

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

Citibank Non Resident Indian Account Opening Application

VER 9.9/NR/NA/ALL/RCA/WPC/05-21

Citibank® NRI Banking



Thank you for your interest in opening a Non Resident Indian Account with Citibank, N.A., India.

To allow us to open your account as quickly as possible, please take a moment to review the checklist below. Incomplete applications and missing documents cause most delays in account opening.

- ✓ Write clearly in block letters
- ✓ Complete all sections of the Application. If you make any changes or corrections, please counter-sign to validate these changes or corrections
- ✓ Attach the following documents for each applicant

1. One passport size color photograph

And

2. Copy of Passport

i. Indian passport & proof of legal status in country of residence, please attach signed photocopies of:

- ✓ Passport pages containing photograph, personal details, &
- ✓ Valid visa or Permanent Resident Card. Please Note: Singapore residents also need to submit photocopy of NRIC or Employment Pass or Dependent Pass or Work Permit.

Or

ii. Foreign Passport & Proof of Indian Origin, please attach signed photocopies of:

- ✓ Foreign Passport pages containing photograph and personal details
- ✓ ANY ONE of the following documents, in case of Foreign Passport Holders (born outside India)
 - ✓ Person of Indian Origin (PIO) Card or Overseas Citizen of India (OCI) card for you or your spouse or any of your / spouse's parents / grandparents
 - ✓ Copy of Indian Passport held at any time by you or your spouse or any of your / spouse's parents / grandparents
 - ✓ Official documentation issued by the Indian Government (Birth Certificate) indicating place of birth as India for you or for your spouse or any of your/spouse's parents/grandparents

And

3. Proof of Address:

Please attach signed photocopies of ANY of the following documents mentioning one of your addresses:

1. Valid Driving license containing address
2. Valid Passport containing address
3. Documents issued by Government departments of foreign jurisdictions containing address on it (acceptable address proof)
4. Letter issued by Foreign Embassy/Mission in India mentioning address (acceptable as address proof only if you hold foreign passport)
5. Overseas Citizen of India (OCI) card

You may submit the below list of documents for your India address:

- Aadhaar Card issued by Unique Identification Authority of India
- Voter ID card issued by Election Commission of India
- Letter issued by the National Population Register containing details of name and address

Please note that Aadhaar is not a mandatory required document and customers have the option to submit any one of the above documents. By submitting a copy of my/our Proof of Possession of Aadhaar Number, containing Aadhaar number, I/We confirm and agree that the Bank has duly explained to me/us that submission of Proof of Possession of Aadhaar number is no longer mandatory and I/We have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time) towards submission of KYC/proof of address documents. If I/We provide such Proof of Possession of Aadhaar number containing my/our Aadhaar number, I/We note that

- (i) I am/We are providing the same as an officially valid document voluntarily in accordance with extant rules and regulations;
- (ii) I am/We are required to redact/blacken out the first eight digits of Aadhaar number such that only last four digits of the Aadhaar number are visible; and
- (iii) In case I/We do not redact/ blacken out the first eight digits of Aadhaar number, it shall be deemed that I/We have authorized Citibank to redact/blacken out the same on my/our behalf.

Kindly note, we would mandatorily require a proof for your Foreign address. In case you do not have any of the above proofs for your foreign address, then you can submit:

1. Any one of the above mentioned address proof documents containing a valid address for your permanent/alternate address
2. Any one of below list of address proofs for your foreign address
 - Utility bill not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
 - Property or Municipal tax receipt;
 - Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
 - Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave & license agreements with such employers allotting official accommodation.

PRIMARY APPLICANT

PERSONAL INFORMATION:

Name : Prefix First Name Middle Name Last Name

Maiden Name (If any) : _____

Father Name : _____

Spouse Name : _____

Mother Name : _____

KYC Number (If available) : _____ Gender: Male Female Transgender

Marital Status : Married Single Others Place of Birth: _____

Date of Birth: DD _____ MM _____ YYYY _____ Passport Number: _____

Place of issue: _____

Date of Issue: DD _____ MM _____ YYYY _____ Date of Expiry: DD _____ MM _____ YYYY _____

Permanent Account Number (PAN): _____ Country of Residence: _____

Please note: We currently do not offer Account Opening to residents of the U.S. State of California. If you have any queries, please contact the hotline +1-833-971-1191 (United States) for more details

(If you do not have a PAN Card, we request you to complete the Form 60 available on www.citinri.com and submit along with the application form)

Nationality: _____ Citizenship: Indian Others (Please specify) _____

Residential Status: Non Resident Indian Foreign National Person of Indian Origin

Residential Address (Please provide proof): _____

City: _____ State: _____ Country: _____ ZIP/PIN Code: _____

Proof of Address Submitted : Type of Document (Eg. Driving License) _____

Mailing Address (Please provide proof): _____

City: _____ State: _____ Country: _____ ZIP/PIN Code: _____

Proof of Address Submitted : Type of Document (Eg. Driving License) _____

Permanent Address (Please provide proof): _____

City: _____ District: _____ State: _____ Country: _____

ZIP/PIN Code: _____

Proof of Address Submitted : Type of Document (Eg. Driving License) _____

Phone (Residence) (Country code) : _____ Phone (Work) (Country code): _____

Phone (Mobile) (Country code) : _____ FaX (Country code) : _____

Email: _____

Please tick here if you would like to receive statements and advices on email.

Customer Signature

Signature to confirm that all the above mentioned details including the mobile number, choice of mailing address, nomination choice and other details provided are correct.

VER 9/9/NR/NA/ALL/RCA/WPC/05-21

EMPLOYMENT & EDUCATION INFORMATION:

A. Employment Details:

Salaried: Private Sector Public Sector Government Sector
Employer: _____ Designation: _____

Self-Employed: CA/CS/CWA Lawyer Doctor Engineer
(Please choose one) Architect/Interior Designer Consultant Other (Please specify) _____

Business Owner
Name of Business: _____
Nature of Business: _____

Others (Please choose one below)
 Retired Student (Please specify name of guardian/person providing income for the household) _____
 Homemaker (Please specify name of spouse) _____ Not Categorized

▶ If retired, please provide details in sections B, C, D, E & F below for employment prior to retirement.

▶ If homemaker or student, please provide details in sections B, C, D, E & F below for your spouse or guardian.

B. Number of years in employment or business: <2 years 2-5 years >5 years

C. Annual Income (in USD): <\$50,000 \$50,000 - \$100,000 \$100,001 - \$200,000 \$200,001 - \$500,000
 >\$500,000

D. Source of Wealth: Salary Business Income Inheritance Investments
 Savings Others _____

E. Years in Foreign Country: <2 years 2-5 years >5 years

F. Education: High School Graduate Postgraduate Others _____

SENIOR PUBLIC FIGURE DECLARATION

Do you (Primary Applicant) or your immediate family members or Joint Applicant or Joint Applicant's immediate family members currently hold or have held or being considered for a position as a Senior Public Figure?

Examples of Senior Public Figures include Heads of State or Government, Senior Politicians, Senior Government Officials, Judicial or Military Officials, Senior Executives of State-Owned Corporations or Important Party Officials.

Yes No

JOINT APPLICANT

PERSONAL INFORMATION:

	Prefix	First Name	Middle Name	Last Name
Name	:	_____	_____	_____
Maiden Name (If any)	:	_____	_____	_____
Father Name	:	_____	_____	_____
Spouse Name	:	_____	_____	_____
Mother Name	:	_____	_____	_____
KYC Number (If available)	:	_____	_____	_____
Marital Status	:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others	Gender :	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
Date of Birth: DD _____ MM _____ YYYY _____			Place of Birth:	_____
Passport Number: _____			Relationship with primary applicant	_____
Place of issue: _____			Date of Issue: DD _____ MM _____ YYYY _____	
Date of Expiry: DD _____ MM _____ YYYY _____			Permanent Account Number (PAN): _____	
Country of Residence: _____			(If you do not have a PAN Card, we request you to complete the Form 60 available on www.citinri.com and submit along with the application form)	

Please note: We currently do not offer Account Opening to residents of the U.S. State of California. If you have any queries, please contact the hotline +1-833-971-1191 (United States) for more details.

Nationality: _____ Citizenship: Indian Others (Please specify) _____

Residential Status: Non Resident Indian Foreign National Person of Indian Origin

Residential Address (Please provide proof): _____

City: _____ State: _____ Country: _____ ZIP/PIN Code: _____

Proof of Address Submitted : Type of Document (Eg. Driving License) _____

Permanent Address (Please provide proof): _____

City: _____ District: _____ State: _____ Country: _____

ZIP/PIN Code: _____

Proof of Address Submitted : Type of Document (Eg. Driving License) _____

Phone (Residence) (Country code) : _____ Phone (Work) (Country code): _____

Phone (Mobile) (Country code) : _____ Fax (Country code): _____

Email: _____

EMPLOYMENT & EDUCATION INFORMATION:

A. Employment Details:

Salaried: Private Sector Public Sector Government Sector

Employer: _____ Designation: _____

Self-Employed: CA/CS/CWA Lawyer Doctor Engineer

(Please choose one)

Architect/Interior Designer Consultant Other (Please specify) _____

Business Owner

Name of Business: _____

Nature of Business: _____

Others (Please choose one below)

Retired Student (Please specify name of guardian/person providing income for the household) _____

Homemaker (Please specify name of spouse) _____ Not Categorized

▶ If retired, please provide details in sections B, C, D, E & F below for employment prior to retirement.

▶ If homemaker or student, please provide details in sections B, C, D, E & F below for your spouse or guardian.

B. Number of years in employment or business: <2 years 2-5 years > 5 years

C. Annual Income (in USD): <\$50,000 \$50,000 - \$100,000 \$100,001 - \$200,000 \$200,001 - \$500,000

>\$500,000

D. Source of Wealth: Salary Business Income Inheritance Investments

Savings Others _____

E. Years in Foreign Country: <2 years 2-5 years > 5 years

F. Education: High School Graduate Postgraduate Others _____

EXISTING RELATIONSHIPS WITH CITIBANK, N.A., INDIA

Primary Applicant

NRI Rupee Checking Account: _____

NRI Deposit Account: _____

Domestic Citibank Account: _____

Domestic Mutual Funds: _____

DEMAT Account: _____

Home Loan/Personal Loan: _____

Credit Card: _____

Joint Applicant

NRI Rupee Checking Account: _____

NRI Deposit Account: _____

Domestic Citibank Account: _____

Domestic Mutual Funds: _____

DEMAT Account: _____

Home Loan/Personal Loan: _____

Credit Card: _____

Please note: If you already have an account with Citibank India for resident Indians, that account will be converted or closed. Please refer to the attached information booklet for details on the impact of conversion on closure of your account.

SETTING UP YOUR ACCOUNT

A. Please indicate the city and branch at which you would like your account in India. For the addresses of Citibank branches in India, please visit www.citibank.com.

City: _____ Branch: _____

B. Please select the type of account you would like to open:

Non Resident External (NRE) Rupee Checking Account. Please choose one below:

Savings Account: Amount: _____ Current Account: Amount: _____

Non Resident Ordinary (NRO) Rupee Checking Account. Please choose one below:

Savings Account: Amount: _____ Current Account: Amount: _____

Sign rule:

Either or Survivor Former or Survivor (where joint applicant is Resident Indian)

C. Purpose of this account:

Household Expenses Savings/Investments Others (Please specify) _____

D. Please indicate the average balance you expect to maintain in this account:

< ₹ 450,000 ₹ 450,000 - ₹ 1,000,000 ₹ 1,000,001 - ₹ 5,000,000 > ₹ 5,000,000

E. Please indicate source of funds:

Salary Business Income Inheritance Investments Savings

Sale of Property Others (Please specify) _____

F. Please indicate how you will fund the first credit to your account (The first credit has to be from your own account):

	Bank Name	Bank Account Number	Bank Account Name	Currency	Amount
<input type="checkbox"/> Check/Demand draft Number _____					
<input type="checkbox"/> Wire/Electronic Transfer					
<input type="checkbox"/> Transfer from Account with Citibank, N.A., India					

G. Please tell us about the expected transactions in your account:

	Total Amount of Deposits Expected in a Month (₹)			
	< ₹ 450,000	₹ 450,000 - ₹ 1,000,000	₹ 1,000,001 - ₹ 5,000,000	> ₹ 5,000,000
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checks/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Total Amount of withdrawals Expected in a Month (₹)			
	< ₹ 450,000	₹ 450,000 - ₹ 1,000,000	₹ 1,000,001 - ₹ 5,000,000	> ₹ 5,000,000
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checks/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Total Number of Deposits Expected in a Month			
	<10	10-25	26-50	>50
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checks/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Total Number of withdrawals Expected in a Month			
	<10	10-25	26-50	>50
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checks/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

H. Debit Cards

Would you like Debit Cards to be issued to the Primary Applicant and the Joint Applicant

Primary Applicant Yes No Joint Applicant Yes No

Please Note: Without a Debit Card, you will not be able to access your account at ATMs or for Internet Banking facilities.

If you have selected "Yes" above, do you need international transactions enabled on your Debit Card for your NRE Account?

Primary Applicant Yes No Joint Applicant Yes No

Please Note: If you have not selected "Yes" above, you will not be able to access your Debit Card at ATMs or point of sale purchases or online purchases outside India.

Name as you would like on the Debit Card (In case your name exceeds 21 characters, please use initials):

Primary Applicant _____ Joint Applicant _____

If you have chosen a Debit Card, you can also select daily spend limits across each of the channels mentioned below:

Maximum Daily Limit in ₹ (This is also the default limit)	Transaction Channel	Limit Requested in ₹ (Primary Applicant)	Limit Requested in ₹ (Joint Applicant)
Citigold : 150,000	Consolidated Limit across all channels		
Preferred : 125,000	ATM		
Regular : 75,000	Point of Sale Terminals & Online		

TIME DEPOSITS

Type of Deposit	<input type="checkbox"/> Non Resident External (NRE) in ₹	<input type="checkbox"/> Non Resident Ordinary (NRO) in ₹	<input type="checkbox"/> Foreign Currency Non Resident (FCNR)
Amount	_____	_____	<input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> EURO <input type="checkbox"/> CAD <input type="checkbox"/> AUD <input type="checkbox"/> JPY _____
Funding Instructions	<input type="checkbox"/> Debit my NRE Rupee Checking Account _____	<input type="checkbox"/> Debit my NRO Rupee Checking Account _____	<input type="checkbox"/> Check # _____ Drawn on: _____ <input type="checkbox"/> Debit my NRE Rupee Checking Account _____
Tenure (in Days)	_____ (Minimum Tenure is 365 Days)	_____ (Minimum Tenure is 7 Days)	_____ (Minimum Tenure is 365 Days)
Interest Mandate	<input type="checkbox"/> Compound Interest <input type="checkbox"/> Simple Interest (Interest will be credited to your NRE Rupee Checking Account)	<input type="checkbox"/> Compound Interest <input type="checkbox"/> Simple Interest (Interest will be credited to your NRO Rupee Checking Account)	Only available as a compound Interest deposit
Maturity Instructions	<input type="checkbox"/> Automatic Renewal <input type="checkbox"/> Credit to my NRE Rupee Checking Account on maturity	<input type="checkbox"/> Automatic Renewal <input type="checkbox"/> Credit to my NRO Rupee Checking Account on maturity	<input type="checkbox"/> Automatic Renewal <input type="checkbox"/> Send Demand Draft on maturity to my registered mailing address.

Please Note: If Interest Mandate is not selected, Deposits will be booked automatically as Compound Interest. If Maturity Instructions are not selected, Deposits will be automatically renewed for the same tenure as original deposit at prevailing interest rates at the time of renewal. The automatic renewal option is not available for NRO Deposits, if you do not provide your PAN details and the maturity proceeds will be credited to your NRO Rupee Checking Account.

NOMINATION FORM (FORM DA1)

Nomination under Section 45 ZA of the Banking Regulations Act, 1949, and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of bank accounts.

The Nominee or Guardian (if applicable) cannot be either the Primary Applicant or the Joint Applicant.

Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by Citibank, N.A., India.

Nominee Name: _____

Address: _____ ZIP/PIN Code: _____

Relationship with depositor (If any): _____ Age: _____ years Date of Birth: DD _____ MM _____ YYYY _____

Would you like the nominee name to be mentioned on your monthly statement? Yes No

If the nominee is a minor, please complete this section. As the nominee is a minor on this date, I/We appoint:

Guardian Name: _____

Address: _____ ZIP/PIN Code: _____

to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

No, I do not want to nominate any one on my behalf right now.

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date : DD _____ MM _____ YYYY _____ Place: _____

PRIMARY APPLICANT SIGNATURE

SIGNATURE HERE

←

WITNESS 1

SIGNATURE HERE

←

Required only if applicants use thumb impressions.

JOINT APPLICANT SIGNATURE

SIGNATURE HERE

←

WITNESS 2

SIGNATURE HERE

←

Required only if applicants use thumb impressions.

FATCA DECLARATION

	Primary Applicant		Joint Applicant	
1. City of Birth				
2. Country of Birth				
3. Are you a U.S. person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If the answer to point (3) above is "Yes", then please fill in the details in point (4) below and provide a completed W-9 form				
	Primary Applicant		Joint Applicant	
4. I certify that I am a U.S. Person for tax purposes as I am :	<input type="checkbox"/> A U.S. Citizen <input type="checkbox"/> A U.S. resident alien (Green card holder) <input type="checkbox"/> A person meeting the U.S. substantial presence test *		<input type="checkbox"/> A U.S. Citizen <input type="checkbox"/> A U.S. resident alien (Green card holder) <input type="checkbox"/> A person meeting the U.S. substantial presence test *	
<p>*You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:</p> <ol style="list-style-type: none"> 31 days during the current year, and 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: <ul style="list-style-type: none"> All the days you were present in the current year, and 1/3 of the days you were present in the first year before the current year, and 1/6 of the days you were present in the second year before the current year. 				

For exemptions, as applicable, kindly refer <http://www.irs.gov/Individuals/International-Taxpayers/Substantial-Presence-Test>

You will also be required to complete a Form W9 if you are a US National OR you are US Green Card Holder OR you are a U.S. Tax resident

Declaration and Acknowledgement:

I/We declare that the above information and the information in the submitted documents to be true, complete, correct and updated; and the submitted documents are genuine and duly executed.

PRIMARY APPLICANT SIGNATURE

SIGN
HERE

←

Primary Applicant Name: _____

Date : DD _____ MM _____ YYYY _____

JOINT APPLICANT SIGNATURE

SIGN
HERE

←

Joint Applicant Name: _____

Date : DD _____ MM _____ YYYY _____

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT WITH CITIBANK INDIA: To help prevent money laundering and terrorist financing, our policies require us to obtain, record and verify the identity of each account applicant and will include a photo ID or other identifying documents. You acknowledge and hereby provide your consent that, during the application process, Citibank may verify your identity based on the information provided in the application form such as name, address, date of birth and other details, either against the original document(s) or by using information obtained from sources including but not limited to public records, other financial institutions, government authorities or credit reporting agencies. In the event that we are unable to complete such verification for any reason whatsoever including but not limited to cases not verified against original document(s), we will request you to either meet a Citibank India officer or get the documents attested by the Indian Embassy or Consulate in your country.

We will be unable to process your application without verification and reserve the right to reject the application in our sole discretion without any liability or responsibility. We appreciate your cooperation.

Citibank India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, UK and The Isle of Man.

This form is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, UK and The Isle of Man

DECLARATION. PLEASE READ THIS CAREFULLY AND SIGN AT THE SECTIONS INDICATED.

If more than one person signs this Declaration, then the following applies to each of them and to accounts which they or either of them opens.

- I/We certify that I/We are over 18 years of age and the information provided in this application form is accurate to the best of my knowledge, information and belief. I/We agree to inform Citibank, N.A., India (Citibank India) of any changes to the information provided during account opening and confirm that I/We will be liable to compensate Citibank India for any loss that Citibank India may suffer as a result of any inaccuracy in this information.
- I/We also understand that Citibank India will have the sole discretion to reject my/our application form and I hereby undertake not to hold Citibank India liable for the same.
- I/We hereby declare that I/We am a Non-Resident Indian (NRI) or Person of Indian Origin (PIO) as defined under the Foreign Exchange management Act, 1999 along with its Regulations as amended from time to time and I/We agree to notify Citibank India about my return to India for permanent residence.

4. I/We hereby accept and acknowledge that Citibank India shall have the right and authority to carry out investigations and seek information from the government, local authorities, credit bureaus, or other agencies for confirming the information provided by me/us to Citibank India. Citibank India may use my/our information to administer my/our account and for other business purposes including credit, address verification or anti-money-laundering purposes. I/We hereby expressly authorize Citibank India and/or its affiliates/group, to disclose at any time and for any purpose, any information whatsoever relating to my/our personal data and sensitive personal data, accounts, transactions or dealings with Citibank India, to any of the Citibank India's offices, branches, representative offices, affiliates, subsidiaries, agents and/or service providers of Citibank India and third parties selected by any of them, wherever located, for the purposes of administration of my/our account and the facilities extended to me/us hereunder or otherwise as also to any national or local governmental or regulatory or statutory or judicial or quasi-judicial authorities and any agent or contractor engaged to perform services for the Citibank India's benefit. Such disclosure includes, but is not limited to, providing information to U.S. and/or other tax authorities in India or any other applicable jurisdiction relating to my/our account (s), when required and or withholding of such taxes when mandated by law.
5. I/We understand that Citibank NRI Products and Services are issued by Citibank, N.A., through its overseas branches in India in accordance with the regulations of Reserve Bank of India and laws of India (including any governmental actions, orders, decrees and regulations). Payment on these deposits are subject to any Government Acts, Orders, Decrees, Regulations, Political Disputes, Civil Commotion, War, Expropriation or other causes beyond the control of Citibank India where the deposits are made. I/We understand and agree that I/We shall have no recourse for any amounts due and payable to me in connection with the said deposits made by me/us against the Head Office or against any other branch of Citibank, N.A
6. I/We understand that Citibank NRI Products and Services are not issued by a US office of any depository institution and have a lesser preference than US deposits in case of a liquidation event. These products and services are not insured by the Federal Deposit Insurance Corporation (FDIC) of the USA, or Canadian Deposit Insurance Corporation (CDIC) or by any other insurance company or corporation outside India and are subject to cross border and foreign currency exchange risks. These deposits are insured by India's Deposit Insurance and Credit Guarantee Corporation (DICGC) up to a maximum of INR 5,00,000.
7. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws, regulations and rules applicable to my/our use of this Citibank India account, including any tax, foreign exchange or capital controls, and for reporting or filing requirements that may apply as a result of my country of citizenship, domicile or residence or the location where Citibank India account activities may be conducted.
8. In the event that I/We convert my/our status from a Resident Indian to a Non Resident Indian and request for a conversion of a Citibank India Domestic Account, I/We authorize Citibank India, to re-designate my/our existing Domestic Account to a Non-Resident Ordinary Account and fully understand the impact of this re-designation on all monies and investments that I/We currently hold in my existing Domestic Account.
9. I/We hereby confirm that premature withdrawals of Term Deposits placed now or those that we intend to place in the future shall be paid by Citibank India under the operation rule of 'Either or Survivor'.
10. I/We confirm that I/We have read and understood Citibank India's 'Privacy Policy' as available on www.citinri.com. Such Privacy Policy may be amended by Citibank India from time to time at its sole discretion and shall be made available on www.citinri.com for my review.
11. I/We understand that the Terms and Conditions governing my/our Citibank India account are available at www.citinri.com and the Most Important Terms and Conditions (MITCs) will also be made available along with my/our account opening welcome pack.

12. Value Added Products:

I/We hereby voluntarily request, accept and expressly authorize Citibank India and or all the companies, entities, subsidiaries, or affiliates thereof under Citigroup and their agents ("Group Companies") to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein or any change in my/our information including, but not limited to, e-mail ID, telephone number, mobile number and address that Citibank India may be informed of or be available to Citibank India and or any of the Group Companies to offer and or market and or sell to me/us any of the products or services or any enhancements, upgrades, or revisions thereof offered from time to time by Citibank India and or any of the Group Companies.

- Yes
- No, I/We do not wish to be contacted regarding relevant products or services and offers, that the Group Companies believe will be of interest to me/us. I/We understand that I/We will continue to receive account statement, important advices, services and operational alerts and other communication/contact on other aspects critical to my account.

PRIMARY APPLICANT SIGNATURE



Date : DD _____ MM _____ YYYY _____

JOINT APPLICANT SIGNATURE



Date : DD _____ MM _____ YYYY _____

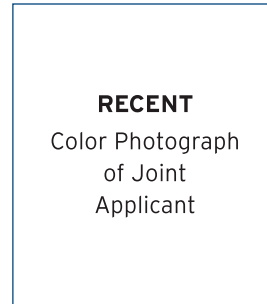
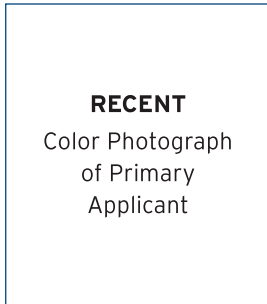
13. First Time Traveler: Only for Customers opening a Citibank NRI Account in India and subsequently relocating overseas for employment or studies.

- I/We are a first-time traveler & agree to the following declaration governing first-time travelers. I/We confirm that while the Citibank NRI Account is being provided to me/us while I/We are still residing in India and I/We may get a check book, ATM/Debit Card, ATM Personal Identification Numbers, and the NRE (Non Resident External) account will become operative only when credit of funds to my accounts from overseas. I/We will ensure that the funds are duly transferred from overseas and understand and acknowledge that I/We are solely liable for ensuring full compliance with FEMA and other regulations.

14. For Asia-Pacific Customers (excluding Australia): I/We request NRI Business Center in Singapore to forward this application on my/our behalf to Citibank India.

15. For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the Reserve Bank of India to open accounts for Non Resident Indians and a copy of the same has been submitted along with my/our application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/ Foreigner Regional Registration Office (FRRO) opening an NRO account.
16. In the event of death of either of joint holders, the Bank may, on receipt of written application from the Survivor of us, in absolute discretion and subject to such terms and conditions as the Bank may stipulate, make premature payment of the proceeds of the deposit to survivor of us etc.

Please ensure that all the relevant details in the form, with the exception of the fields that are designated "For Bank Use Only", are completed (or struck out) before you sign this form.



PRIMARY APPLICANT SIGNATURE

SIGN
HERE

Date : DD _____ MM _____ YYYY _____

JOINT APPLICANT SIGNATURE

SIGN
HERE

Date : DD _____ MM _____ YYYY _____

FOR BANK USE: TO BE FILLED BY BANK PERSONNEL ONLY

Primary Applicant

Joint Applicant

I declare that: the required account opening checks have been performed for the customer(s) listed above; and that to the best of my knowledge, the information provided is consistent with other information and documentation provided and my understanding of the customer's circumstances

He/ She has responded by exercising his/her own discretion in choosing the product. He / She has filled up the application form and has provided the necessary information and documents for product he / she has taken.

I declare that the applicant/s are not my family members or my relatives (including domestic partner, cousins, wards & step-relatives).

Customer has been met in person & has signed in my presence Yes No Yes No

Original documents seen, verified and returned Yes No Yes No

City where customer was met _____

Employee Name : _____ GEID: _____

Employee Designation : _____

Signature: _____

SIGN
HERE

Product Code: _____ Source Code: _____

RCA PAM Code: _____ Base PAM Code: _____ Date : DD _____ MM _____ YYYY _____

As per the regulatory guidelines, NRI/PIO needs to open and designate a separate bank account for undertaking transactions under the "Portfolio Investment Scheme". I/We agree that I/We will not use any other bank account for carrying out transactions eligible under the "Portfolio Investment Scheme" (e.g. purchase and sale of shares and convertible debentures of listed Companies on a stock exchange in India).

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VER 9.9/NR/NA/ALL/RCA/WPC/05-21

What is a Savings Bank Account?

- “Savings deposit” means a form of interest bearing demand deposit which is subject to restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period;
- A Savings Bank account should be used only to route transactions which are non-business/non-commercial in nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to take action as it deems fit.

Who can open a Savings Bank Account?

- Savings Bank account can be opened by an individual in his own name (status: known as account in single name) or by more than one individual in their own names (status: known as Joint Account). Savings Bank Account can also be opened by a minor jointly with natural guardian or with mother as the guardian (Status: known as Minor's Account).

Account Opening Procedures

- The Bank before opening any deposit account will carry out due diligence as required under “Know Your Customer” (KYC) guidelines issued by the RBI and/ or such other norms or procedures adopted by the Bank.
- The due diligence process by the Bank, while opening a deposit account will involve satisfying itself with the KYC documents i.e., relating to identity of the person, verification of address, satisfying itself about the occupation and source of income of the applicant. Bank will also obtain recent photograph of the person/s opening/operating the account as may be necessary.
- Fresh documents may be required to be updated periodically as part of KYC monitoring & compliance activity. In addition to the due diligence requirements, under KYC norms the Bank is required by law to obtain Permanent Account Number (PAN), or alternatively declaration in Form No. 60 or 61 as specified under the Income Tax Act / Rules.

Nomination

- Nomination facility is available on all deposit accounts opened by the individuals. Nomination can be made in favour of one individual only. Nomination so made can be canceled or changed by the account holder/s any time.

Interest

- Interest shall be calculated on daily product basis and paid at the specified rate as decided by bank from time-to-time.
- At present, interest is paid on quarterly basis.

Terms and Conditions

- Customer is required to maintain a minimum Net Relationship Value ('NRV') as part of Terms and Conditions governing operation of savings accounts. The method for computation of NRV is provided in schedule of charges
- Failure to maintain minimum NRV will attract charges as specified by the Bank from time-to-time. The detailed schedule of charges will be provided at the time of account opening. Also, in case of any amendment to the schedule of charges, the same shall be communicated by the Bank through

(i) notice board displayed in the branch and (ii) Bank's website or (iii) through a leaflet made available at the branch. Such communication shall constitute sufficient notice of any amendments that may be applicable from time-to-time.

- A statement of account will be provided by the Bank to Savings Bank Account holders periodically as per the Terms and Conditions related to the account. Alternatively, the customer can ask for a Pass Book for the account.
- There will be restrictions on the number of ATM withdrawals from a Non Citi ATM and beyond the permitted number of withdrawals, the same will be chargeable. Services and their corresponding charges are mentioned in the schedule of charges.
- The schedule of charges which forms part of the account opening kit provides details of interest calculation and frequency of credit of interest; details of free services; cheque return charges, charges for duplicate passbook, number of past entries provided in the duplicate passbook/ statement by default, charges for previous period entries, charges on issuance of cheque book etc.
- CitiAlert facility is made available to the customer at the sole discretion of the Bank and may be discontinued by the Bank at any time, without prior notice. The facility is available to Customers holding account/s with the Bank. The customer understands and accepts that this facility is being provided by the Bank to the customer at no additional costs and only on a reasonable efforts basis. Detailed Terms and Conditions related to CitiAlert facility form part of Citibank Account Terms and Conditions.
- Cash withdrawal using withdrawal slip is allowed at home branch and non-home branch for amount upto INR. 10 Lakhs along with proof of identity and purpose letter. Withdrawal of cash by a third party based on withdrawal slip is not allowed.
- All relevant policies including Code of Commitments to Customers and Grievance Redressal Policy are available at the branches.
- The bank will notify the customer, 30 days in advance, for any changes in Terms and Conditions/ Fees and charges. Changes made to the Terms and Condition will be binding post intimation of change and after 30 days.
- Deposits at any branch in India are insured in accordance with the terms prescribed by Deposit Insurance and Credit Guarantee Corporation (DICGC) or such other agencies as mandated by law or regulation, from time-to-time. For further details on the deposit insurance provided by DICGC, please visit / log on to www.dicgc.org.in.

Mobile Banking

- Bank offers the Mobile Banking Facility to the Customer for obtaining and giving Information from/to Bank through CitiAlerts, Instructions through Phones, making Payments towards Utilities/Services or any other services as may be offered by Bank from time-to-time in terms of and subject to acceptance by the Customer of the Specific Terms and Conditions for Mobile Banking Facility.
- Bank shall not be liable for any loss, damage whether direct or indirect, costs, charges or expenses incurred by the Customer due to a delay/inability in providing the Mobile Banking Facility.

Internet Banking

- On customer's request Bank at its sole discretion agree to provide Citibank Online Internet Banking Facility.
- The Customer would be required to use the Citi Debit or Credit Card number or the Account number and a password (H-PIN/I-PIN/Q-PIN) as advised by the Bank and/or as subsequently changed by the Customer/Authorized Signatory/ Account Representative of the Customer, or as self-selected by the Customer/Authorized Signatory/Account Representative of the Customer on Citibank

Online.

- The Citibank Online Internet Banking Facility may cover and be applicable to all the Accounts now existing or which may hereafter be opened by the Customer with the Bank.

Operational Guidelines

- Bank expects the customers to ensure safe custody of cheque books issued. Customers should not leave blank cheques (signed/unsigned) unattended. The customer should take care to ensure that his/her cheque book is compliant with CTS-2010 standards. The customer should ensure that the account has enough funds to honor cheques issued/ ECS mandate given. Return of cheques in clearing will attract penalty as specified by Bank from time-to-time.
- Customers should not share their Login ID and passwords (Internet PIN, ATM PIN or TPIN) with anyone including close family and relatives.
- The Bank collects cheques, drafts etc. drawn in favor of the account holder for the credit into the Savings Bank account.
- The Bank also remit funds from the Savings Bank account to any other accounts maintained with the Bank or to any other bank in the country.
- The Bank encourages customers to use electronic channels like ATMs, net banking, phone banking, mobile banking etc.
- ATM/debit card will facilitate withdrawal of cash anytime, anywhere in the country from ATMs installed by the Bank or any other bank. However, please note that transactions (withdrawals and balance enquiries) exceeding five per calendar month will attract charges as specified by the Bank from time-to-time. In the event a cash deposit is made at an ATM, the same will be validated by the Bank's authorized persons and in case of any discrepancy between the customer input at ATM and the Bank's validation, the latter will prevail. Facility of cash deposit is available at home branch and non-home branch without any charges.

Standing Instruction

- The bank provides facility for customers to set up standing instruction for direct debit to the Savings Bank account to make payment to registered payees. Standing instruction form, customer instruction letter and identity proof is required to set up this facility. The Bank will be held harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of Standing Instructions either on account of non-availability of sufficient funds in the account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur in that behalf. The Bank shall be in no way responsible for non-execution or delay in execution of the Standing Instructions either on account of non-availability of sufficient funds in the Account or delays in the mail/courier services or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason.

Dormant/Inoperative Account

- In the event that the Account is not operated for a period of 6(six) months, it shall be marked as an "Inactive Account". Once an Account is marked as Inactive, the customer shall not be permitted to make payments towards Citibank Credit Cards or any prepaid payment towards mobile phones from the Account by using Citibank Online. As per RBI regulations, the Bank shall flag the Account as "Dormant" if the Account remains inoperative for a consecutive period of 2 (two) years. If the Account is categorized as Dormant, then the Customer shall be allowed to carry out transactions on the Account only through Citibank branches and no internet banking or ATM transactions shall be

permitted on such an Account. The Bank shall make reasonable endeavors to inform the Customer (including any joint holder/s) at least three months before the Account is classified as an Inactive/Dormant Account. Further the Bank shall also make reasonable endeavors to inform the Customer (including any joint holder/s) of the procedure to be followed to activate the Account. No charges shall accrue for activating an Inactive/Dormant Account.

Disclosure of Information

- The Customer hereby expressly consents and permits the Bank to Disclose at any time and for any purpose, any information whatsoever relating to the Customer or the Account or transactions or dealings with the Bank, to any branches, subsidiaries, service providers, affiliates, group companies, third parties whatsoever (including employers/family members of the Customer) so far as is deemed to be necessary at the sole discretion of the Bank, or associated or affiliated corporations of the Bank wherever located or to any Authorities in India or elsewhere or any agents or contractors or third parties which have entered into an agreement to performing service(s) for the Bank's benefit, and any other person(s) whatsoever (including employers/family members of the Customer) or where the disclosure is required by law or otherwise and to whom the Bank deems fit at its sole discretion to make such disclosure.

Account closure

- If not satisfied with the account, the customer can opt for a different account or close the account and seek refund of balances lying in the account upto 14 days from the date of first payment in the account without any penalty. After that, upto a period of one year from the date of first transaction, bank will charge a closure charge as specified by the Bank from time-to-time.
- Bank would be entitled to close the account by issuing 30 day's notice, without assigning any reason. However, the Bank may also close the Account under certain conditions (including without limitation) the improper conduct of the Account, without giving any prior notice to the Customer. The Bank shall not be liable for any consequences arising out of such closure of an Account. The Customer would be required to make alternate arrangements for cheques already issued and shall desist from issuing fresh cheques on the Account in such a situation. The Bank may at any time at its sole discretion, without liability, refuse to accept any deposit or limit the amount that may be deposited and return all or part of the deposit and discharge all liability.
- In the event of closure of an Account, the Bank will refund the monies (including balance) lying to the credit of the Account to the Customer subject to payment of applicable standard service/processing charges.

***NOTE: The above are only the Most Important Terms and Conditions (MITCs) applicable to your Savings Bank Account. To get a complete version of the Banking terms and conditions that govern your savings account, please visit <http://www.citibank.com/india> (Resident Indian) & <http://www.citinri.com> (Non Resident Indian)**