records of ICICI Bank and shall be treated as conclusive evidence of my/our authorisation/instruction for the purposes of my/our Accounts and/ or any present of future transactions, products and services that may be provided/extended to my/our Accounts by ICICI Bank from time to time.
- iii) I/We understand and agree that by ticking the box below, I/we hereby accord my/our agreement to all the particulars and information given by me/us in the online application form (including any specimen of my/our signature) for the Account (s) (the "Application Form") are true, correct, accurate, complete and up to date in all respects and I/we have not with-held any information.
- iv) I/We understand and agree and authorise ICICI Bank, its Group Companies to exchange, share or part with all the information, data or documents relating to his/her application to other ICICI Group Companies / Banks / Financial Institutions / Credit Bureaus / Agencies / Statutory Bodies /Tax authorities /Central Information Bureaus/ such other persons as ICICI Bank / its Group Companies may deem necessary or appropriate in accordance with Clause 16 of the Terms and Conditions for NRE/ NRO Accounts, as made available on the Website.
- v) I/We understand that in the event my/our Application Form is not verified and authenticated to the satisfaction of ICICI Bank, ICICI Bank shall have the right to cancel my/our Application Form and require me/us to apply for a physical account opening in relation to any Account. I/We agree and undertake that I/We shall not hold ICICI Bank liable for any and all liability, any other loss that may occur, arise from or relate to the my/our Application Form or the services thereof, or inability of ICICI Bank to process my/our Application Form or any acts, errors, representation, misrepresentation, misconduct or negligence by me/us in relation to the information and details provided by me/us in the Application Form.

The above undertakings and declarations shall be in addition to and not in derogation of the Application Form and the Terms and Conditions. To the extent of any inconsistency between the Application Form and these undertaking and declarations, the latter shall prevail.

- ☒ "I/We confirm that the details/declarations/ undertakings given above by me/us are true, correct and not misleading and that I/We have read and fully understood ICICI Bank's Terms and Conditions governing NRE/NRO Accounts and all other terms and conditions as made available for "NRI Banking" on the Website (www.icicibank.com/nri) in respect of all products, services and channels provided/offered by ICICI Bank to NRIs/PIOs in relation to the Accounts (collectively, the "Terms and Conditions"). I/we further understand and agree that the Terms and Conditions shall be addition to and not in derogation to the General Undertakings and Declarations contained in my/our relationship/account opening application form and any other terms and conditions as may apply to me/us and the operation of my/our accounts as a result thereof and/ or in accordance with my/our instructions."

2. GENERAL UNDERTAKINGS AND DECLARATIONS: ONLINE PAPERLESS ACCOUNTS AND NON-PAPERLESS ACCOUNTS

These undertakings and declarations shall be in addition to and not in derogation of the Relationship Form and the Terms and Conditions (both terms as defined below) and shall be construed as forming part of the Terms and Conditions.

- i) I/We hereby declare that I am/we are non-resident Indian(s) ("NRI/s") or Person(s) of Indian Origin ("PIO/s") as defined under the Foreign Exchange Management Act, 1999 & 2016 and the applicable regulations, rules, notification, direction or order made thereunder (collectively, "FEMA"). I/We further confirm, agree and undertake that the attached photograph(s) is/are present, true and upto- date proof and/ or evidence of identity (ies) of me/ us. I / We understand that the above mentioned Account (s) will be opened with ICICI Bank Limited, India ("ICICI Bank") solely on the basis of reliance by ICICI Bank on the statements / declarations/ undertaking and confirmations provided/ made by me/us, and I/we also agree that if any of the statements /declarations / undertaking and confirmations made herein are found to be incorrect/ false/misleading (whether in any material particulars or otherwise), ICICI Bank shall not be bound to accept and/ or process my/ our application for opening any account (s) with ICICI Bank. For the avoidance of doubt, "Accounts" means any account of the Customer with the Bank including without limitation any Non Resident (Ordinary) ("NRO") Savings Account, Non Resident (External) ("NRE") Savings Account, and such other NRO/NRE accounts or their NRI variants like NRI Pro and NRI Premia account(s) (the "NRI Variants") as may be established/ to be established with and regulated/ made available by the Bank to the Customer from time to time.
- ii) I/We understand and agree that my/our submission of this Application Form and its receipt by the Bank acts as an instruction to the Bank but does not mean that the Bank has approved this Application Form or is bound to abide by my/our instruction(s). I/We understand and agree that the Bank may contact me/us and request for further information or documents for the purpose of this Application Form and for verification of any and all information provided/ furnished by me/us. I/We understand and agree that the approval of my/our Application Form is at the Bank's discretion and that the Bank is entitled to decline my/our instructions, if any, or otherwise reject and/or cancel my/our

Application Form without furnishing any reason whatsoever. I/We understand and agree that the Bank may contact me/us and request for further information and/or documents for the purpose of this application and for verification of any and all such information and/or documents shall be provided by me/us. ICICI Bank shall have the right, pursuant to my/our consent in the Terms and Conditions, to outsource or sub-contract any part of the banking operations to such third party (including but not limited to any party outside India) on such terms as ICICI Bank deem fit in its sole discretion. Such operations shall include but not be limited to customer data verification, cheque clearing, creation, maintenance and archiving of documents and records, card production and mailing, and insertion and mailing of security and user identification codes.

- iii) I/We understand that the Application Form provided by me/us to ICICI Bank and is subject to and governed by the laws of the Republic of India and I/we, therefore, agree, undertake and confirm that I/we shall abide by and be bound by all the applicable laws and regulations governing the above account (s) and extant regulations provided or promulgated by the Reserve Bank of India ("RBI") in relation to account (s) opened/to be opened/maintained by NRIs and/ or PIOs with banks licensed by the RBI under the applicable laws of India and I/ we understand and agree to act in accordance with and as per the applicable laws and regulations governing the operation of the above account (s) (including FEMA and any rule/regulation/ notification/direction as may be issued by the RBI from time to time).
- iv) I/We further declare and undertake that any transaction involving foreign exchange hereunder shall not involve, and shall not be designed for the purpose of any contravention or evasion of the provisions of FEMA and/or any other laws applicable to NRIs/ PIOs for account (s).
- v) I/We hereby undertake to intimate ICICI Bank immediately on my arrival / return to India for permanent residence. Further, I/We undertake to abide by FEMA and close any of the above-mentioned account (s) (maintained and/ or operated by me/ us in my/our capacity of an NRI/ PIO (as applicable)) on my/our becoming a resident Indian or convert the above account (s) to a resident account wherever such conversion is possible at ICICI Bank's end.
- vi) I/We hereby undertake and confirm that I/we have read and understood and hereby agree to the terms and conditions as provided hereunder/made available to me/ us at ICICI Bank's website www.icicibank.com/nri (the "Website") in respect of all products, services and channels provided/offered by ICICI Bank to NRIs/ PIOs (the "Terms and Conditions") which may be amended from time to time. I understand that access to any changes/ updation in terms and conditions applicable to this account/relationship would be available on the website and I shall agree to abide by the same. It shall be my/our responsibility to read, understand, agree to abide and be bound by and comply, at all times, and with all the relevant laws, regulations and rules applicable to my/our use of products and services offered by ICICI Bank or its subsidiaries or affiliates or group companies (including any requirements in relation to filing/disclosure or any other similar requirements that may apply to me/ us, under law, as a result of my/our country of citizenship, domicile or residence.
- vii) I/We declare, confirm, and agree:
 - a) That any and all information/details/ data/ documents etc provided by me/us (including PAN details / Form 60/61, nomination details, FATCA declaration etc) shall be accurate, up to date, genuine, true and correct in every manner whatsoever
 - b) That all the particulars and information given by me/us in the Relationship form (including any specimen of my/our signature) for the Account (s) (the "Relationship Form") are true, correct, accurate, complete and up to date in all respects and I/we have not with-held any information.
 - c) That I/ we are not involved in and have not had any insolvency, bankruptcy or similar proceedings initiated against me/us nor have I/we ever been adjudicated insolvent.
 - d) That I we have read the Relationship Form, the Terms and Conditions, ICICI Bank's Website and all information and brochures and I/we am/are aware of all the terms and conditions of availing any finance or service or products and from ICICI Bank.
 - e) That my/our Accounts /loan /investment credit facility shall be governed by the applicable laws and regulations and also the policy of ICICI Bank, which may be in force from time to time.
 - f) That ICICI Bank reserves the right to reject any Relationship Form without providing any reason for the same.
- viii) I/We agree, undertake and authorise:
 - a) To ICICI Bank or its agents to make references and enquiries related to information in this Application Form which ICICI Bank or its agents consider necessary for the purposes of account (s) opening, verification with respect to Know Your Customer ("KYC") and/or Anti-money Laundering ("AML").
 - b) To notify ICICI Bank regarding any change in details stated in the Application Form for opening the relationship, and provide any other information that ICICI Bank may require from time to time. In case I fail to update the communication address, ICICI Bank disclaims all liabilities resulting from any loss or damage caused to me/ us due to failure and/ or delay in the delivery of the I-Kit, cheque book, debit card, Internet Banking User ID/Password, etc. to the prior address.
 - c) ICICI Bank and its group companies to exchange, share or part with all the information, data or documents relating to his/her application and relationship to other ICICI Group Companies / Banks / Financial Institutions / Credit Bureaus / Agencies / Statutory Bodies /Tax authorities /Central Information Bureaus/ such other persons as ICICI Bank / its Group Companies may deem necessary or appropriate as may be required for use or processing of the said information / data by such person/s or furnishing of the processed information / data / products thereof to other Banks / Financial Institutions / credit providers / users registered with such persons and shall not hold ICICI Bank / its Group Companies liable for use of this information.
 - d) To inform ICICI Bank, of any changes in my Passport/Visa validity or number as and when these changes happen.
 - e) ICICI Bank to have the right and authority to carry out investigations and seek information from the government/local authorities/credit bureaus/agencies etc. for confirming the information provided by me/us to ICICI Bank or my/our credit standing from anyone as ICICI Bank may consider appropriate (such as a regulatory or legal authority or credit reference agency).
 - f) ICICI Bank to use my/our information to administer my/our account (s) and for other business purposes including credit, address verification, or in relation to compliance with any AML/KYC requirements.
- ix) I/We agree that no claim will be made by me /us for any interest on any deposit/s for any period after date/s of maturity of the deposit(s) except as provided by RBI under the regulations for such products/deposits availed.
- x) I/We shall not make available to any person resident in India, foreign currency against reimbursement in Indian Rupees ("INR") or any other manner in India. I/We understand and acknowledge that in case I/we instruct ICICI Bank for any conversion of my/our remittance(s) from one currency to another, either for booking of a deposit or for such other permissible purposes as permitted under FEMA, the currency conversion risk shall solely be borne by me/us. I /We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the RBI.

xi) Deliverables

I/We authorise ICICI Bank to issue cheque books, an ICICI Bank debit cum ATM card and/ or allow access to me/ us for Internet banking and Phone Banking services in relation to the aforementioned Account (s) maintained by me/ us. I/We acknowledge that the usage of this card is governed by the applicable terms and conditions as may be made available on the Website from time to time and the use and access of Internet Banking and Phone Banking services shall be governed by the Terms and Conditions as made available on the Website, as such terms and conditions may be amended, varied, modified by ICICI Bank from time to time. I/We acknowledge that it is my/our responsibility to obtain a copy of and read, understand, agree to and abide by such terms and conditions. Subsequent cheque books can be requisitioned either through the requisition leaf available in the cheque book or by placing a request for the same at the Bank's branch or by such other mode as the Bank may prescribe from time to time subject to satisfactory conduct of the Account (s) in the Bank's sole opinion. I / We further unconditionally and irrevocably authorise ICICI Bank to debit my/our Account annually with an amount equivalent to the applicable fees and charges for issue and use of cheque books, debit cards, availing of any internet banking and/or phone banking services. I/We understand that to revoke the usage of the above services, I/We shall have to issue a letter of revocation ("the revocation letter") to ICICI bank in this regard. I/We hereby agree that until ten days after receipt of such revocation letter, the authorisation as afore stated shall hold good. The terms and Conditions of Debit Card- Member agreement governs the use of my /our card(s).

xii) I/We hereby confirm that all accounts under this Customer ID are operated singly and in case of joint account operated by either or survivor/anyone or survivor(s)/ jointly / former or survivor as provided by me in the application form.

xiii) We joint holder/s, hereby authorize the First Holder, to access the internet banking, Phone banking and Mobile banking channels as provided for the First holder confirms the said appointment. I/We joint holder/s, hereby state that should I/We, joint holder/s, wish to revoke the above authorizations, I/We, joint holder/s, shall duly issue a letter of revocation("the revocations letter") to ICICI bank in the regard I/We hereby agree that until ten days after such receipt of such revocation letter, the authorization as afore stated shall hold good.

xiv) If the communication sent to my declared current overseas address is not delivered, I understand and agree that the Bank shall take the necessary action on my account as it deems fit which may include closure of my account.

xv) I/We hereby confirm the responsibility for maintaining a Monthly Average Balance ("MAB") during any financial year month. Failure to maintain the prescribed MAB may attract service/ MAB charges and such charges may be deducted by ICICI Bank from my/our account (s) held in my/our customer ID.

xvi) We hereby authorise the Bank to allow premature withdrawal(s) of the fixed/term deposit having operating instructions as 'Either or Survivor', in accordance with the operating instructions of the deposit. We hereby further authorise and permit, the Banks to allow premature withdrawal of the deposit by the surviving joint depositor on the death of the other having operating instruction of "Either or Survivor" or "Former or Survivor", subject to execution of documents to the satisfaction of the Bank. Any such repayment before maturity shall constitute a valid discharge of the Bank's obligations against all concerned including but not limited to the nominee / legal heirs of the depositors or anyone claiming under them.

xvii) I/We hereby undertake that any or all documents submitted by me/us to the Bank (including through email, logged in section, scanned image) shall be considered as duly executed and authorised by me/ us. I/We hereby authorise the Bank to rely on such documents and agree not to hold the Bank liable for any losses that may arise out of the Bank's reliance on such documents.

xviii) I/We hereby acknowledge and confirm that ICICI Bank will not be responsible for any loss or damage due to loss or miscarriage of the cheque(s) or for any delay in collection, transmission and otherwise of any remittance howsoever caused. If any instrument(s) for collection is/are returned unpaid at any time the returning and charges may be debited to my/our account. If any cheque/draft credited to my/our account provisionally prior to final realisation under ICICI Bank's special cash letter services is returned unpaid, the amount may be recovered from my/our account at the appropriate exchange rate along with interest applicable at such rates as may be decided by you. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand if our account does not have sufficient balance to recover the amount with interest and /or any other charges.

The Terms and Conditions are as per current regulatory environment, the same are bound to change without prior notice as per changes in the regulatory framework.

In case of Bangladesh or Pakistan's Citizens, I/We have obtained specific approval from the Reserve Bank of India to open the Accounts for Non Resident Indians and a copy of the same has been submitted along with my/our application form.

a. Politically Exposed Persons ("PEPs"): Politically exposed person are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but is not limited to : (i) Heads of States or of Governments (ii) Senior politicians (iii) Senior government /Judicial /Military officers (iv) Senior executives of state - owned corporations (v) Important political party officials (vi) Senior Indian Diplomat posted outside the country. The term PEP also include the families and close associates of the PEPs mentioned above.

b. Families: The term families includes close family members such as spouse, children, parents and siblings and may also include other blood relatives and relatives by marriage.

c. Close associates: The terms closely associated persons in the context of PEPs includes close business and personal advisors/consultants to the PEP as well as persons who benefit significantly from being close to such a person.

xix) Declaration of Indemnity

To,

ICICI Bank Limited,
Landmark, Race Course Circle,
Vadodara, Gujarat, India- 390 007.

- Notwithstanding anything to the contrary contained in any other document/agreement, I/We, whose names are indicated in the Relationship Form and whose specimen signature is appended hereto, hereby request and authorise ICICI Bank to act and rely on any instructions, communication/ signature for any purpose (including but not limited to the instructions/communications pertaining to the operation of all our Accounts or to any other facilities or services that may be provided by ICICI Bank from time to time) which may from time to time be or purport to be given by telephone, email, facsimile, untested telexes and faxes, telegraph, cable, any scanned copy (ies) of documents (including any KYC/AML documents) or any other form of electronic communication by us (including such instructions/communications as may be or purport to be given by those authorised to operate our Account(s) with you) ("Instructions").

- I/We further request and authorise ICICI Bank to act and rely on the documents (or scanned or self attested copy (ies) thereof) submitted/ provided by me/us, including the photograph (s), signature(s), identity proof (s), overseas address proof (s) and any annexures / declarations sent by me/ us (the "Documents") for any purpose (including but not confined to compliance with applicable KYC/ AML norms and for any verifications and/or authorisation purposes) through means of electronic communication from time to time.

- I/ We understand and acknowledge that there are risks involved in sending the Instructions and Documents to ICICI Bank via telephone, email, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication and hereby agree that all risks shall be fully borne by me/ us and I/ we assume full responsibility for the same, and ICICI Bank will not be liable for any losses or damages arising upon ICICI Bank acting/ relying, or ICICI Bank's failure to act/ rely, wholly or in part in accordance with the Instructions and/ or the Documents. In consideration of ICICI Bank agreeing, subject to the Terms and Conditions, to act and/or rely upon the Instructions and/ or the Documents as aforesaid, I/ We hereby irrevocably agree and undertake:
- a. That so long as ICICI Bank acts in good faith, it shall be entitled to act/ rely or refuse to act/ rely as ICICI Bank see fit, without incurring any liability whatsoever to me/us or to any other person, upon any Instructions or Documents for any purpose which may from time to time be or purport to be given by telephone, email, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication by me/ us (including such Instructions and/ or Documents as may be or purport to be given/ furnished/ submitted by those authorised to operate my/ our Account(s) with ICICI Bank), even if such Instructions and/ or Documents are not followed up by my/our written confirmation to ICICI Bank;
- b. That ICICI Bank is not required to verify the identity of the person giving instructions and/ or documents or make any independent investigation of the authority given to such person, or to verify the genuineness of any signature(s) which is affixed on any such document or which in ICICI Bank good faith opinion appears to be that of any person authorised by me/us to operate my/our Account(s) with ICICI Bank;
- c. Not to make any claim against ICICI Bank by reason of or on Account of ICICI Bank having so acted or ICICI Bank having acted wrongly or mistakenly or of ICICI Bank's failure to act wholly or in part in accordance with the instructions or by relying on such documents;
- d. That ICICI Bank shall be entitled (but not obliged) to keep records of our instructions given or made or documents sent by telephone, email, facsimile, untested telexes faxes, telegraph, cable or any other form of electronic communication in such form, physical or electronic, as ICICI Bank may deem fit, and ICICI Bank's records shall be conclusive and binding on me/us. ICICI Bank shall be entitled to dispose of or destroy any such records at any time as determined by it in its sole discretion;
- e. That ICICI Bank shall be entitled to require any instruction in any form to be authenticated by use of any password, identification code or test as may be specified by you from time to time and I/ We shall ensure the secrecy and security of such password, code or test and I/We shall be solely responsible for any improper use of the same;
- f. That, notwithstanding the above, ICICI Bank may, under circumstances determined by it in its discretion, require from me/ us confirmation of any Instructions and/or Documents in such form as ICICI Bank may specify before acting on the same;
- g. I/ We shall indemnify ICICI Bank and keep ICICI Bank indemnified from and against all claims, either by me/us or any other, actions, demands, liabilities, costs, charges, damages, losses, expenses and consequences of whatever nature (including legal fees on a full indemnity basis) which may be brought or preferred against ICICI Bank or that ICICI Bank may suffer, incur or sustain by reason of or on Account of ICICI Bank having so acted whether wrongly or mistakenly or not, or of ICICI Bank failing to act wholly or in part in accordance with the Instructions and/or the Documents and the terms hereof; and
- h. That this declaration shall be governed and construed in accordance with the laws of India and we hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Mumbai in the event of any dispute hereunder.

☒ "I/We confirm that the details/declarations/ undertakings given above by me/us are true, correct and not misleading and that I/we have read and fully understood ICICI Bank's Terms and Conditions governing NRE/ NRO/ FCNR and RFC accounts and all other terms and conditions as made available for "NRI Banking" on the Website (www.icicibank.com/nri) in respect of all products, services and channels provided/ offered by ICICI Bank to NRIs/ PIOs in relation to the Accounts (collectively, the "Terms and Conditions"). I/ we further understand and agree that the Terms and Conditions shall be addition to and not in derogation to the General Undertakings and Declarations contained in my/our relationship/ account opening application form."

* Disclaimer : ICICI Bank reserves the right to withdraw, alter, amend, or revise any policy, benefit or feature of NRI PREMIA product as also alter any of these terms and conditions and may notify the customer of changes to the terms and conditions in any manner it considers appropriate. Depending on the customer's current or permanent country of residence, free Insurance cover might not be available to a customer in all jurisdictions/ geographies. The insurance cover will be provided by ICICI Lombard General Insurance Company Limited ("ICICI Lombard") and ICICI Bank does not assure or certify the services of ICICI Lombard and shall not be held liable for any claims/damages/ losses which may accrue to the customers on account of deficiency in services by ICICI Lombard. The customer has the option to opt for the insurance cover. The NRI PREMIA product is available without insurance cover also. Please contact ICICI Bank for more details

xx) Insurance declaration for customers of NRI PREMIA Account:

- I/We agree that for the purposes of insurance cover in relation to my/ our accounts, my personal information (as provided by me during the account opening process) and account number will be shared with the insurance provider. This will be used to verify my identity in case of any claims.
- Due to regulatory restrictions in certain countries and ICICI Bank's policies, insurance cover may not be provided/ made available in all jurisdictions/geographies. I/We understand and agree that depending on my current or permanent country of residence, free insurance cover might not be available to me/us at all times.
- I/We have read other terms and conditions of NRI PREMIA account and other products & services specific terms and conditions available and updated on the Website from time to time and I/ We agree to abide and be bound by them.
- I/We have received a copy of Schedule of Charges, as available on the Website and in the brochure. I/We have read and understood the contents of the brief Schedule of Charges provided in Tariff guide and detailed Schedule of Charges as set forth on the Website and agree to abide by the same, subject to changes made thereto by ICICI Bank from time to time.
- I hereby declare and understand that Terms and Conditions are as per current regulatory environment, the same are bound to change without prior notice as per changes in the regulatory framework or for any other reason.

3. Politically Exposed Persons ("PEPs"):

- Politically exposed person are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but is not limited to : (i) Heads of States or of Governments (ii) Senior politicians (ii) Senior government /Judicial /Military officers (iv) Senor executives of state - owned corporations (v) Important political party officials (vi) Senior Indian Diplomatic posted outside the country. The term PEP also include the families and close associates of the PEPs mentioned above.

- #### 4. Money2India DECLARATION

I/We, hereby authorise ICICI Bank UK PLC (wholly owned subsidiary of ICICI Bank) to use any / all information, as contained in this application form, for the purpose of opening Money2India Europe account on my/our behalf. I/We understand that Money2India Europe account is a default service offered to me/us with NRI account and is currently being offered in 20 countries in Europe and maybe extended to other geographies as updated on Money2India Europe website from time to time. *Money2India Europe account is a service offered by ICICI Bank UK PLC, Germany branch. For more information, please visit www.money2india.eu

☒ I do not have any other account with ICICI Bank

Account Number Customer ID

iWish RDs will be closed and credited to your linked converted NRO Savings

On conversion of your resident savings account to NRO; your PPF Account will be closed and the proceeds will be credited to the NRO Account.

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please pick the choice) applicable to you:

☐ I held an Indian passport in the past

☐ My father / mother / grandfather / grandmother (name) _____ is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955

☐ I am the spouse of an Indian citizen

☐ The father / mother / grandfather / grandmother (name) _____ of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955

☐ I held an Indian passport in the past

☐ My father / mother / grandfather / grandmother (name) _____ is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955

☐ I am the spouse of an Indian citizen

☐ The father / mother / grandfather / grandmother (name) _____ of my spouse is / was a

On conversion of your resident savings account to NRO; your PPF Account will be closed and the proceeds will be credited to the NRO

Please note that you would be receiving monthly e-statement on you register e-mail ID & annual e-statement will also be sent.

Marketing Consent:

Please note that you would be receiving monthly e-statement on your registered e-mail ID.

ICICI Bank Limited ("ICICI Bank") would like to use your personal details in the application form/registration form from time to time to send you marketing information to inform you about products, services or promotional offers that are offered by ICICI Bank on its own and in collaboration or through tie-ups with partners/ third parties. By opting into the following methods of communication, you confirm that ICICI Bank may contact you for these purposes in one or more of the following ways *:

☐ By Post ☒ By E-mail ☐ By Social Media ☐ By SMS/Text ☐ By Telephone/Call ☐ Yes to marketing by all of the above

☐ No to marketing by all of the above

Data Sharing Consent:

ICICI Bank would like to share your personal details in the application form/registration form with its group entities / partners of ICICI Bank so that the group entities / partners of ICICI Bank may from time to time send you marketing information to inform you about the products, services or promotional offers that are offered by the group entities / partners in collaboration with ICICI Bank. By giving your preference below you either allow or disallow ICICI Bank to share your personal details in the application form/registration page *:

- ☐ Yes, I would like ICICI Bank group companies to contact me
- ☐ Yes, I would like Partners of ICICI Bank to contact me
- ☒ No, I do not wish ICICI bank group companies and Partners of ICICI Bank to contact me.

You can proactively opt-out of this any time or update your preferences by writing to donotcall@icicibank.com Visit <https://www.icicibank.com/-do-not-call.page> for more details. Also see our privacy notice for more information in relation to how we collect and use your personal information at <https://www.icicibank.com/nri-banking/RHStemp/privacy.page?> And <https://www.icicibank.com/nri-banking/RHStemp/privacy-notice-eu-users.page?>

9 Most Important Information

I/We refer to the application form no. 3559002 submitted by me/us to ICICI Bank Limited for NRE / NRO account. I/We have accepted and agreed to the following information that has been provided to me/us.

Please tick any one option below	NRI Account type	MAB## (Monthly Average Balance) requirement	Non Maintenance of MAB charges# (NMMAB)	Debit Card annual fees#
<input checked="" type="checkbox"/>	NRI Regular/Minor account	• INR 10,000 at account level Or • INR 25,000 at Customer ID level	INR 100 + 5% of the shortfall in required MAB or 500 whichever is lower.	INR 199 for NRI silver debit card
<input type="checkbox"/>	NRI Pro account	• INR 1,00,000 at CASA level Or • INR 5,00,000 at Customer ID level	INR 100 + 2% of the shortfall in required MAB or 500 whichever is lower.	Nil for NRI platinum debit card
<input type="checkbox"/>	NRI Premia account	• INR 5,00,000 at CASA level Or • INR 25,00,000 at Customer ID level	INR100 + 1% of the shortfall in required MAB or 500 whichever is lower.	Nil for NRI world debit card

#GST applicable

##Minimum balance requirement:

Account level: Minimum average balance maintained in each Savings/Non-interest bearing account under same Customer ID.

CASA level: Cumulative minimum average balance in all Savings/Non-interest bearing accounts under same Customer ID.

Customer ID level: Cumulative minimum average balance in all Savings/Non-interest bearing accounts under same Customer ID + Month end FD/RD balance.

I/We acknowledge that:

1. I/We have gone through the 'new customer' section and the schedule of charges as updated on the Bank's website www.icicibank.com/nri
2. Any other charges that are not mentioned herein above but are provided on the Bank's website www.icicibank.com/nri shall be applicable to me/us.
3. I/We shall be governed by the terms and conditions applicable to the aforesaid account and it shall be my/our responsibility to obtain and read a copy of the terms and conditions.
4. The charges and terms and conditions mentioned herein above and in the User Guide are subject to revision from time to time, notice of which shall be provided by ICICI Bank in its website www.icicibank.com/nri.
5. I/We am/are aware that there is a change in Schedule of Charges applicable for ICICI Bank NRI Savings / Non-interest bearing Accounts effective June 1, 2016. I/We understand that ICICI Bank has revised its minimum average balance requirement for NRI savings and non-interest bearing accounts from Quarterly Average Balance (QAB) to Monthly Average Balance (MAB) and I/We agree to be bound by the same.

I/We have read and make the various declarations set forth in sections 1 to 9 of this form and hereby agree to all the Terms and Conditions and will abide by them.

(6/6)

Signature of the 1st Applicant

(6/6)

Signature of the 2nd Applicant

10. Parental Insurance

*Interested in Parental Insurance - As per product feature, do you want to opt for free parental insurance? ☐ Yes ☐ No

*Insurance availed for? - To whom do you want to extend the offer? ☐ Father ☐ Mother

* Parent's DOB:

*Parent's Gender: /

*Parent's Mobile No:

Country Code

Number

*Parent's Email Address:

Annexure 2G - Blood Relative Declaration (If the address proof is in the name of a relative who is not an applicant to the account)

I/We hereby solemnly declare that I stay with Mr. / Ms. _____. The proof of my current / permanent address as mentioned on the account opening form is in the name of my Spouse / Brother / Sister / Parent (father / mother) / Child (daughter / son) and I am enclosing a proof of relationship. I/ We, solemnly affirm that my/ our current / permanent address is as mentioned in the Account Opening Form. The information given is correct and nothing has been concealed. I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information. I undertake to be entirely responsible for any loss/ expenses incurred by the bank on account of relying on my declaration.

(Signature of primary applicant)

Declaration by the Address Proof Holder:

I, the address proof holder solemnly affirm that I, have no objection to allow the primary applicant to use my address for bank communication purposes. The said primary applicant resides with me at my residential address for which I have provided a valid proof as per banks requirements. The information given above is correct and nothing has been concealed and I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information.

(Signature of address proof holder)

Annexure 2L – Declaration from customer for checking e visa details

With regard to my application for opening NRE/NRO account, for proving NRI status, I have submitted e-Visa, which was downloaded from the website Immigration site, www._____ of _____ Immigration authority.

I hereby authorise ICICI bank to download/check the details through the said site by using the pertinent details submitted by me/provided herein,

Primary Applicant

E-Visa number/ Unique number : _____

Other details for viewing Visa : _____

First Co- Applicant

E-Visa number/ Unique number : _____

Other details for viewing Visa : _____

Signature of the 1st Applicant

Signature of the 2nd Applicant

Annexure 3 - SIGNATURE MISMATCH VERIFICATION

With reference to my documents and the application form I have submitted herewith, I request you to record with yourselves my specimen signature as given in the application form. While the signature appearing in the document submitted as proof is different. This difference in signature is because _____.

Signature of the 1st Applicant

Signature of the 2nd Applicant

DOCUMENT DESPATCH ADDRESS

For Physical Mode Account opening, you need to send the documents to

ICICI Bank Ltd., NRI Alternate channel, Autumn Estate, 3rd Floor, 'B' Wing, Near Mhada, Chandivali, Andheri (E) Mumbai- 400072, India.

List of Documents required for all applicants

Photocopies of the below documents with self attestation by the document holder (for FATF countries) and additional duly attestation of documents by a Banker / Notary / Embassy official / Consulate Official: (for Non – FATF Countries)

1) Passport: For NRI's – Indian Passport and for PIO's – Foreign Passport

First and last four pages of the passport (pages with your name, address, date of birth, date and place of issue, expiry date, photograph and signature).

2) Valid work permit/employment Visa/Residence Visa/Residence Permit.

3) PAN Card copy or Form 60 (If not applied for a PAN card)

4) Address Proof

Document Type	Overseas address proof	India Address proof
Passport	Address mentioned in the Passport (Handwritten address is accepted only if complete passport is handwritten)	Address mentioned in the Passport (Handwritten address is accepted only if complete passport is handwritten)
Driving License	Address mentioned in the Driving License	Address mentioned in the Driving License
Utility Bill	Not more than 2 months old of any service provider. Only electricity, telephone, postpaid mobile phone, water bill, and piped gas bill shall be accepted. No other utility bill shall be acceptable.	Not more than 2 months old of any service provider (electricity, telephone, postpaid mobile phone, water bill, piped gas)
Property or Municipal Tax receipt	Receipt / Invoice should not be more than one calendar year old from the date of Account opening form	Receipt / Invoice should not be more than one calendar year old from the date of Account opening form
Bank account or Post Office savings bank account statement	Not older than 3 months & for a period of 3 months with minimum 2 customer induced transactions.	Not older than 3 months & for a period of 3 months with minimum 2 customer induced transactions
Letter of allotment of accommodation	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies.	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies.
Leave and License agreements	With employers being State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Examples given above for acceptable employers.	With employers being State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies.
Documents issued by government departments of foreign jurisdictions	Examples of such documents would be valid Visa, valid Residence permit, valid ID documents with complete address issued by such departments, PIO / OCI Card, etc.	N.A.
Pension or family PPOs	N.A.	Issued to retired employees by government departments or PSUs
Voter's ID Card	N.A.	Address mentioned in the Voter's ID Card
NREGA Job Card	N.A.	Address mentioned in the NREGA Job Card
Aadhaar Card / Letter	N.A.	Address mentioned in the Aadhaar Card / Letter