



APPLICATION FORM FOR FUNDS TRANSFER VIDE DRAFT / RTGS / NEFT / ACCOUNT-TO-ACCOUNT TRANSFER (ATAT) / FCYTT

Currency : INR USD EURO GBP Other (Please Specify):

Date : _____

Location in which Account held : (Please Tick)

- Ahmedabad Bangalore Bhubhaneshwar Coimbatore Faridabad Indore Kolkatta Mumbai Pondy Vapi
- Aurangabad Baroda Chandigarh Cochin Gurgaon Jaipur Lucknow Nasik Pune
- Akola Bhopal Chennai Delhi Hyderabad Jalandhar Ludhiana Noida Surat

Please arrange to debit my/our account number _____ held in the name of _____ as per instructions given below. (Account Number) (Account Name)

Draft Issuance RTGS / NEFT / Account-to-account Transfer (ATAT) / FCYTT:

1	Name of Beneficiary		
2	Amount (₹)		
3	Locations to be drawn on (Incase of DD)		
4	Account No.*	Rewrite Account No.*	
5	Covering Cheque No.		
6	Bank Name		
7	City & Branch		
8	IFSC/SWIFT Code	Rate (incase of FCY Transfer)	
9	Account Type (SA/CA/CC)		
10	Narration		

Total Amount in Words: _____

For My / Our Account and Risk, and without any responsibility or liability to yourselves and subject to the conditions outlined on the reverse side which I/We have read and understood, please issue your Draft/effect the transfer as detailed above

Date: My/Our Authorized Signature/s (Stamp if Firm / Company Account)

AUTHORISATION TO BEARER BY A/C HOLDER (Authorisation to bearer by a/c holder for collection of draft or bank's acknowledgement of receipt of customer instruction for execution of RTGS/NEFT/ATAT)
The form should be signed after all details are filled.

Bearer's Signature : _____ Signature Attested by me/our Authorised Signatories (With Co. Stamp) : _____

VERIFICATION BY BANK

- 1. Transaction In person YES NO
- 2. Signature of Account Holder / Authorised Signatory _____ (To be done in presence of the Maker, applicable if point 1 above is YES)
- 3. For MIFT Transactions only, Call Bacck Required YES NO (Attach Citiphone callback confirmation if YES)
- 4. Record SDN Number _____
- 5. MIFT Deviations YES NO (Enclose MIFT deviation approval as per MIFT policy)

Checker Signature with EMP Stamp

*As per RBI notification dated October 14th 2010, beneficiary banks will credit RTGS / NEFT proceeds solely on the basis of the beneficiary account number provided and beneficiary name may not be used.

GCG/2011/Ver.2.2

Terms & Conditions

Terms & Conditions for Funds Transfer from Citibank Saving or Current accounts for RTGS/ NEFT/ Telegraphic Transfer, Draft issuances etc in Local and Foreign Currency.

Citibank, N.A.,(hereinafter referred as "Citibank") shall not be liable to act on incomplete information furnished by the customer in this Customer in this Instruction Form (the "Instructions").

- The Customer hereby understands that local remittances can be made through Banker's Cheques and remit funds from one centre to another through drafts and electronic funds transfer via RTGS and NEFT.
 - The Instruction, once issued, shall be irrevocable and the Customer understands that the Customer shall not be entitled to withdraw the same under any circumstances.
 - The Customer hereby undertakes and confirms that the Customer shall execute all such other documents and writings, in addition to the Instruction, in a form and manner satisfactory to Citibank, as Citibank may require in relation to transactions via NEFT and/or RTGS/TT/Drafts.
 - The Customer understands and acknowledges that Citibank shall debit the customer's account mentioned on the Instructions upon receipt of the Instructions. If such Instructions are in the nature of standing instructions for periodic transfers, Citibank shall be entitled to make such transfer upon receipt of these Instructions and until such time as the Instructions are revoked in writing by the Customer.
 - Please note that the actual time taken to credit the account for transactions of the nature of NEFT / RTGS depends on the time taken by the Payee's bank to process the payment. The money will reach the Payee's bank within the time stipulated by the Reserve Bank of India (*RBI*) for RTGS.
 - The Customer hereby agrees and confirms that Citibank shall be entitled to charge such fees and charges as it determines in its discretion as appropriate, for provision of the facility of making TT/DD/and/or RTGS in local currency and foreign currency as per schedule of charges in display at the respective branches.
 - The Customer understands that the RBI (and/or any other agency/ company appointed by the RBI in this regard) shall be an intermediary/a service provider in the process of settlement of a transaction initiated using any of the funds transfer facilities and, subject to the availability of sufficient funds in the account of the Customer, a transaction should be deemed to be complete in all respects a) in case RTGS fund transfer - upon settlement of the transaction upon the central system of the RBI, b) in case of N EFT fund transfer - if the transaction message is not returned unaffected by Citibank within a reasonable time (decision of Citibank as regards reasonable time shall be final). RTGS transaction shall be deemed to be settled at the time when the account of the Customer has been debited and the account of the beneficiary has been credited in central system of RBI.
 - The Customer hereby understands that the Customers can make foreign remittances through Demand Drafts (drawn on Citibank or its correspondent locations) and remit funds from one centre to another through funds transfer via DD/ DAO at specified service charges (exchange).
 - The Customer shall be solely liable and responsible for the correctness of all information pertaining to the beneficiary and the transaction. The Customer acknowledges the Citibank shall not be in a position to verify such information regarding the beneficiary.
 - The Customer hereby confirms that the account to be credited, in accordance with the Instructions, is not a Non Resident External (NRE) account or any other type of account on which there are restrictions, as per applicable law, on crediting monies.
 - Without prejudice to any other rights of recovery that Citibank may have, Citibank shall be entitled to debit any account of the Customer held with Citibank for any such fees and/or charges. The charges as applicable are detailed under the schedule of charges.
 - Citibank may act and accept the Instructions for the transaction based on any information provided in anyone or more fields in the Instructions.
 - The Customer acknowledges and understands that the transaction includes various counter-parties. The Customer hereby confirms that the shall not hold Citibank liable or responsible for delays/deficiencies in settlement of the transaction due to system constraints, actions of other parties or any other circumstances outside the control of Citibank.
 - The Customer also understands that Citibank may amend the above terms and conditions, at anytime, and such amended terms and conditions will thereupon apply to and be binding on the Customer.
 - The Customer hereby agrees to indemnify and save harmless and free at all times, against any and all harm, injury, costs, losses, liabilities, damages, charges, actions, legal proceedings, claims and expenses, including without limitation any costs between attorney and client, whether direct or indirect which Citibank may suffer or sustain or incur at anytime as consequence of or arising out of any funds transfer facility provided to the Customer by Citibank in good faith, taking or attempting to take or refusing to take or omitting to take action on any Instruction of the Customer due to any government order, law, levy, tax, embargo, moratorium, exchange restriction, action of the Customer or any beneficiary or any other third party whosoever or any other cause beyond Citibank's control. Without prejudice to the generality of the foregoing, the Customer shall indemnify and save, keep harmless and indemnified Citibank against any improper/fraudulent instructions purporting to be received from the Customer.
 - The Customer confirms and acknowledges to have read and understood the Citibank Internet Banking Terms and Conditions (as amended and made applicable from time to time) and understands that the said terms and conditions shall be applicable to the Instructions given by the Customer with respect to all the funds transfer facilities using the Citibank Internet Banking Facility.
 - The Customer understands that the provision of the transfer of funds via RTGS/NEFT/ telegraphic transfer, demand draft is subject to Indian laws and the guidelines and regulations issued from time to time by the RBI in this behalf.
 - The Customer acknowledges and confirms that in the event of delay in effecting the disbursement for any reasons whatsoever, Citibank's liability to the Customer shall be limited only to payment of interest on the amount in respect of which delay in disbursement shall occur on the part of Citibank, for the period of such delay, and Citibank shall in no event be liable to compensate the Customer on any other account. The Customer understand and agrees that the rate of interest will be as per the prevailing guidelines.
 - The Customer understands and agrees that encashment of the drafts or payment of transferred funds is subject to any rules and regulations of the country where the draft is to be encashed or transferred. In view of the prevalence of exchange restrictions throughout the world, the Customer hereby agrees that the liability of Citibank with respect to the encashment of the draft or payment transferred fund shall not exceed, in any case, to the extent to which payment may be allowed in currency in which draft is drawn or transferred funds are to be paid under any government or other restrictions existing place of the payment at the time of payment or at the time of payment instructions received. The Customer also agrees that neither Citibank nor its correspondents or agents shall be liable for any delay or loss caused by any act or order of any government or government agency or as a result of any other cause whatsoever.
 - The Customer understands that a refund or repurchase of the amount of the draft or of the transferred funds desired shall be made at Citibank's options and only to or from the applicant. In case of a draft, it shall be made upon receipt of the full set of draft duly endorsed by the applicant by Citibank. The Customer agrees and acknowledges that refund or repurchase shall be made at the current buying rate for the currency in question less the costs, charges, expenses and interest. The Customer further agrees and confirms that the same can be provided only when Citibank is in possession of the funds for which the payment instructions were issued and they are free from any exchange or other restrictions.
 - Unless it is other wise expressly and specifically agreed in writing, Citibank may at its discretion, convert into foreign values the funds received from the applicant at Citibank's selling rate of the day such funds are received. Citibank's statement in writing for such conversion shall be conclusive. The remittance made shall be payable in the currency of the country to which the remittance has been made and will be at the buying rate of Citibank's correspondents or agents unless the payee by arrangement with paying correspondent or agent obtains payment in some other currency upon paying all charges of our correspondent or agent in connection herewith.
 - The Customer agrees and confirms that Citibank may take its customary steps for issue of drafts or for remittance. In doing so Citibank shall be free on behalf of the Customer to make use of any correspondent sub-agent or other agency. The Customer agrees and acknowledges that in no case will Citibank or any of its correspondents or agents be liable for interruptions, errors or delays occurring in the wire cable or mails or on the part of any postal authority, telegraph, cable or wireless company or any employee or such authority or any company, or through any other cause. Citibank may send any message relative to the transfer in explicit language, code or cipher.
 - In case of cash deposit in the account towards making a DD.as per amendment to the Income Tax act, for all cash deposits of Rs. 50,000/-and above the Customer agrees to provide PAN/GIR number. In case PAN/GIR number is not available, the Customer agrees to provide with Form 60/61.
 - The customer understands that for RTGS/NEFT transactions, credit will be effected by the beneficiary Bank solely on the beneficiary account number information available and the beneficiary name particulars may not be used therefore.
- All such funds transfer transactions shall be initiated by Citibank as per cutoff timings as on display at the respective branches.