

Customer ID No.:	536350847
Account No.:	055801611230
Mode of Operation:	Single

## 1. Primary Applicant Personal Details

**\*Customer Name:** MS. AKSHAYA  
(Same as in Passport)

**\*Date of Birth:** 14-10-1992 **\*Gender:** Female **\*Marital Status:** Married

**\*PAN:** BNCPA0056L Or **\*Form 60** (PAN or FORM 60 is mandatory. If Form 60 is selected then, Income details are mandatory. If total income taxable in India, is greater than or equal to INR250000 then PAN Ackn. No. & Pan Ackn. date is mandatory.)

**Total Agricultural Income:** **Total Non Agricultural Income:**

**Date of PAN Application:** **PAN Application Ack No.:**

**\*Email Id:** anu14revathi@gmail.com

**\*Date of Becoming NRI:** 13/07/2019 **\*Are you a PEP:** N

**\*Passport Details:**

**Passport Number:** S6429446 **Nationality:** INDIA

**Date of Issue:** 12/09/2018 **Place of Issue:** COIMBATORE

**Expiry Date:** 11/09/2028

**\*Visa Details:**

**Type of Visa:** Residence Permit **Date of Issue:** 13/07/2019

**Expiry Date:** 13/07/2024 **Visa Number:** 0039500134335

**Your Maiden Name:** NAGARAJAN  
(Applicable only for married female applicants)

**Mother's Name:** REVATHI

**City of Birth:** METTUPALAYAM

**Residential Status:** NRI **Seafarer:** N

## 2. \*Overseas Address

**Type of Address:** Residential

**Address Line 1 & 2:** House/Flat No: 4, Building Level/Floor: =, Premise/Building Name: , Street/Road No: = 22-24, Street /Road Name: JAMES STREET, Locality/Area: CANNINGTON

**City:** PERTH

**State:** WESTERN AUSTRA

**Country:** AUSTRALIA

**Zip Code:** 6107

**Contact Number:** Country Code: Number:

**Mobile Number:** Country Code: 61 Number: 469358871

## 3. \*Permanent Address

**Address Line 1 & 2:** House/Flat No: 2/652, Building Level/Floor: =, Premise/Building Name: , Street/Road No: =, Street /Road Name: , Locality/Area: BETTATHAPURAM

**City:** KARAMADAI

**District:**

**State:** TAMIL NADU

**Country:** INDIA

**Pin Code:** 641104

**Communication Address:** SAME AS UPDATED PERMANENT ADDRESS.

## 4. Alerts / OTP

### Overseas Mobile Number for Alerts/OTP:

**Country Code:** 61 **Mobile Number:** 469358871

## Joint Holder 1/ Guardian Details

Cust-Id

### 1. Joint Holder 1/Guardian's Personal Details

**Customer Name:**    
(Same as in Passport)

Date of Birth:  Gender:  Marital Status:

PAN  Or **Form 60** (PAN or FORM 60 is mandatory, If Form 60 is selected then, Income details are mandatory. If total income taxable in India, is greater than or equal to INR250000 then PAN Ackn. No. & Pan Ackn. date is mandatory.)

Total Agricultural Income  Total Non Agricultural Income

Date of PAN Application  PAN Application Ack No.

Email Id

Date of Becoming NRI  Are you a PEP

#### Passport Details:

Passport Number  Nationality

Date of Issue  Place of Issue

Expiry Date

#### Visa Details:

Type of Visa  Date of Issue

Expiry Date  Visa Number

Your Maiden Name

(Applicable only for married female applicants)

Mother's Name

City of Birth

Residential Status  Seafarer

### 2. Joint Holder 1 - Overseas/Communication Address

Type of Address

Address Line 1 & 2  House/Flat No: , Building Level/Floor: = , Premise/Building Name: , Street/Road No: = , Street/Road Name: , Locality/Area:

City

State

Country

Zip Code

**Contact Number :** Country Code  Number

**Mobile Number :** Country Code  Number

### 3. Joint Holder 1 - Permanent Address

Address Line 1 & 2

City

District

State

Country

Pin Code

## Joint Holder 2 Details

Cust-Id

### 1. Joint Holder 2 Personal Details

**Customer Name:**    
(Same as in Passport)

Date of Birth:  Gender:  Marital Status:

PAN  Or **Form 60** (PAN or FORM 60 is mandatory, If Form 60 is selected then, Income details are mandatory. If total income taxable in India, is greater than or equal to INR250000 then PAN Ackn. No. & Pan Ackn. date is mandatory.)

Total Agricultural Income  Total Non Agricultural Income

Date of PAN Application  PAN Application Ack No.

Email Id

Date of Becoming NRI  Are you a PEP

**Passport Details:**

Passport Number  Nationality

Date of Issue  Place of Issue

Expiry Date

**Visa Details:**

Type of Visa  Date of Issue

Expiry Date  Visa Number

Your Maiden Name

(Applicable only for married female applicants)

Mother's Name

City of Birth

Residential Status  Seafarer

## 2. Joint Holder 2 - Overseas/Communication Address

Type of Address

Address Line 1 & 2  House/Flat No: ,Building Level/Floor: = ,Premise/Building Name: ,Street/Road No: = ,Street/Road Name: ,Locality/Area:

City

State

Country

Zip Code

Contact Number : Country Code  Number

Mobile Number : Country Code  Number

## 3. Joint Holder 2 - Permanent Address

Address Line 1 & 2

City

District

State

Country

Pin Code

## Customer Annexures

<input checked="" type="checkbox"/> A) FATCA/CRS Declaration Form				
		Primary Applicant	Joint Applicant 1	Joint Applicant 2
Part I- Please fill in the country for each of the following (Applicable for all customers):				
1	Country of:			
a)	Birth	INDIA		
b)	Citizenship	INDIA		
c)	Residence for Tax Purposes	AUSTRALIA		
d)	Current Residence (Overseas Country for NRI)	AUSTRALIA		
2	US Person (Yes / No)	No		
<p>Note-The term United States person means:</p> <p>(a) an individual, being a citizen or resident of the United States of America;</p> <p>(b) partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof;</p> <p>(c) a trust if: i. a court within the United States of America would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust; and ii. one or more U.S. persons have the authority to control all substantial decisions of the trust;</p>				

(d) an estate of a decedent who was a citizen or resident of the United States of America

- a. If in all fields above, the country mentioned by you is India and (except in case of seafarers) and if you do not have US person status, please proceed to Part III for signature.
- b. If for any of the above field, the country mentioned by you is not India and/or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or functional equivalent as issued in the specific country in the table below:

i)	Taxpayer Identification Number or Functional Equivalent (Please Specify Name and Number)			
j)	Are you holding a multiple TIN / Functional Equivalent(s) ?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
k)	TIN/Functional Equivalent issuing country 2			
l)	TIN/Functional Equivalent Name 2			
m)	TIN/Functional Equivalent Number 2			

Functional Equivalent of TIN includes the following:

A social security/insurance number, citizen/personal identification/services code/national identification number, a resident / population registration number, Alien card number, etc.

- c. If you satisfy the criteria mentioned in II (b) above but do not have Taxpayer Identification Number/ functional equivalent, please tick the reason for the same as given below

☒ I am a person resident out of India with (choose only if applicable):

☒ Country not issuing TIN/Functional equivalent PA (mention Visa/ Residence / Work permit number)

☐ Dependent visa (mention dependent visa number)

☐ Student visa (mention student visa number)

☐ Seafarer status (mention CDC/visa number)

☐ Going to the country of residence for first time (mention visa number. TIN/ functional equivalent to be communicated to the bank within 90 days, else account will get closed)

OR

**I am a person resident in India as well as resident for tax purposes in India (Please also fill Part IV self-certification)**

- d. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reason/s for not having relinquishment certificate

Please also fill Part IV Self-Certification.

### Part III- Customer Declaration (Applicable for all customers)

#### (I) Under penalty of perjury, I certify that:

- The applicant is (i) an applicant 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 federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person) or U.S.
  - The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India)
- (ii) I understand that the Bank is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The Bank is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
- (iii) I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect
- (iv) I 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 account.
- (v) I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number / functional equivalent number of the applicant.

**Part IV- Self-Certification:** (Not Applicable for NRI customers except for point (b) below): To be filled only if-

- (a) Any of the indicia parameters is outside India and TIN or functional equivalent is not available since not a resident for tax purpose outside India, or
- (b) I confirm that I am not a US person or a resident for Tax purpose in any country other than Country of Birth is US and US person is mentioned as "No" in Part I India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and / or residency

<input checked="" type="checkbox"/> Passport	<input type="checkbox"/> Election Id Card	<input type="checkbox"/> PAN Card	<input type="checkbox"/> Driving License
<input type="checkbox"/> UIDAI Letter	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Govt. Issued ID Card	

Functional Equivalent of TIN includes the following:

A social security/insurance number, citizen/personal identification/services code/national identification number, a resident / population registration number, Alien card number, etc.

<input checked="" type="checkbox"/> *A) Customer Profile	Customer Profile	Joint Applicant 1	Joint Applicant 2
a) Occupation	OTHE		
b) Sub Occupation	Housewife		
c) Education	Professionals		
d) Gross Annual Income	Nil		
e) Source of Funds	Family Income		

☐ **B) PIO Declaration - Primary applicant**

I am a Person of Indian Origin/ Overseas Citizen of India as:

- ☐ (a) I was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or
- ☐ (b) I belonged to a territory that became part of India after the 15th day of August, 1947; or
- ☐ (c) I am/ was a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or
- ☐ (d) I am a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause (a) or (b) or (c)

☐ **PIO Declaration - Joint applicant 1**

I am a Person of Indian Origin/ Overseas Citizen of India as:

- ☐ (a) I was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or
- ☐ (b) I belonged to a territory that became part of India after the 15th day of August, 1947; or
- ☐ (c) I am/ was a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or
- ☐ (d) I am a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause (a) or (b) or (c)

☐ **PIO Declaration - Joint applicant 2**

I am a Person of Indian Origin/ Overseas Citizen of India as:

- ☐ (a) I was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or
- ☐ (b) I belonged to a territory that became part of India after the 15th day of August, 1947; or
- ☐ (c) I am/ was a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or
- ☐ (d) I am a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause (a) or (b) or (c)

☐ **C) Seafarer's Declaration (Only applicable if the account is for Seafarer)**

**Seafarer's Declaration - Primary Applicant**

I/We hereby declare and confirm that I/We am/are a Non Resident Indian and I/We presently / was on contract with \_\_\_\_\_ (company) registered in \_\_\_\_\_ (address of the principal).

I/We request you to open a NRI Account/s in my/our name on the basis of the submitted documents:

I/We also confirm that I/We will inform the Bank, in case I/We do not renew my contract or choose to go on a new contract or I/We am/are unable to proceed on a new contract or in any case in the event that my/our status of Non Resident Indian is altered.

Accordingly, I/We will have the Non Resident accounts opened in my/our name re-designated to Resident/ RFC accounts (as applicable).

☐ **Seafarer's Declaration - Joint Applicant 1**

I/We hereby declare and confirm that I/We am/are a Non Resident Indian and I/We presently / was on contract with \_\_\_\_\_ (company) registered in \_\_\_\_\_ (address of the principal).

I/We request you to open a NRI Account/s in my/our name on the basis of the submitted documents:

I/We also confirm that I/We will inform the Bank, in case I/We do not renew my contract or choose to go on a new contract or I/We am/are unable to proceed on a new contract or in any case in the event that my/our status of Non Resident Indian is altered.

Accordingly, I/We will have the Non Resident accounts opened in my/our name re-designated to Resident/ RFC accounts (as applicable).

☐ **Seafarer's Declaration - Joint Applicant 2**

I/We hereby declare and confirm that I/We am/are a Non Resident Indian and I/We presently / was on contract with \_\_\_\_\_ (company) registered in \_\_\_\_\_ (address of the principal).

I/We request you to open a NRI Account/s in my/our name on the basis of the submitted documents:

I/We also confirm that I/We will inform the Bank, in case I/We do not renew my contract or choose to go on a new contract or I/We am/are unable to proceed on a new contract or in any case in the event that my/our status of Non Resident Indian is altered.

Accordingly, I/We will have the Non Resident accounts opened in my/our name re-designated to Resident/ RFC accounts (as applicable).

### Important Terms & Conditions

I/ We Mr/Mrs AKSHAYA \_\_\_\_\_, 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 (Deposit) Regulations, 2016 and the applicable regulations, rules, notification, direction or order made thereunder (collectively, "FEMA"). Accordingly, I/We hereby agree, confirm and authorise ICICI Bank Ltd, India ("ICICI Bank") to re-designate any of the resident account(s) / term deposits/ recurring deposits/ current accounts, if any, held by me with ICICI Bank, at any point of time as deemed fit by ICICI Bank into Non Resident Ordinary ("NRO") accounts. I/We further confirm, agree and undertake that the attached documents are self-attested by me/us and is/are the present, true and up-to-date proof and/ or evidence of identity (ies) of me/ us.

I/we hereby agree that if any of the statements, declarations, undertakings 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.

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 ICICI Bank reserves the right to reject any Application Form without providing any reason for the same. 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 that the Application Form provided by me/ us is being provided by 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 account (s) and extant regulations provided or promulgated by the Reserve Bank of India ("RBI") and FEMA any any rule/regulation/direction as may be issued from time to time 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.

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).

I/We hereby undertake to intimate ICICI Bank on my/our return to India for permanent residence immediately on arrival. Further, I/We undertake to abide by FEMA and close any of the 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 account (s) to a resident account wherever such conversion is possible at ICICI Bank's end. I/We hereby undertake and confirm that I/ We have read and understood and hereby agree to the terms and conditions as provided under/made available to me/ us at ICICI Bank's website at: [www.icicibank.com/nri](http://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"). I/we understand that the Terms and Conditions are liable to be amended by ICICI Bank from time to time. I/We shall keep myself/ourselves updated with the terms and conditions as are in force from time to time in this regard. I/We read, understand, agree to abide and be bound by 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.

**I/We declare, confirm, agree:**

- a. That all the particulars and information given by me/ us in the Application Form 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.
- b. That I/We are not and have not had any insolvency, bankruptcy or similar proceedings initiated against me/ us nor have I/we ever been adjudicated insolvent.
- c. 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.

**I/We agree, undertake and authorize:**

- a. 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 within two weeks, regarding any change in my/our residence I employment address, contact number and e-mail ID for communication as 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/ We 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 to exchange, share or part with all the information relating to my/our loan/investment/credit facility/ account details and repayment history and/ or any information whatsoever relating to my/our personal data accounts, transactions, or dealings with/to other ICICI Bank, its group companies (including any affiliates and subsidiaries)/banking financial institutions/ credit bureaus /agencies/statutory bodies, wherever located (including any disclosure of my/ our information to any national or local governmental or regulatory or statutory or judicial authorities and any agent or contractor engaged to perform services for ICICI Bank's benefits) for the purposes of administration of my/our account and facilities extended to me/us hereunder, as may be required under applicable laws and regulations and I/ We shall not hold ICICI Bank or its group companies/ subsidiaries or affiliates liable for use of any such 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).

I hereby confirm and agree that the information provided by me and captured in the Conversion request and the terms and conditions accepted by me therein shall be applicable to all the resident accounts being re-designated by me to NRO accounts.

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. I/We agree that in case of a joint account having mode of operation as anyone or survivor, anyone of us, as the account holders, may create a fixed deposit/recurring deposit by placing a request through branches, ATM, phone banking, internet banking or mobile banking channel's as made available by ICICI Bank from time to time. I/We agree that such a fixed deposit/recurring deposit shall be created in the name of all the account holders with mode of operation as anyone or survivor and I/we shall be bound by the terms and conditions applicable to such fixed deposit/recurring deposit or to a fixed deposit created by renewing / auto-renewing a fixed deposit. I/We also understand that for availing a loan against such fixed deposit or for premature termination of such a fixed deposit/recurring deposit or any fixed deposit created by renewing / auto-renewing a fixed deposit, written consent of all the fixed deposit/recurring deposit holders would be required in the manner specified by ICICI Bank. I/We shall not raise any dispute / claim against ICICI Bank for creating/closing a fixed deposit/recurring deposit in the manner specified above and shall keep ICICI Bank indemnified against any loss / harm suffered by ICICI Bank with respect to any dispute / claim raised by anyone of us or any third party.

For the documents in a foreign language other than English, I permit ICICI Bank and its officers to verify the details of the document by using translation of external sources which are available in public domain and also the use of external agencies wherever applicable. In consideration of the same, I hereby keep ICICI Bank and its successors and its officers saved against all losses and damages arising out of the information shared with these external agencies.

I /We hereby confirm the responsibility for maintaining a minimum average balance ("MAB") during any financial year quarter. 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.

I/We hereby authorize issuance of ATM/Debit Card and provision of Internet Banking Services and Phone Banking Services and Mobile Banking services and such other services as may be requested by me and/or applicable to the account from time to time. I/We acknowledge that the issue and usage of any of the above services is governed by terms and conditions in force from time to time and as set forth in [www.icicibank.com](http://www.icicibank.com) and agree to abide by the same.

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.

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.



## Declaration for Product and Services Availed from Overseas

**I/We hereby represent, warrant, agree and undertake on a continuing basis that:**

- a) There are/ shall be no legal or regulatory prohibitions or impediments, as per the laws of my/ our home country, against my/ our maintaining my/ our relationship with ICICI Bank, including availing the aforementioned products/facilities/services from time to time;
- b) In availing the aforementioned products/facilities/services from time to time we shall ensure that we are in full compliance with all laws and regulations, including, without limitation, all applicably exchange control/ taxation laws/regulations in my/ our home country. We shall obtain all necessary regulatory approvals, if required, in connection with any such transactions and shall promptly make all necessary regulatory reporting, as and when required, to the relevant authorities in my/ our home country or any other country of residence where I /we may relocate to in future and I/we agree to furnish to ICICI Bank, upon request copies of the approvals/reports, if any.
- c) All decisions to avail the aforementioned products/facilities/services from time to time are/ shall be my/our own independent decisions, and are not/ shall not be made in reliance on any views or opinions, if any, as may be expressed by ICICI Bank or its representatives from time to time, and are/ shall be arrived at after personal analysis and careful consideration of the risks, benefits, terms and conditions taking into account my/ our investment objectives, financial situation and particular needs.
- d) I/We shall not use the products/facilities/services availed from ICICI Bank in any manner which may subject ICICI Bank to the laws and regulations, including but not limited to any applicable tax laws of any country other than India.
- e) I/we shall be solely responsible for complying with all laws and regulations applicable in my/our home country or any other country of residence where I/we may relocate in future, with respect to the products/facilities/services availed from ICICI Bank.
- f) I/We are aware that the products/facilities/services availed by me/us while in India may or may not be serviced by the offshore branches/ representative offices/ subsidiaries of ICICI Bank located outside India.

I hereby request ICICI Bank its affiliates, representatives, associates, service providers and employees of ICICI Bank and its affiliates, to contact me by telephone, or otherwise communicate with me from time to time in connection with servicing issues pertaining to the relationship which I have with the ICICI Bank/ its affiliates from time to time. In addition to the above, ICICI Bank, its affiliates and representatives, associates, service providers and employees of ICICI Bank and its affiliates may contact me from time to time by telephone, or otherwise communicate with me in connection with new products/services of ICICI Bank/ its affiliates.

I/We shall indemnify ICICI Bank, its affiliates, representatives, employees and agents against all losses, costs, expenses, suits, damages whatsoever arising out of or in connection with their assistance and their services that may be provided to me/us for availing the aforementioned products/facilities/services.

I/We acknowledge that ICICI Bank relies on my/ our representations, warranties, undertakings and statements contained herein in agreeing to establish/ continue its relationship with me/ us and in agreeing to provide the aforementioned products/facilities/ services to me/us from time to time.

## Declaration for Receiving Information on Products, Offers, and Services

I/We have no objection in ICICI Bank Limited, its group companies, agents / representatives to provide me / us information on various products, offers and services provided by ICICI Bank Limited / it's group companies through any mode (including without limitations through telephone calls / SMSs / emails) and authorise ICICI Bank Limited, its group companies, agents / representatives for the above purpose.

## Declaration for Changes to Relationship(s) Held with ICICI Bank

I/ We understand and confirm to the following changes to my relationship(s) held with ICICI Bank:

That the Bank will convert my/our resident account/s to a regular NRO account. There will be no change in the account numbers and Customer ID, post re-designation.

If I/We am/are unable to maintain the minimum Monthly average balance on my NRO account, service charges will be levied. I have read and understood and agree to the Schedule of Charges as applicable to the NRO accounts and as available on [www.icicibank.com/nri](http://www.icicibank.com/nri) and agree to abide by the same. I/we understand that the Schedule of Charges is, subject to changes made thereto by ICICI Bank from time to time. The Terms and Conditions are as per current regulatory environment and, the same are bound to change without prior notice as per changes in the regulatory framework.

My/our Current accounts will be re-designated to NRO accounts except for current account used for business transactions.

My/our resident deposits will be converted to NRO deposits. My/our recurring deposits ("RDs") having maturity of greater than 6 months will be converted to NRO RDs, and RDs with tenure less than 6 months would be prematurely closed to book a NRO RD.

If the savings account is linked with Invest@ease facility, the same will be cancelled prior to re-designation.

I-Wish accounts in any of the customer IDs shall be closed at the time of conversion.

PPF accounts, if any, shall be continued till maturity and fresh investments cannot be made. In NRI status, I/We will not be eligible for any extensions on the PPF account.

For accounts linked with I-Direct facility (Demat and trading account), the trading account will be de-linked and the resident demat account will be converted to a NRO demat account. I/We will not be able to trade in the secondary market till a NRI 3-in-1 account is opened with PIS approval.

TDS will be deducted on the interest earned on the re-designated NRO account at the rate of 30.9% or as applicable

Government schemes like Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) are not applicable to NRIs/ PIOs. I/We shall ensure to cancel any standing instructions once conversion of my/our account to NRO is complete.

The re-designation request will also be considered as a consent to activate all the Inactive / Dormant Accounts in the Customer ID.

This request shall not be considered as a request for change in signature

On conversion of the savings account the mobile number and email id will be updated as submitted in the form. All details of URN/ OTP/ Alerts will be triggered to the update mobile number or email id as the case may be post re-designation of the account. I/We agree to keep ICICI Bank indemnified against any loss / harm suffered with respect to any dispute / claim raised by anyone of us or any third party.

I/We shall be able to continue the use of Cheque Book issued for the resident account for the NRO account. The existing debit card shall be blocked and a new domestic debit Card would be issued for the converted NRO account. A new Debit card and cheque book for NRO account will be sent to my/our communication address.

The existing mode of operations shall remain same. Mode of operations shall be updated as Former or Survivor "FOR" in all the accounts if resident applicant is continued as the joint applicant in the account. As per this mode of operation, only the primary applicant shall have rights for transactions in the account.

## Undertakings

I hereby authorize ICICI Bank to use any and/or all information, as contained in this application form, for the purpose of opening Money2India account on my behalf. I understand that Money2India account is a default service offered to me with NRI account and is currently being offered in U.S.A, Canada, United Kingdom, Singapore, Hong Kong, Sweden, Switzerland and U.A.E, and may be extended to other geographies as updated on ICICI Bank's website from time to time. Money2India Account would not be available as a default server to customers opening NRI accounts/ re-designating resident accounts to NRO through branches of ICICI Bank UK PLC. Customer need to visit Money2India.com and register themselves for availing Money2India account.

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.

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 my registered mobile number /email address.

## TARIFF GUIDE

I/We refer to the application submitted by me/us to ICICI Bank Limited for conversion of Resident Savings account to NRO Savings account and opening of a NRE SB account. I/We have accepted and agreed to the following information that has been provided to me/us.

NRI Account type	MAB** (Monthly average balance) requirement	Non maintenance of MAB charges# (NMMAB)	Debit Card annual fees#
NRI Regular/Minor account/ Seafarer account	<ul style="list-style-type: none"> <li>• INR 10,000 at account level Or</li> <li>• INR 25,000 at Customer ID level</li> </ul>	INR 100 + 5% of the shortfall in required MAB or ₹ 500 whichever is lower.	INR 199 for NRI silver debit card

#Service Tax applicable

##Minimum balance requirement:

Account level: Minimum average balance maintained in each Saving/Non-interest bearing account under same Customer ID. MAB charges will be applicable to accounts in each customer in the event customers hold multiple customer ids.

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

Customer ID level: Cumulative minimum average balance in all Saving/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](http://www.icicibank.com/nri)
2. Any other charges that are not mentioned herein above but are provided for in the User Guide or on the Bank's website [www.icicibank.com/nri](http://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](http://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.

## Disclaimer

Reference should at all times be made to the website of ICICI Bank to determine the latest terms and conditions on each of the services illustrated. ICICI Bank reserves the right to discontinue any of the services/privileges on provision of due notice. No liability will incur on ICICI Bank and/or its employees, representatives, agents for any liability, damages, expenses suffered/incurred by any person for discontinuance, revision of the provision of the services/privileges as illustrated.

## Portfolio Investment Scheme Details (PIS) Declaration:

☐

I hereby agree to open a PIS account along with savings account for investment in secondary market on repatriate basis.

I declare that I have no existing PIS designated Account with any other Authorized Dealer Banker. I further declare that I have effectively cancelled all the earlier PIS designated accounts (if any) then held by me, in which case I understand and undertake to submit the following mandatory information:

- (a) The details of all my existing holdings supported with Statement of holdings (SOH) in original duly attested by my earlier Authorized Dealer-Banker;
- (b) No Objection certificate from my earlier Authorized Dealer Banker to appoint ICICI Bank as new Authorized Dealer Banker

I am aware that ICICI Bank charges Rs. 2,500/- plus GST Per annum for opening and/or maintaining my PIS designated Account.

## Declarations related to ICICI Securities:

☐

- ☐ I authorize ICICI bank to share my details/Data with ICICI securities to open trading account and updation of KYC with KRA/CERSAI
- ☐ I am desirous of appointing ICICI Securities Limited ("ICICI Securities") as a mandate holder in respect of Bank Account with ICICI Bank Limited ("ICICI Bank") for all my accounts in ICICI bank linked with trading account.
- ☐ I understand that this account will be operational under EDIS model offered by respective Depository till the time the POA is submitted and updated in my account. I will be re-directed from [icicidirect.com](http://icicidirect.com) to website of depository. Post entering OTP an successful validation by depository I would be apprising ICICI Securities Ltd to debit securities from my linked demat account.



### Account Options:

#### Declaration for savings account\*:

Please Select the Accounts you want to open. If you selected for PINS declaration, then NRE PINS account will be auto checked. Against each account selected below separate demat account will be opened.

<input type="checkbox"/>	NRE Non PINS + Demat Account	Allows you to apply in mutual funds, IPO's through NRE funds. It also allows you to sell Bonus Shares, ESOPs shares, Gifted Share or shares transferred from other repatriable account.
<input type="checkbox"/>	NRE PINS Account + Demat Account	Allows you to buy and sell shares from secondary Market on repatirable basis.
<input type="checkbox"/>	NRO Non PINS + Demat Account	Allows you to apply in mutual funds, IPO's through NRE funds. It also allows you to sell Bonus Shares, ESOPs shares, Gifted Share or shares transferred from other non repatriable account.
<input type="checkbox"/>	NRO PINS + Demat Account	Allows you to buy and sell shares from secondary Market on non repatirable basis

**Note:** In this case if customer has already has NRE and NRO account then for NRO 3rd option should be auto checked and NRE then first option should be autochecked. This will completely depend on what type of account customer has and what he selects in the first page.

### Demat Details/Declarations

☐ I hereby authorize ICICI Bank to convert my resident demat account to NRO demat account and also authorize to open NRI demat accounts as per the combination for savings account (PIS NRE, PIS NRO, Non PIS NRE). I am fully aware that charges for each demat account of INR 1150 + GST ( for the receiving statement on email).

☐ I understand that for availing nomination facility in the demat account, I shall have to visit the nearest ICICI Bank Branch offering demat Services and fill the nomination form.

DIS booklet:

DP Statement Mode:

Source of Wealth\*:

I/We understand and confirm the following:

- Please note you will be able to use your existing debit card linked to your domestic account. However, your debit card will be de-activated for usage at international locations, ATMs, websites and mobile applications.
- That a new cheque book will be issued to me
- That my bank account will be delinked from my existing Trading Account, if any.
- That my existing Fixed Deposit(s) shall be converted to NRO Fixed Deposits
- Recurring deposits / I wish deposits will be pre-maturely closed and credited to the converted NRO savings account
- Invest@Ease facility if any shall be discontinued
- Mode of Operation (MOP) will not change, except for cases where the secondary applicant is a Resident Indian.
- An NRE savings account would be opened under the same customer id.

#### No Objection for Acceptance of Primary Applicant's Address (Applicable incase the joint applicant is using the primary applicants address)

I affirm that I have no objection to allow the joint applicant(s) to use my address for bank communication. The information given above is correct and I have not concealed anything. I am aware it is illegal and a criminal offense to deliberately furnish false information or to suppress information.

Customer Signature(s) (To be signed by all account holders)

I hereby agree to open a PIS account along with savings account for investment in secondary market on repatriate basis.

I declare that I have no existing PIS designated Account with any other Authorized Dealer Banker. I further declare that I have effectively cancelled all the earlier PIS designated accounts (if any) then held by me, in which case I understand and undertake to submit the following mandatory information:

- The details of all my existing holdings supported with Statement of holdings (SOH) in original duly attested by my earlier Authorized Dealer-Banker;
- No Objection certificate from my earlier Authorized Dealer Banker to appoint ICICI Bank as new Authorized Dealer Banker.

## Brokerage Structure for Non-Resident Indians (with effect from October 1, 2005)

The brokerage rates in NRI ICICIdirect is as follows

Equity — 1.25%, Derivatives: Futures — 0.05% and Options — Rs 95 per lot.

You can also choose from our lifetime prepaid brokerage plans where you can save your brokerage by upto 84% in Equity

Prepaid Plan(₹)	Equity Brokerage
10000	0.75
50000	0.50
100000	0.35
200000	0.30
300000	0.20

For more details on pricing for NRI , please visit [www.icicidirect.com](http://www.icicidirect.com)

### Schedule of Charges for Demat Account for Non Resident Indians

Charges	For Domestic Communication Address	For Foreign Communication Address
A/c Opening Charges	Nil	Nil
First Year AMC	Nil	Nil
Annual Service Charges (payable at the time of account opening and thereafter every year in the month in which the account was opened) (waived off for all ICICIdirect.com Customers for the first year in which they open the account)	Rs. 700	₹1200/- ( ₹1150/- for customer receiving statements by e-mail)
<b>Agreement Stamp Paper</b> (included in the ICICIdirect.com a/c opening charges)	<b>Nil</b>	<b>As per respective State Act</b>
Buy - Market and Off-Market (% of transaction value of each ISIN) — Max. ₹ 500 for debt instruments	Nil for Trades done on <a href="http://www.icicidirect.com">www.icicidirect.com</a>	Nil for Trades done on <a href="http://www.icicidirect.com">www.icicidirect.com</a>
Sell - Market and Off-Market (% of transaction value of each ISIN) — Max. ₹ 500 for debt instruments <ul style="list-style-type: none"> <li>Instruction submitted through Internet (E-inst / IVR)</li> <li>Instruction submitted through Call Centre</li> <li>Instruction submitted at Branches</li> </ul>	Nil for Trades done on <a href="http://www.icicidirect.com">www.icicidirect.com</a> 0.04% (Min. ₹30) and was ₹25,000 /- 0.04% (Min. ₹35) and was ₹25,000 /- 0.04% (Min. ₹40) and was ₹25,000 /-	Nil for Trades done on <a href="http://www.icicidirect.com">www.icicidirect.com</a> 0.04% (Min. ₹10) and max ₹25,000 /- 0.04% (Min. ₹15) and max ₹25,000 /- 0.04% (Min. ₹30) and max ₹25,000 /-
Rejection/fails	₹30/-	₹30/-
Extra charges for processing of TIFDs submitted late (% of transaction value) <ul style="list-style-type: none"> <li>Instruction submitted through Internet ( E-inst/ IVR)</li> <li>Instruction submitted through Call Centre</li> <li>Instruction submitted at Branches (accepted at Client's</li> </ul>	Nil for e-instructions Nil Nil ₹10/- per ISIN	Nil for e-instructions Nil Nil ₹10/- per ISIN
Dematerialisation :		
<ul style="list-style-type: none"> <li>For ICICI Bank Share</li> <li>For each request form</li> <li>Extra for each certificate</li> </ul>	Nil ₹ 50/- ₹ 3/-	Nil ₹ 35/- ₹ 2/-
Rematerialisation	A fee of Rs.25/- for every hundred securities or part thereof subject to maximum fee of Rs. 3,00,000; or a flat fee of Rs.25/- per certificate, whichever is higher.	₹ 20/-
Reconversion of MF units	Rs. 25/- per Instruction	
Closure of Account	<b>Nil</b>	<b>Nil</b>
Pledge Creation/Closure/Confirmation/ Invocation (% of value for each ISIN in each request) <ul style="list-style-type: none"> <li>If, ICICI Bank is counter party</li> <li>If, ICICI Bank is not counter party</li> </ul>	0.02% (Min. ₹ 35) and max ₹ 25,000 /- 0.04% (Min. ₹ 451 and max ₹ 25,000 /-	0.02% (Min. ₹ 15) and max ₹ 25,000 /- 0.04% (Min. ₹ 30) and max ₹ 25,000/-
Postal Charges for security items, Additional Booklets, Security Certificates etc.	₹ 20/-	₹ 350/-
• NSDL charges are chargeable extra at actuals Present NSDL charges are:		
Annual Maintenance Fee for Corporate Accounts	₹ 500/- p.a. (w.e.f. 01 Oct. 2013)	₹ 500/- p.a. (w.e.f. 01 Oct. 2013)
Sell - Market and Off-Market	₹ 5.00/- per debit instruction (Nil for commercial paper and short-term debt instruments)	₹ 5.00/- per debit instruction (Nil for commercial paper and short-term debt instruments)
Reconversion of MF units into SoA	₹ 10.00 per instruction	₹ 10.00 per instruction
Redemption of MF units through Participants	₹ 4.50 per instruction	₹ 4.50 per instruction
Remat	A fee of ₹10/- for every hundred securities or part thereof subject to maximum fee of ₹ 5,00,000; or a flat fee of ₹ 10/- per certificate, whichever is higher.	A fee of ₹10/- for every hundred securities or part thereof subject to maximum fee of ₹5,00,000; or a flat fee of ₹10/- per certificate, whichever is higher.
Pledge Creation	₹ 25 per instruction	₹ 25 per instruction
* Margin Pledge charges <ul style="list-style-type: none"> <li>if Margin Pledge/Margin Trade funding instruction is submitted at the Branch -115</li> <li>if Margin Pledge/Margin Trade funding is done on <a href="http://www.icicidirect.com">www.icicidirect.com</a> - Nil</li> </ul>	Margin Pledge initiation from client account to Trading Member -₹ 5.00 per instruction Re-Pledge from Trading Member account to Clearing Member account -₹1.00 per instruction Re-Pledge from Clearing Member account to Clearing Corporation account ₹ 1.00 per instruction Re-Pledge release by Clearing Member -₹1.00 per instruction Re-Pledge release by Trading Member -₹ 5.00 per instruction Invocation by Clearing Member or Trading Member -₹ 5.00 per instruction (No fee for re-pledge release / invocation by Clearing Corporation)	

#### CONDITIONS

- The value of shares and charges is calculated as per NSDL formula and rates.
- There will be a charge of ₹100 for dishonour of any cheque or unsuccessful attempt to recover payment through direct debit or ECS. The depository services are liable to discontinuation if ICICI Bank is unable to recover charges from the customer for any reason whatsoever. In such cases there will be a charge of ₹250/- for resumption of services and the services will be resumed after a minimum of three working days from the date of receipt of request at Central Processing Office, Mumbai.
- Any service that is not indicated above will be charged separately as per the rates applicable from time to time.
- Goods and Services Tax (GST) as per the prevailing rates will be charged in addition to these charges
- As per regulatory guidelines, if you close/shift your demat account, the portion of the advance Annual Service Charge applicable to the balance quarter(s) will be refunded. This is with effect from July 1, 2010.
- ICICI Bank reserves the right to revise the tariff structure from time to time, the same will be communicated to the customers with a notice of 30 days.
- No charges are payable for opening of Demat accounts.
- \*Reissuance of Booklet charges will be Rs.50 per booklet containing 10 leaflets.

## Bank Declaration

I/We understand and confirm the following:

- a. Please note you will be able to use your existing debit card linked to your domestic account. However, your debit card will be de-activated for usage at international locations, ATMs, websites and mobile applications.
- b. That a new cheque book will be issued to me
- c. That my bank account will be delinked from my existing Trading Account, if any.
- d. That my existing Fixed Deposit(s) shall be converted to NRO Fixed Deposits
- f. Recurring deposits / I wish deposits will be pre-maturely closed and credited to the converted NRO savings account
- g. Invest@Ease facility if any shall be discontinued
- k. Mode of Operation (MOP) will not change, except for cases where the secondary applicant is a Resident Indian.
- l. An NRE savings account would be opened under the same customer id.

No Objection for Acceptance of Primary Applicant's Address (Applicable incase the joint applicant is using the primary applicants address)

I affirm that I have no objection to allow the joint applicant(s) to use my address for bank communication. The information given above is correct and I have not concealed anything. I am aware it is illegal and a criminal offense to deliberately furnish false information or to suppress information.

Customer Signature(s) (To be signed by all account holders)

I hereby agree to open a PIS account along with savings account for investment in secondary market on repatriate basis.

I declare that I have no existing PIS designated Account with any other Authorized Dealer Banker. I further declare that I have effectively cancelled all the earlier PIS designated accounts (if any) then held by me, in which case I understand and undertake to submit the following mandatory information:

- (a) The details of all my existing holdings supported with Statement of holdings (SOH) in original duly attested by my earlier Authorized Dealer-Banker;
- (b) No Objection certificate from my earlier Authorized Dealer Banker to appoint ICICI Bank as new Authorized Dealer Banker.

## ICICI Securities Declaration

1. Under penalty of perjury, I certify that: The applicant is (i) an applicant 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 is identified as a US person) or
2. The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India)
3. In case of any change in my Tax residency status on a future date, I undertake to inform I-Sec within 30days. I agree that if I am a US Person or tax resident of any other foreign jurisdiction requiring reporting under FATCA/CRS or any other laws, my account details as required under these laws, would be reported by I-Sec to the relevant tax authority.
4. If my Country of Birth is Other than India and US and I do not have TIN or FE, then I / We hereby confirm that I/ We am/are not a Tax resident for tax purpose in any country other than India and US.
5. I/We request ICICI Bank to issue Banker Verification Letter / e- Passbook for my ICICI Bank account mentioned in the account opening form for the purpose opening trading account with ICICI Securities Ltd.
6. I/We hereby authorize ICICI Securities Ltd to carry out all/any transactions on our/my behalf from the date of opening of the account as may be specified in Bank Mandate and e-DIS.
7. There are / shall no legal or regulatory prohibitions or impediments against my/our relationship with ICICI Bank Limited or ICICI Securities Limited, including making the aforesaid investments/ availing myself / ourselves of the aforesaid mentioned facilities or services from time to time.
8. In making the aforementioned investment(s) availing myself/ourselves of the aforementioned facilities or the services from time to time. I shall ensure that I am in full compliance with all laws and regulations, including, without limitation, all applicable RBI/ exchange control/taxation laws/regulations in my/our home country. I shall obtain all necessary regulatory approvals, if required, in connection with any such transactions and shall promptly make all necessary regulatory reporting, if required, to the relevant authorities in my/our home country and I agree to furnish to ICICI Bank Limited or ICICI Securities Limited, upon request, copies of the approvals/reports, if any. All decisions to make the aforementioned investments(s)/avail of the aforementioned facilities or services from time to time are/shall be my/our independent decisions, and are not/shall not be made in reference to any views or opinions, if any, as may be expressed by ICICI Bank Limited or ICICI Securities Limited or its representatives from time to time, and are shall be arrived at after personal analysis and careful considerations of the risk, benefits terms and conditions taking into account my/our investments objectives, financial situations and particular needs. I shall not use the products/facilities/services availed from ICICI Bank in any manner which may subject ICICI Bank and ICICI Securities to the laws and regulations, including but not limited to any applicable tax laws of any country other than India. I shall be solely responsible for complying with all laws and regulations applicable in my/our home country or any other country of residence where I may relocate in future with respect to the products/facilities/services availed from ICICI Bank. I am aware that the products/facilities/services availed by me while in India may or may not be serviced by the offshore branches/representatives offices/subsidiaries of ICICI Bank located outside India.
9. In case of any updation of non ICICI Bank account or ICICI Bank account as 'Default' account with ISEC, such bank details will be passed on and updated in linked demat records of ICICI Bank Ltd for charges and corporate actions.