

# Account Opening Form Investment Services





# Risk Profiler

Barclays offers a variety of investment products to a wide range of investors based on their investment requirements and risk tolerance. The questionnaire below helps us understand you better. Your answers will identify among other things, your risk profile, your return expectations, and your investment behaviour, which will enable us to suggest suitable investment products to meet your needs.

Date

Name

City

Contact number

Contact Email

## PART A

Your job description

- Business (Proprietor/Partner/Consultant/Others)
- Professional Practitioner
- Employed in Private Sector / MNC
- Public Sector / Govt Service
- Retired

Other(s) (Please specify)

Please tick the relevant products that you have ever invested/experienced

- Bonds
- Mutual Funds
- Fixed Deposits
- Derivatives and Derivative Based Products
- Structured Products
- Art and Real Estate Funds
- Individual Stocks

Other(s) (Please specify)

None of the above

## PART B

Personal information

Which age bracket do you fall under?

- 30 years and below
- Between 30-40 years
- 40-50 years
- 50-60 years
- Above 60 years

What proportion of your wealth do you plan to invest through us?

- Less than 25%
- 25-50%
- 50-75%
- 75% or more

Investment goals

For how long do you expect most of your money to be invested, before you need access to it?

- Less than 1 year
- 1-3 years
- 3-5 years
- 5-7 years
- More than 7 years

In light of current interest rates and inflation, what returns do you reasonably expect to achieve from your investments?

- A return without losing capital
- Current inflation rate plus 3-5% pa
- Current inflation rate plus 5-10% pa
- Over 18% pa

## Your knowledge of investments

How familiar are you with the investments market?

- Very little understanding and feel uncomfortable about investing
- Somewhat confident, without fully understanding investment markets
- Fairly confident. I understand that markets fluctuate and that different market sectors offer different income, growth and taxation characteristics
- Very confident. I am experienced with all investment sectors and understand various factors that may influence people

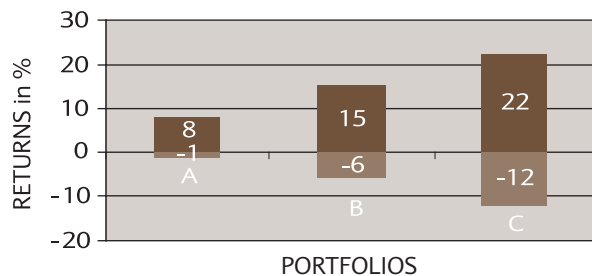
## Your risk tolerance

Which statement best describes your feeling towards a chosen investment?

- I cannot risk my principal and am uncomfortable with short term fluctuations
- I am more concerned with preserving my principal. However I can tolerate minor fluctuations for a period less than 2 years with an ultimate aim of earning consistent returns which are better than fixed income returns
- I want to adopt an approach where I can accept volatilities over a period of 2-3 years in order to finally earn returns which are double digit and substantially higher than fixed income returns
- I am only concerned with achieving maximum possible returns. I can accept all negative fluctuations and thereby take higher risk

## Risk Tolerance

Assuming the following portfolios show the best and the worst range of return possible in any given year, which portfolio would you be most likely to hold?



- Portfolio A
- Portfolio B
- Portfolio C

If you could increase the chances of improving your returns by taking more risk, would you be:

- Unlikely to take more risk
- Willing to take some more risk with some portion of your investments
- Willing to take a lot more risk with some of your investments
- Willing to take a lot more risk with all of your investments

If you owned an investment that fell by 20% over a period of 6-9 months, what would you do?

- Sell all of remaining
- Sell a portion of remaining
- Hold and sell nothing
- Buy more of investment

## For individual accounts

Client Name

Client's Signature

## For corporate accounts

Signature/Title of authorised signatory

Name of Relationship Manager

Relationship Manager's Signature

Name of Supervisor

Supervisor's Signature





**In case you are a non-individual investor, please complete this section**

Type of Entity

Entity name

Business/Commercial Activity

Date of commencement of business/activities

Date of creation/incorporation

Country of Registration / incorporation

Registered address

Number of staff

Annual turnover

Annual profit

Anticipated method of transfers  WIRE  Cheque  Others (Please specify)

Other bankers

Estimated maximum holdings during next 12 months  
 < INR 1cr  INR 1cr-2cr  INR 2cr- 5cr  more than INR 5cr

Introduction source  A direct walk-in  Client known to RM  
 Sourced through cold calling  Referred by Barclays affiliate

Mailing address

Sources of funds  Capital Gains  Member Subscription  Business income  Others (Please specify)

First Applicant Second Applicant Third Applicant

List of countries where the entity has branches

List of countries where the entity has Business/trade

Please provide the following details in case of Directors/Signatories/Partners/Karta/Trustees/Proprietor/Key Controllers/Settlers

Sr. No.	Full Name	Date of Birth (DD/MM/YY)	Nationality	Current Residential Address	Country of Residence	Position in the entity
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

Please provide the below information in case of any shareholder with a shareholding of 25% or more in any of the country upto 3 layers over & above the direct customer, if individuals

Sr. No.	Name of Sharholder	Nationality	Country of residence	% Shareholding
1				
2				
3				
4				

Please provide the below information in case of any shareholder with a shareholding of 25% or more in any of the country upto 3 layers over & above the direct customer, if entities

Sr. No.	Full Name of Entity	Country of incorporation/registration	Business activity	% Shareholding
1				
2				
3				
4				

**Overall financial situation**

Estimated wealth (of all applicants)

Personal & real property																				
Liquid investments																				
Bullion and other such investments																				
Currency/Cash																				
Vehicles (personal + commercial)																				
Any others (Please specify)																				
Total worth																				

Estimated liabilities (of all applicants)

Home loans outstanding																				
Auto loans outstanding																				
Personal loans outstanding																				
Business loans outstanding																				
Education loans outstanding																				
Any others (Please specify)																				
Total liabilities																				
Total net worth																				

Any other relevant information? (Please specify)


Are the sources of funds in line with client's income?  Yes  No

First deposit 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Amount 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Type  Cheque  Transfer

Details of cheque 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

I would like to subscribe for market update sms service  Yes  No

Name of First Applicant

Please Affix  
Photograph of First /  
Sole Applicant /  
Authorised Signatory

Signature of First Applicant

Name of Second Applicant

Please Affix  
Photograph Of Second  
/ Joint Applicant /  
Guardian / Authorised  
Signatory

Signature of Second Applicant

Name of Third Applicant

Please Affix  
Photograph Of Third /  
Joint Applicant /  
Authorised Signatory

Signature of Third Applicant

I confirm that to the best of my knowledge, the information contained in this profile is accurate, has been corroborated as indicated and that where obtained, supporting documentation for each item corroborated has or will be provided to the booking centre. I confirm with reasonable enquiry, all information of which I am aware supports my conclusion that the client is reputable.

Primary RM's Signature & Name

Date 

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

 Place

I confirm that I have reviewed this client's profile and I am satisfied with the profile, it accurately reflects the results of the Relationship Manager's due diligence

RM's Supervisor Signature & Name

Date 

D	D	M	M	Y	Y	Y	Y
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 Place

**FORM No. 60** (First Applicant) (See third provision of rule 114B)

Form of declaration to be filled by a person who does not have either a Permanent Account Number or General Index Register Number and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 114B.

1. Full Name and address of the declarant

\_\_\_\_\_

\_\_\_\_\_

2. Particulars of transaction \_\_\_\_\_

3. Amount of the transaction \_\_\_\_\_ 4. Are you assessed to Tax? Yes / No

5. If yes, (i) Details of Ward / Circle / Range where the last Return of income was filed. \_\_\_\_\_

(ii) Reasons for not having Permanent Account Number/ General Index Register Number. \_\_\_\_\_

6. Details of the document being produced in support of address in column(1) \_\_\_\_\_

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 200 Date \_\_\_\_\_ Place \_\_\_\_\_ Signature of the Primary Applicant

\_\_\_\_\_

**FORM No. 60** (Second Applicant) (See third provision of rule 114B)

Form of declaration to be filled by a person who does not have either a Permanent Account Number or General Index Register Number and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 114B.

1. Full Name and address of the declarant

\_\_\_\_\_

\_\_\_\_\_

2. Particulars of the transaction \_\_\_\_\_

3. Amount of the transaction \_\_\_\_\_ 4. Are you assessed to Tax? Yes / No

5. If yes, (i) Details of Ward / Circle / Range where the last Return of income was filed. \_\_\_\_\_

(ii) Reasons for not having Permanent Account Number/ General Index Register Number. \_\_\_\_\_

6. Details of the document being produced in support of address in column(1) \_\_\_\_\_

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 200 Date \_\_\_\_\_ Place \_\_\_\_\_ Signature of the Second Applicant

\_\_\_\_\_

RM Name:	_____	RM Sales Code:	_____	Employee Code:	_____	Signature:	_____
<b>Mandatory Requirements</b>							
KYC Compliance verified by	_____	ID	_____	Signature	_____	_____	
Employee Name	_____						
Approved by : Name	_____	ID	_____	Signature	_____	_____	
<b>Optional field</b>							
A/c referred by code	_____	Name	_____				
A/c sourced by code	_____	Name	_____				
A/c relationship manager code	_____	Name	_____				

# Terms & Conditions

## 1. Introduction

### 1.1. These Terms

- explain our obligations to you and your obligations to us;
- apply to the investment services we provide to you in India; and
- include the broad terms applicable to telephone, mobile and internet banking if these services are applicable and if you have registered for these services by accepting the additional terms and conditions in respect of such services.

### 1.2. Your relationship with us is set out in:

- these Terms; and
- the additional conditions.

### 1.3. The additional conditions include user guidance and other terms which are specific to a particular investment service or Investment. We will tell you what these additional conditions are from time to time (including when you apply for a new investment service). They are set out in material we publish which you can ask for at any time. We may also publish them on our Barclays India website.

### 1.4. If the additional conditions are inconsistent with these Terms, the additional conditions will apply.

### 1.5. In these Terms "you" and "your" mean any applicant for investment services with us and include (where appropriate) all partners of a partnership holding any account, trustees of a trust holding any account, joint account holders and any person you authorise to give instructions on your accounts. "We", "us" and "our" means the Mumbai branch of Barclays Bank PLC or any other branch of Barclays Bank PLC in India from time to time and "Barclays Group" means us, our parent company, our subsidiary company and any companies we or our parent company totally or partly own at any time.

### 1.6. In the event that you have registered yourself for our internet banking services, you will have to comply with our internet banking procedures as contained in the user guidance we give you in any form including electronic help texts.

## 2. Definitions

The following words and expressions, when used in these Terms, have the meaning set out opposite them:

### Investment

Any investment, including but not limited to securities units in funds or other products which may be referred to you by us, and shall also include all types of insurance products,

### Investment Account

Your account(s) with the third party provider(s) of investment products,

### Terms

these terms and conditions (as may be amended from time to time),

### Units

Units, or shares of any class, in a fund including any fractions or decimals of units or shares,

## 3. Our Role and Responsibilities

### 3.1. We will act as instructed by you from time to time in accordance with these terms to purchase, hold, subscribe to, transfer, switch and redeem Investments in your name and on your behalf. We may also provide services to you in respect of Investments purchased in accordance with these Terms, such as sending your account statements/updates etc. to you in the event that they are sent to us by the Investment provider.

### 3.2. We do not review your portfolio and we do not give advice about your Investments or the allocation/distribution of your funds for making Investments. At your request however, we may guide/advise you in the course of the provision of Investment related services as may be permitted. However, you expressly agree and acknowledge that even if at your request we render any discretionary advice in the course of the provision of Investment related services, and notwithstanding any information contained in our brochures or other material or otherwise communicated by us to you, all decisions to purchase or sell any Investment made by you shall be solely on the basis of your own personal judgement arrived at after due consideration of all aspects relating to the Investment, for which you alone are responsible. Any advice or guidance given by us at your request only reflects our views and we accept no liability whatsoever in this regard.

### 3.3. You understand and agree that we do not in any manner:

- Guarantee payment on any Investment;
- Guarantee the liquidity of any Investment;
- Make any offer to buy back any Investment;
- Guarantee the redemption or repayment of any Investment on maturity;
- Guarantee the payment of interest or dividend; or
- Promise, indicate or guarantee any returns.

### 3.4. You understand that any Investment made is not a deposit with Barclays Bank PLC. The same is not endorsed or guaranteed and does not constitute obligations of Barclays Bank PLC or any member of the Barclays Group. You acknowledge and agree that the Investments are third party products and your recourse in relation to these products is against the Investment provider. Our role is as described in these Terms only.

First Applicant

Second Applicant

Third Applicant

- 3.5. The Investments purchased are subject to investment risks, including the possible loss of the principal amount invested. The value paid on an Investment, depends upon the market value of the securities in the fund or trust at the time of redemption. Past results are not a guarantee to future performance. Yield or performance fluctuates and does not reflect past results. Yield or a fund's past performance should not be considered as an indication or guarantee of future yield or results.
- 3.6. Any tax implication arising out of any transaction made in relation to an Investment would be per the provisions of the applicable laws of India.

#### 4. Contacting each other

- 4.1. We may send or forward to you communications received from a third party Investment provider for its customers (e.g. fund updates, notices etc).
- 4.2. We may contact you by post, telephone/mobile (including text message), facsimile and computer (which in these Terms include the internet, digital television and any form of electronic message made by any type of electronic device) using the latest address, telephone / mobile number or electronic mail address you have given us. It is your responsibility to ensure that we have your current contact details. By law we are required to continue sending information to you at the last known address we have for you. If you do not inform us promptly of a change to your details, the security of your information and your ability to comply with your obligations could be put at risk. We may also publish notices of general nature on our website or on our notice board or in any other mode as may be decided by us. Such communication and notices will have the same effect as notices served on you.
- 4.3. We will normally contact only the joint applicant named first in our records subject to any legal requirements or unless you request otherwise. The first named applicant is responsible for passing information we send to the other applicant.
- 4.4. You can contact us by post using the appropriate address, or by other relevant contact details that we give you. If you are registered for internet and/or telephone / mobile banking, you can contact us by computer or telephone / mobile as the case may be by following procedures set out in the relevant user guidance material. If you send us an email or text message, you can not assume that we have received it until we return the message acknowledging receipt.
- 4.5. We may record or monitor telephone / mobile calls and monitor electronic communications (including emails and text messages) between you and us so that we can check instructions and make sure that we are meeting our service standards.

#### 5. Giving us instructions

- 5.1. Save as otherwise provided in these Terms, your instructions must be in writing. You may, however, give us instructions by facsimile if you have provided us with an acceptable facsimile indemnity. You may also give us instructions by computer or telephone / mobile if you are registered for internet, telephone or mobile banking as the case may be, following procedures and upon the terms set out in the relevant user guidance material. We cannot change or stop an instruction you give by computer or telephone / mobile (except in limited circumstances set out in the user guide) because we start processing instructions when we receive them. Instructions given by telephone / mobile may only be cancelled if they have not been acted upon. If we are able to cancel an instruction, we may make a charge.

#### 5.2. We can act on instructions given:

- i) on an original document bearing your original signature(s); or
- ii) on receipt of a facsimile bearing your signature(s), providing we have received an acceptable facsimile indemnity form; or
- iii) by telephone / mobile or computer as long as we have followed the security procedures that we are obligated to follow, whether or not the instruction was given by you, provided you are registered for the applicable services; or
- iv) verbally, as long as we have been able to identify you without following the security procedures.

- 5.3. However, if you give us an instruction verbally, by telephone / mobile, by facsimile or computer, we are not bound / obliged to act upon such instructions. Without prejudice, we can ask for confirmation of your identity before we act on upon such instructions.

- 5.4. Further, you agree to hold us harmless against any responsibility, losses etc. resulting from us acting upon instructions that are not in writing i.e. under condition 5.2 (ii), (iii) and (iv) above.

#### 5.5. We can refuse to act on any instruction if:

- we have a good reason for thinking that you did not give us the instruction; or
- the instruction is not clear; or
- we believe that by carrying out the instruction we might break a law, regulation, code or other duty - which applies to us; or
- we reasonably believe that carrying out the instruction may damage our reputation.

- 5.6. If your account with an Investment provider is operable only jointly, all instructions for purchases, switches and redemption should be given by the account holders jointly.

- 5.7. Before we can initiate acceptance of instructions from you by telephone, mobile or by computer, you will have to agree to the additional conditions for the specific services including the security procedures. By 'security procedures' we mean the use of a password, security key(s), card personal identifier(s), codes, Personal Identification Numbers (PINs) or encryption device(s) which may be changed by agreement in the future.

- 5.8. You must do all that is reasonably possible at all times to make sure that the security procedures are kept secret and any security-related device is kept physically secure. This includes making sure that the security details are not kept in any form (including by browser or other software) in such a way that anyone can go through the security procedures using stored details.

- 5.9. You must tell us as soon as possible if some unauthorised person may know any security procedures or may have or has had access to any security-related device used to access any service. Until you tell us you will be responsible for all instructions that we receive and act upon, even if the instructions were not given by you.

- 5.10. You will provide all the information you have about the misuse of security procedures and security-related devices in response to any reasonable request we make, and we may pass it to the cyber crime division of the police or other government authorities if we think that will be useful to do so.

#### 6. Our liability to you and your liability to us

- 6.1. Subject to the other provisions of this condition 6, we will be liable to you for any direct loss, injury or damage resulting from any deliberate failure, delay or error in carrying out your instructions (however caused) but our liability will be limited to the amount of such loss, injury or damage.

First Applicant

Second Applicant

Third Applicant

- 6.2. We will not be liable to you if:
- we do not act on your instructions for any reason under conditions;
  - the instructions you give us are not correct; or
  - we cannot carry out our responsibilities under these Terms as a result of anything that we cannot reasonably control. This includes, amongst other things, any machine or electronic device failing to work, failure of payment systems network, any force majeure situation and industrial disputes.
- 6.3. We will not be liable to you in any circumstances for:
- loss of business, loss of goodwill, loss of profit, loss of opportunity (including, amongst other things, where the value of any Investment effected by us pursuant to these Terms could have increased or where there is a decline in the value of such Investment);
  - any type of special, consequential or indirect loss whatsoever;
  - any error of fact given or judgment made or any action lawfully taken by us pursuant to these Terms unless such error or action is the direct result of our wilful default, fraud, gross negligence or breach of these Terms or of any of our employees, directors, agents or assignees;
  - loss or damage caused by reason of failure or delay by an Investment provider to deliver any Investment purchased even though payment may have been made for the same or for failure or delay in making payment in respect of any Investment sold though they may have been delivered;
  - any delay, failure or refusal of the Investment provider or any company, corporation or other body involved in registering or transferring Investments into your name or for any interest, dividend or other loss caused to you arising therefrom; or
  - any other act, omission or delay by an Investment provider.
- 6.4. If you wish to make a claim against us under these Terms you must notify us and give us such details of the loss as we may request as soon as you have identified it and in any case within six months after you become aware or should reasonably have become aware of the event or omission on which your claim is based. If you do not do so we will not be liable to you.
- 6.5. You hereby indemnify us and will reimburse us for any costs incurred, loss, damage or liability we or our officers, employees or agents suffer as a result of any breach by you of these Terms or in us acting upon your instructions, including any such costs, damage or liability resulting from the impact of any local laws or regulations on payments made in accordance with your instructions. Where there are joint applicants, this indemnity is given jointly and severally.
- 6.6. You will carefully control all instructions to us and make sure they are in accordance with the authority you have given us. We will not be liable to you if it can be shown that you have not exercised reasonable control over the operation of, and access to, your Investment account with the Investment provider and our services.
- 6.7. In case of more than one applicant for services to be provided by us to you under these Terms, all the liabilities and obligations of the applicants to us shall be joint and several.

## 7. Authorisations and Service Provision

- 7.1. We may sub-contract part of the services provided to you to other members of the Barclays Group or third parties who are not members of the Barclays Group but we will remain responsible for the service provided to you by those sub-contractors.

- 7.2. We shall, without any obligation in that behalf on the part of the Bank, have, for the purpose of providing services to you, the authority to do the following directly or through an agent or representative:
- To receive the account statement pertaining to an Investment and to acknowledge receipt of the same.
  - To collect from you and deposit cheques made out in favour of the Investment provider for purchase of an Investment.
  - To collect from the Investment provider and send to you, cheques in favour of you on redemption of the Investment.
  - To do or omit to do all such acts and things as we may in our sole discretion consider to be necessary or desirable in order to perform our duties or exercise our powers as set out in these Terms or with a view to complying with any laws, orders, rules, regulations or directions of any government or regulatory or other authorities.

## 8. Using information about you

- 8.1. We may put the information obtained by us or given by you in your dealings with us on the Barclays Group information systems, except to the extent prohibited by applicable (i) law or regulation, or (ii) rules or codes of practice. Where permitted, this will be used by us and other companies in the Barclays Group to provide our services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis) and so that we can develop and improve our services to you and other customers and protect our interests. You may tell us if you do not wish your information to be put to such use.
- 8.2. We and other members of the Barclays Group may inform you about products and services (including those of others outside the Barclays Group) which may be of interest to you, including in person, by post, email, SMS and telephone / mobile, except where prohibited by applicable (i) law or regulation; or (ii) rules or codes of practice.
- 8.3. We may give information about you and how you manage your account to:
- Credit reference agencies, the Credit Information Bureau (India) Limited, the Reserve Bank of India or other organisations which may use and give out information for credit and assessment and to prevent fraud.
  - People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
  - Anyone we transfer, or may transfer, our rights and duties to under this agreement.
  - We may also give out information about you if we have a duty to do so or if the law allows us to do so.
- 8.4. If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in India and to use your information only for the purpose of providing the service to us.

## 9. Dispute Resolution/Complaints

- 9.1. If you have a complaint, you should first contact your Relationship Manager. A copy of our complaints handling procedure is available on request and on our website.

First Applicant

Second Applicant

Third Applicant

9.2 If your complaint is unresolved and you have a dispute or difference with us, you should use our internal dispute resolution procedures first. A copy of our internal dispute resolution procedure is available on request and on our website. If the dispute or difference cannot be resolved in that manner you can also approach the nearest Banking Ombudsman under the Banking Ombudsman scheme.

10. General Provisions

10.1. These Terms are personal to you and any person who is not a signatory to these Terms will have no rights to enforce them. None of your rights, benefits or obligations relating to these Terms or any service provided under them may be assigned by you without our prior written permission.

10.2. Any waiver of a breach of any of these Terms shall not affect our rights in the future in respect of any further breach of that or any other term.

10.3. These Terms, together with any additional conditions, contain our entire agreement with you in respect of the services provided under it and to the extent permitted by law. No warranty shall be implied or have any effect unless specifically included in these Terms and in any changes subsequently notified or the additional conditions.

10.4. These Terms are subject to rules and regulations of the Reserve Bank of India or any other regulatory authority and any directions issued by the Reserve Bank of India or such other regulatory authority and any modifications that may be made to such rules, regulations and directions from time to time.

10.5. These Terms shall be governed by and construed and take effect in accordance with the laws of India. You agree that for any action or proceeding to be brought by you, the courts and tribunals at Mumbai in India shall have exclusive jurisdiction to settle any disputes or claims which may arise out of or in connection with these Terms.

10.6. You further agree that for any action or proceeding to be brought by us against you, the courts and tribunals at Mumbai shall have non-exclusive jurisdiction to settle any disputes or claims which may arise out of or in connection with these Terms, and you irrevocably waive any objections on the ground of venue or inconvenient forum or any similar grounds.

10.7. If any part of these Terms are unenforceable, unlawful or void in any jurisdiction then that part shall be separated from the rest of the Terms which shall continue to be valid and enforceable.

10.8. If we choose not to exercise rights against you immediately we can still do so later.

10.9. Barclays reserves the right to change or amend above mentioned terms and conditions at any time by publishing the amended/revised terms and conditions together with a notification on our website or sending to you electronic modes or by a similar mode as may be deemed fit by Barclays. Barclays shall make such updated Terms and conditions available at [www.barclays.in](http://www.barclays.in). You hereby undertakes that you shall keep yourself updated about the then applicable Terms and conditions before any / every usage of such Services.”

I/We have read and understood the above mentioned terms and conditions (agreeing that these may be amended from time to time) hereby accept the same and would like to avail the services.

**Sole/First Applicant/Authorised Signatory**

Name:

Address:

Signature:

Date:

**Joint Applicant 1/Authorised Signatory 1**

Name:

Address:

Signature:

Date:

**Joint Applicant 2/Authorised Signatory 2**

Name:

Address:

Signature:

Date:

**MOST IMPORTANT DOCUMENT - BANK COPY**

No. \_\_\_\_\_

Dear Premier Banking Customer,

We would like to Thank You for your time and appreciate your application towards Barclays Premier Banking Program.

To ensure clarity on Barclays terms we request you to go through the following details that entail important conditions governing the relationship and thereafter sign an acceptance of the same.

- 1) Premier Banking Membership  
Premier Banking is an exclusive membership program offered by Barclays Bank Plc in which the Bank extends certain special privileges, offers and products to its members, which are modified from time to time. A complete list of all such privileges, offers and products can be obtained from the Bank.
- 2) Maintenance Fee  
A Premier relationship of a minimum amount of INR 25 lacs can be maintained with the Bank in any ONE or COMBINATION of the following products of the Bank:
  - Savings Account Balance
  - Current Account Balance
  - Term Deposits
  - Investment in Third Party Products distributed/referred by us

A quarterly fee of INR 2500 or such other amount ("Fee") as the Bank, in its discretion shall decide, shall be charged, if the Premier Banking customer is unable to maintain a total relationship of INR 25 lacs. The Bank shall be entitled to automatically debit such fee from any of your accounts when the fee becomes due & payable.

If the Premier Banking customer enters the Premier Banking Program at a relationship size lower than INR 25 lacs, a period of six months would apply to allow the customer to enhance the overall relationship value to INR 25 lacs. In the event you fail to enhance your relationship value within such period, the Bank shall, at its discretion be entitled to replace your relationship to a suitable segment in the bank basis the value of your portfolio holdings at that point of time.

- 3) Renewal of Premier Banking membership  
Premier Banking Membership shall be valid for one year from the date of joining and subject to renewal at the Bank's sole discretion.
- 4) Cancellation of Premier Banking Membership
  - a) Premier customers may terminate their Premier Banking membership by providing the Bank with a written notice.
  - b) All Premier Banking privileges shall be terminated forthwith upon the death or bankruptcy of Premier customers.
  - c) Premier Banking membership is extended to customers at the Bank's sole discretion.

**Note:**

All charges and service standards are subject to revision at the discretion of the Bank.

The schedule of charges will be sent to you along with your welcome kit.

The conduct of your Account(s) and the use of Mobile (Hello Money)/Phone Banking, ATM, Debit Card and all other banking facilities are governed by the applicable "term and conditions" and service charges which shall be read, understood and accepted in addition to the above conditions.

Please signify your acceptance to the above Most Important terms and Conditions by returning to the bank the enclosed duplicate of this letter duly signed by all the applicants.

**Consent for disclosure of customer information:**

From time to time, Barclays Bank may offer various features/ products/promotions ("Offers"), which are intended to provide significant benefits to you, either on its own or in tie up with various partners. The Bank may, for this purpose, either directly communicate the Offers to you or share your name and contact details ("Your Information") with such partners or their authorised representatives. Such communication may be through direct mailers and/or other means. By signing below, you agree and consent to the above.

If you do not wish to be communicated the same by way of telephone calls/SMS s/emails, we offer a Do Not call service. To register for this, please visit our website [www.barclays.in](http://www.barclays.in) or call toll free on 1800 233 6565 (for MTNL & BSNL users) / 6000 7888 (other private service users) or confirm as below:

Yes  No I/We wish to receive the Offers through telephone calls.

Yes  No I/We do wish to receive the Offers through SMSs.

Yes  No I/We wish to receive the Offers through emails.

Yes  No Do the above preferences apply also for marketing promotions offering benefits on your existing relationship with Bank?

**Customer Acceptance**

Yes, I would like to be a Premier Banking customer, with all services and benefits, and I am willing to maintain a total Banking relationship value of not less than INR 25 lacs.

1st Applicant	2nd Applicant
Signature	Signature
Name	Name
Date	Date:

**MOST IMPORTANT DOCUMENT - CUSTOMER COPY**

No. \_\_\_\_\_

Dear Premier Banking Customer,

We would like to Thank You for your time and appreciate your application towards Barclays Premier Banking Program.

To ensure clarity on Barclays terms we request you to go through the following details that entail important conditions governing the relationship and thereafter sign an acceptance of the same.

- 1) Premier Banking Membership  
Premier Banking is an exclusive membership program offered by Barclays Bank Plc in which the Bank extends certain special privileges, offers and products to its members, which are modified from time to time. A complete list of all such privileges, offers and products can be obtained from the Bank.
- 2) Maintenance Fee  
A Premier relationship of a minimum amount of INR 25 lacs can be maintained with the Bank in any ONE or COMBINATION of the following products of the Bank:
  - Savings Account Balance
  - Current Account Balance
  - Term Deposits
  - Investment in Third Party Products distributed/referred by us

A quarterly fee of INR 2500 or such other amount ("Fee") as the Bank, in its discretion shall decide, shall be charged, if the Premier Banking customer is unable to maintain a total relationship of INR 25 lacs. The Bank shall be entitled to automatically debit such fee from any of your accounts when the fee becomes due & payable.

If the Premier Banking customer enters the Premier Banking Program at a relationship size lower than INR 25 lacs, a period of six months would apply to allow the customer to enhance the overall relationship value to INR 25 lacs. In the event you fail to enhance your relationship value within such period, the Bank shall, at its discretion be entitled to replace your relationship to a suitable segment in the bank basis the value of your portfolio holdings at that point of time.

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1st Applicant	2nd Applicant
Signature	Signature
Name	Name
Date	Date:

