

Account Opening Form for Non Resident Individuals

Risk Profiler

Barclays Premier 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	D	D	M	M	Y	Y														
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 Structured Products
 Mutual Funds Art and Real Estate Funds
 Fixed Deposits Individual Stocks
 Derivatives and Derivative Based Products
 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

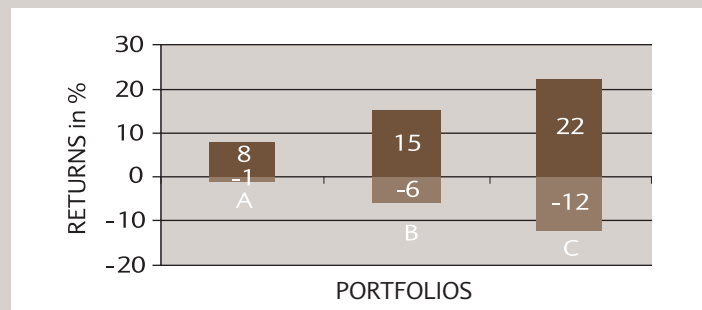
Your risk tolerance

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

Please open an account as under

1. First applicant's details (Primary Applicant)

Title Mr Ms Mrs Dr Others

Full Name
As per the proof of Identity document

Date of birth Gender Male Female Occupation

Mother's Maiden Name

Father's Name

Marital Status Nationality

Passport number Place of issue

Issue date Expiry date

PAN number

2. Current Overseas Residence Address (Mandatory)

Proof of residence shall be required

Address

Postcode

Country of Residence Email
(Compulsory)

Telephone number - -

3. Address in India (Mandatory for Mariners, Optional for Others)

If opted proof of India address is required

Address

Postcode

Country Telephone number - -

Office Address

Office Phone number - -

Communication to be send to Overseas address Address in India

Please note that all communication including your cheque book, ATM Card, ATM PIN Mailer and account statement will be sent to the communication address.

4. Second/joint applicant's details

Title Mr Ms Mrs Dr Others

Full Name
As per the proof of Identity document

Date of birth Gender Male Female Occupation

Mother's Maiden Name

Father's Name

Marital Status Nationality

Non-Resident Indian Yes No (Please note for NRE/FCNR accounts joint applicant(s) if any, are also required to be NRI's)

Passport number Place of issue

Issue date Expiry date

PAN number

Current Overseas Address

(Mandatory for NRI's)

Postcode

Country of Residence Email

Telephone number - -

Current Address in India

Postcode

Country Telephone number - -

Office Address

Office Phone number - -

Communication to be send to Overseas address Address in India

Please note that all communication including your cheque book, ATM Card, ATM PIN Mailer and account statement will be sent to the communication address.

5. Third/joint applicant's details

Title Mr Ms Mrs Dr Others

Full Name

As per the proof of Identity document

Date of birth Gender Male Female Occupation

Mother's Maiden Name

Father's Name

Marital Status Nationality

Non-Resident Indian Yes No (Please note for NRE/FCNR accounts joint applicant(s) if any, are also required to be NRI's)

Passport number Place of issue

Issue date Expiry date

PAN number

Current Overseas Address

(Mandatory for NRI's)

Postcode

Country of Residence Email

Telephone number - -

Current Address in India

Postcode

Country Telephone number - -

Office Address

Office Phone number - -

Communication to be send to Overseas address Address in India

Please note that all communication including your cheque book, ATM Card, ATM PIN Mailer and account statement will be sent to the communication address.

6. If already a Barclays Bank India customer

1st Applicant Account No. Account Type Barclays India CIS No.

2nd/Joint Applicant Account No. Account Type Barclays India CIS No.

3rd/Joint Applicant Account No. Account Type Barclays India CIS No.

7. Branch Selection

Mumbai Neelamangalam (Bengaluru) Delhi Junagarh Kanchipuram Others

8. Account selection

Type of account NRE Savings Initial funding amount NRO Savings Initial funding amount

NRE Term Deposit
Tenor (Years) (Months) (Days) Amount

NRO Term Deposit
Tenor (Years) (Months) (Days) Amount

FCNR Term Deposit
Tenor (Years) (Months) (Days) Amount

NRI Investments

FCNR Currency GBP USD EUR

For minimum and maximum available tenures (of the deposits), please visit our website www.barclays.in

Source of funds for the new account for deposits over INR 1,500,000 or equivalent (for e.g. salary saving, sale of property, etc.)

9. Account funding method

International payment Amount

Other Bank *NRE/NRO/FCNR Account
*Delete as appropriate (Bank details) (cheque/draft number)

Cash deposit Amount Currency

10. Instruction for funds on maturity (to be completed for Term Deposit applications only)

Please remit funds to Barclays Bank account name

Account number

Auto-renewal (Written instructions must be given before maturity if auto-renewal is no longer required)

Renew Principal plus interest Renew Principal only (provide account details above for interest)

For NRO account please refer to the NRI Customer Agreement included in the account opening pack

11. Account operation

Single Joint Either or Survivor Anyone or Survivor

11.(A) Channel Registration

I/ We wish to apply for the following services

	1st Applicant	2nd Applicant	3rd Applicant
ATM-cum-Debit Card (For NRE Savings A/c)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ATM Card (For NRO Savings A/c)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online Banking*	<input type="checkbox"/>		
SMS Market Updates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-Statements** (I/ We understand that if we have opted for e-statements then physical statements will be discontinued)	<input type="checkbox"/>		
Cheque Book	<input type="checkbox"/>		

Name as desired on the card :

(1st Applicant) :

(2nd Applicant) :

(3rd Applicant) :

*The service is currently being offered if you are applying for savings account either as sole account holder or where the operation mandate is "either or survivor / anyone or survivor".

** I/We hereby understand that sending the statement of accounts via E-mail is for my/our convenience. The bank shall not be liable or responsible for any breach of secrecy or confidentiality in any manner whatsoever on account of the information/statement of accounts being sent by E-mail ("E-STATEMENT") so long the same is sent at the E-mail address giving by me/is in writing. I/We understand that if I/We had opted to receive monthly statements via E-mails (E-statements), statement(s) in the physical form will not be sent to me / us unless otherwise specifically requested by me / us in writing. I/We shall verify the authenticity of the E-mails I/we receive. I/we shall not hold the bank responsible for any E-statement received from Frauds / Imposters. I/we shall not hold the bank liable if any problem arises with my / our computer network because of me / us receiving E-statements from the bank. The bank shall not be responsible if I/We do not receive the E-statements due to incorrect E-mail addresses furnished by me and/or technical reasons. Please visit our website: www.barclays.in

11.(B) Passbook/Statement Option - Please tick one of the following

- Monthly Statements - Please visit our branch in India to collect your free monthly statements. You will also get quarterly statements free of charge delivered at your mailing address.
- Quarterly Statements - You will get free quarterly statements delivered to the mailing address.
- Passbook - Please visit our branch in India to collect/update the same. You will also get a quarterly statement free of charge delivered at your mailing address.

12. We would like to know you better

Objective for opening account Basic household expense Investment Opportunities

Other (please specify)

Number of years in foreign country Less than 2 years 2-5 years over 5 years First time traveller

Source of wealth Business Income Inheritance Investment income Personal savings

Sale of assets Salary Income Other (please specify)

Occupation Service Student Retired Seafarer Nurse Doctor

Engineer IT Professional Self employed (Provide details)

Other (provide details)

12.(A) First applicant's details (Primary Applicant)

Please complete the following

If Self Employed: Business Activity_(please specify)

Products / Services dealt in

No. of years in current business/profession

If Salaried

Name of employer

No. of years in current employment

Job Title

No. of years in employment/business

Less than 2 years

2-5 years

over 5 years

Annual Income (INR) Up to 2,000,000

2,000,000 – 5,000,000

5,000,000 – 10,000,000

over 10,000,000

List of countries where the funds are expected to be sent to or received from (through any mode of fund transfer)

12.(B) Second/joint applicant's details

Please complete the following

If Self Employed: Business Activity_(please specify)

Products / Services dealt in

No. of years in current business/profession

If Salaried

Name of employer

No. of years in current employment

Job Title

No. of years in employment/business

Less than 2 years

2-5 years

over 5 years

Annual Income (INR) Up to 2,000,000

2,000,000 – 5,000,000

5,000,000 – 10,000,000

over 10,000,000

List of countries where the funds are expected to be sent to or received from (through any mode of fund transfer)

12.(C) Third/joint applicant's details

Please complete the following

If Self Employed: Business Activity_(please specify)

Products / Services dealt in

No. of years in current business/profession

If Salaried

Name of employer

No. of years in current employment

Job Title

No. of years in employment/business

Less than 2 years

2-5 years

over 5 years

Annual Income (INR) Up to 2,000,000

2,000,000 – 5,000,000

5,000,000 – 10,000,000

over 10,000,000

List of countries where the funds are expected to be sent to or received from (through any mode of fund transfer)

12.(D) Other financial details

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

14. Customer identification

First / Sole Applicant

Full Name

As per the proof of Identity document

Date

Photograph
First Applicant

(Only if new to
Barclays India)

Signature

Second/joint Applicant

Full Name

As per the proof of Identity document

Date

Photograph
Second/joint
Applicant

(Only if new to
Barclays India)

Signature

Third/joint Applicant

Full Name

As per the proof of Identity document

Date

Photograph
Third/joint
Applicant

(Only if new to
Barclays India)

Signature

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

15. Your Agreement and Authorisation

By signing this application form, you, the individual(s) named in this application form are jointly and severally agreeing to the following:

- i. you declare that you are Non-Resident Indian(s) as defined under the Foreign Exchange Management Act, 1999 along with its Regulations as amended from time to time.
- ii. you confirm that any details you have supplied are true and complete;
- iii. you authorise us (i) when considering this application to make credit reference, verifications about information provided by you (ii) to share information about you and how you manage your account with credit reference agencies. (iii) to share information with these entities/agencies.
- iv. you authorise us to issue you with any cheque books and/or cards to use on your account and, a PIN (Personal Identification Number), either now or in the future. You agree that we may cancel and replace your existing card with another card covered by this agreement and which you are eligible for at any time.
- v. you have read the Non-Resident Indian Customer Agreement (the terms and conditions) which contains your obligations to us and our obligations to you and will read variations and replacements of the terms and conditions as applicable from time to time. You are aware that updated terms and conditions are available on www.barclays.in and undertake that you shall keep your self updated with applicable terms and conditions before every operation of the account.
- vi. you have read and understood the terms and conditions applicable for any additional services and / or products. You understand that it shall be presumed that you have read and accepted such terms and conditions if you apply or use any of such services and / or products.
- vii. no claim will be made by you to any interest on the deposit(s) for any period after the date(s) of the maturity of the deposits. You will abide by the prevailing regulations and Exchange Controls for the Foreign Currency Non Resident Account, Non Resident External Account and Non Resident Ordinary Account.
- viii. if premature withdrawal is permitted at your request, the payment of interest on the deposit will be allowed only with the prevailing regulations. You confirm that all debits to your accounts for the purposes of investment and proceeds thereof are in compliance with general or special permission of the Reserve Bank of India.
- ix. you will inform Barclays Bank, India regarding change in your residence/address and provide further information that Barclays Bank, India may require.
- x. the account will be put into use complying with the regulations of India.
- xi. agreeing that the account will be subject to Indian tax where applicable.
- xii. agreeing that free transfers of funds to India will be subject to you informing your Barclays Bank branch of your eligibility to free NRI transfers by recording 'NRI' in the 'Special Instructions' on the transfer form.
- xiii. agreeing that the account will only be opened in India subject to satisfactory documentation and checks.
- xiv. you will replace any or all documents in the event of loss in transit when couriered to Barclays Bank India and you agree to indemnify and hold us harmless from any costs, expenses or loss arising as a result of such loss in transit.
- xv. you understand that your account may be opened after few verifications at our end about documents and information provided by you.
- xvi. you consent to us sharing, at our sole discretion and judgement, your account details with such third parties with whom we may enter into any arrangement for referring you to them for their products or distributing their products to you.
- xvii. bank reserves the right to reject your application without assigning any reason thereof
- xviii. you undertake to inform us when you and/or joint holder cease to be a NRI
- xix. you undertake that you will abide by FEMA provisions and all guidelines issued thereunder from time to time and keep yourself updated with all changes thereto.

For Joint accounts only

- xx. agreeing that we may debit your joint account(s) with cheques and other payment orders authorised by any one of you.
- xxi. authorising us to supply joint statements in respect of your account.
- xxii. agreeing that we can update our records using information given by any one of you about the other(s).
- xxiii. agreeing to be individually as well as jointly liable for any money owed to us.
- xxi. agreeing that any person detailed within this application is entitled to give us consent to conduct a credit reference, fraud or other enquiry on both/all of you in connection with this application.
- xxii. authorise the bank to pay the nominee the balance of the account in the event of the death of my/our death on production for the documentation required under the Indian Law.

Further, by signing this agreement you hereby declare that you are a non-resident Indian(s) of Indian origin.

- xxiii. I/We undertake to strictly operate and use the account/deposit and the said banking facilities in accordance with the Exchange Control Regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time.
- xxiv. I/We understand and agree that the deposits and their payments are governed by the law in effect from time to time in India and the deposit will be payable only at the Branch in India where the deposit is placed. The Bank shall have the sole discretion to allow the withdrawal of the deposit at any other Branch in India. The Bank shall not be liable to pay the proceeds of the deposit at any Branch or Office (including the Head Office) outside India.
- xxv. In the event of any failure on our part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, we agree to forfeit all our rights to the account/deposit and the said banking facilities and further agree to be debarred from holding/operating and using the account/deposit and/or the said banking facilities. In the event of any default or breach committed by me/us of any of the aforesaid provisions, guidelines, rules, indemnity, terms and conditions or any law of statute, I/We shall indemnify the Bank of any loss or damage that may be caused to it. The Bank may adopt such action, as it deems fit on the happening of such event. I/We hereby expressly authorize the Bank to disclose at any time and for any purpose, any information whatsoever relating to my/our personal particulars, accounts, deposits, transactions or dealings with the Bank, to any court of competent jurisdiction, quasi judicial authority, law enforcement agency, relevant wing of Central Government or State Government, RBI, Income Tax authorities, Statutory Authorities, financial institutions, Credit Bureaus/agents/ vendors or any company which is an affiliate or associate or subsidiary or a Group Company of the Bank. Declaration under Section 10 (5) of FEMA 1999:

I/We hereby declare that all foreign exchange transactions as may be entrusted by us to the Bank from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made thereunder. I/We also hereby agree undertake to give such information/documents as will reasonably satisfy you about the transaction in terms of the above declaration. I/We also understand that if I/We refuse to comply with any such requirement or make only unsatisfactory compliant therewith the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us report the matter to RBI.

16. Seafarers Account Opening Declaration (If applicable)

I hereby declare and confirm that I am a Non-Resident Indian (as defined under FEMA) and I am presently on/was on contract with _____ (company) registered at _____ (address of the principal).

I request you to open a NRE Saving Account in my name on the basis of the submitted documents and this declaration.

I undertake to inform the Bank if there is a change in my status of a Non-Resident Indian and/ or if, after a period of five months from the date of this application, I do not renew my contract or enter into a contract with a different company or I am not in employment / under a valid subsisting contract. Consequently, I shall execute all such documents and do all such deeds as shall necessary by the bank to close the NRE account and open a Resident Indian account. I confirm and agree that Bank shall activate be the NRE account opened pursuant to this application and relying on this declaration only after it receives the first credit into the account in foreign currency remitted from an account outside India.

17. Do not Call

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 /emails/ Direct Mailers, we offer a Do Not Call service.

To register for this, please visit our website www.barclays.in or call on 1800 2336565 (MTNL/BSNL users in India) /6000 7888 (private service users in India) or 08003762355 (UK toll free No.) confirm as below:

I/We wish to receive the Offers through telephone calls. I/We do wish to receive the Offers through SMSs .

I/We do wish to receive the Offers through emails. I/We do wish to receive the Offers through Direct Mailers.

Terms & Conditions

(Applicable on your Investment Account)

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 anytime. 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.

3.5. You hereby confirm that all information provided by you to the Bank is true and correct and you are not a citizen / resident of the United States of America or any other country whose laws proscribe you from entering into any investment transaction.

3.6. 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



First Applicant



Second Applicant



Third Applicant

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. performance should not be considered as an indication or guarantee of future yield or results.

3.7. 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.

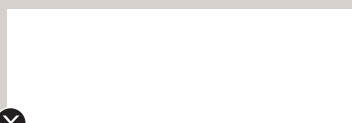
5.8. You must do all that is reasonably possible at all times to make sure that the security procedures are kept secret and any security-related device is kept physically secure. This includes making sure that the security details are not kept in any form (including by browser or other software) in such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

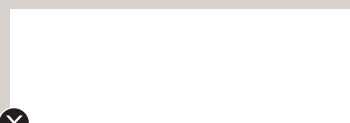
5.10. You will provide all the information you have about the misuse of security procedures and security-related devices in response to any reasonable request we make, and we may pass it to the cyber crime division of the police or other government authorities if we think that will be useful to do so.



First Applicant



Second Applicant



Third Applicant

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.

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.



First Applicant



Second Applicant



Third Applicant

18. Fax Indemnity

To,
Barclays Bank PLC
Branch - _____,
India

This INDEMNITY is signed and executed by _____ hereinafter called as "the Customer", (which expression shall include the authorized signatories, partners for the time being and heir successor/successors in future) of the One Part, in favour of Barclays Bank PLC, a body corporate organized and existing under the laws of the United Kingdom having its head office at One Churchill Place, Canary Wharf, London E14 5HP and acting through its branch office in India (hereinafter called "the Bank"), which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include its successors in title and assigns at _____ (Place) on this ____ day of month of _____ of year 20.... as follows:

WHEREAS:

- A. The Customer maintains bank account(s) with the Bank and avails various banking and other allied facilities from the Bank;
- B. In its day to day business, for operation of its Bank account with the Bank, the Customer is required to give instructions to the Bank in writing. The Bank on receipt of such instructions in original start processing the requests of the Customer. The Customer has requested the Bank to allow the Customer to give instructions in connection with the aforesaid by facsimile transmission (Fax Submission) and thereafter submit the Letter of Instruction as prescribed by the Bank. The customer acknowledges that he is fully aware of the deviation that he has requested for issuing instructions to the Bank through fax submission and will be fully responsible for all consequential risks involved and the liabilities thereof. Each such direction or instruction intimated or purported to be intimated to the Bank by facsimile as aforesaid is hereinafter referred to as "Instruction".
- C. The Customer understands and acknowledge that not all type of operation of the Bank account may be permitted by the Bank basis instruction given by Fax and the Bank can as the case may be insist for having the instrument / instruction in original before processing the same. The Customer also understand and acknowledge that the Bank can, without assigning reason thereof, stop processing the instructions given to it by Fax and Customer will never challenge the decision of the Bank.
- D. The customer has requested the Bank to permit him give instructions through the fax submission which shall be subsequently followed by the Letter of Instruction and the Bank has acceded to the request, subject to the customer providing to the Bank an indemnity to the satisfaction of the Bank which the customer being these presents.

AND IN CONSIDERATION OF THE ABOVE, the Customer hereby agrees, confirms and undertakes with the Bank and these presents witnesseth as follows:

1. The Customer hereby requests and authorizes the Bank to from time to time (at the Bank's discretion), rely upon and act or omit to act in accordance with any directions, instructions and/or other communication which may from time to time be or purport to be given in connection with or in relation to the operation of the account by facsimile by the person(s) authorized by the Customer to act on the Customer's behalf ("Authorized Persons")
2. The Customer acknowledges that:
 - a) sending information by facsimile is not a secure means of sending information;
 - b) the Customer is aware of the risks involved in sending facsimile Instructions, including the risk that facsimile Instructions may:
 - be fraudulently or mistakenly written, altered or sent; and
 - not be received in whole or in part by the intended recipient;
 - c) The request to the Bank to accept and act on facsimile Instructions is for the customer's convenience and benefit.
3. The Customer declares and confirms that the Customer has for the Customer's convenience and after being fully aware of, and having duly considered, the risks involved, (which risks shall be borne fully by the Customer) requested and authorized the Bank to rely upon and act on Instructions which may from time to time be given by facsimile as mentioned above. The Customer further declares and confirms that the Customer is aware that the Bank is agreeing to act on the basis of Instructions given by facsimile only by reason of, and relying upon, the Customer executing this writing and agreeing, confirming, declaring and indemnifying the Bank as done by this writing and the Bank would not have done so in the absence thereof. The provisions of this writing shall apply to any and all matters, communications, directions and instructions whatsoever in connection with the Bank account of the Customer.
4. The Bank may (but shall not be obliged to) act as aforesaid without inquiry as to the identity or authority of the Authorized Person(s) giving or purporting to give any Instruction or as to the authenticity of any facsimile message and may treat the same as fully authorized by and binding on the Customer regardless of the circumstances prevailing at the time of the Instruction and notwithstanding any error, misunderstanding, lack of clarity, fraud, forgery, or lack of authority in relation thereto, and without requiring any confirmation from Bank or Bank following its normal validation procedure by the concerned person acting on behalf of the Bank who shall accept the Instruction to be genuine at the time it was acted upon.
5. The Bank may (but shall not be obliged to) require that any Instruction should contain or be accompanied by such identifying code or test as the Bank may from time to time specify and the Customer shall be responsible for any improper use of such code or test.
6. The Customer hereby agrees that for all Instructions, the Customer shall use the format either acceptable to the Bank or prescribed by the Bank from time to time, and comply with instructions from the Bank.

7. The Customer undertakes, without prejudice to the aforesaid, immediately within 4 days, deliver the original of any Instructions to the Bank, clearly marked "ORIGINAL OF FAXED INSTRUCTION OF _____ (DATE).
8. In consideration of the Bank acting and/or agreeing to act pursuant to the terms of this writing and/or any Instructions as provided in this writing, the Customer hereby agrees to indemnify the Bank and keep the Bank at all times indemnified from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities howsoever arising in consequence of or in any way related to the Bank having acted or omitted to act in accordance with or pursuant to any Instruction or the terms of this writing.
9. Notwithstanding anything contained herein or elsewhere, the Bank shall not be bound to act in accordance with the whole or any part of the Instructions or directions contained in any Instruction and may in its sole discretion and exclusive determination, and without being required to give any notice or assign reason, decline or omit to act pursuant to any Instruction, or defer acting in accordance with any Instruction, and the same shall be at the Customer's risk and the Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action.
10. Upon receipt by the Bank, each Instruction shall constitute and (irrespective of whether or not it is in fact initiated or transmitted by the Customer and/or by the Authorized Person(s), shall be deemed to conclusively constitute the Customer's mandate to the Bank to act or omit to act in accordance with the directions and Instructions contained therein notwithstanding that such Instruction may have been authorized or transmitted in error or fraudulently or may otherwise not have been authorized by or on behalf of the Customer or the Authorized Person(s) or may have been altered, misunderstood or distorted in any manner in the course of communication.
11. The Customer confirms that the Bank shall not be responsible for any consequences arising from causes beyond the control of the Bank.
12. The Customer is aware that the Bank may be receiving facsimile Instructions on thermal paper and, in such case, by reason of the chemical composition of thermal paper, the writing/Instruction on the facsimile/facsimile paper may disappear after a short period. The Customer confirms that the same shall be at the Customer's risk and the Bank shall not be obliged to take any precaution by way of making and preserving a photocopy of such facsimile or otherwise. Without prejudice to the above, if the Bank makes any photocopy of such facsimile, the Customer agrees that such photocopy shall be conclusive and binding upon the Customer notwithstanding that the same is a photocopy.
13. The Bank may at any time without assigning any reason and without any notice withdraw the facility of giving Instructions by facsimile altogether or in respect of any such said Account(s) and/or related banking operations or matters. However, any such termination shall not affect anything done or any rights or liability accrued or incurred prior to the termination and all the above indemnities given by the Customer to the Bank hereunder shall survive any such termination.
14. If the Customer desires to discontinue giving Instructions by facsimile as provided in this writing, the Customer shall deliver to the Bank a prior written notice of 7 (seven) days in this behalf. Such notice of discontinuation shall bind the Customer forthwith upon the notice being given by the Customer. However, such notice of discontinuation shall not be effective as against the Bank until the Bank has acknowledged in writing to the Customer that it has acted on such notice PROVIDED that such discontinuation shall not release the Customer from the terms of this writing in respect of any action taken or omitted to be taken by the Bank in accordance with the Instructions or directions contained in any Instruction or the terms of this writing prior to such acknowledgement by the Bank.
15. The Bank shall not be under any obligations at any time to maintain any special facility for the receipt of any Instructions by way of Facsimile or to ensure the continued operations or availability of any such facsimile or equipment.
16. The Customer confirms that the Bank shall not be liable for any loss or damage caused to the Customer by not complying with the Instructions received by the Bank, due to existence of conditions which are reasonably out of control of the Bank, including but not limited to force majeure conditions like strike by the employees of the Bank, communication systems failure, riots, rains, flood, tempest, war, enemy action, and the like.
17. The Customer acknowledges and confirms that it is aware of the nature of telecommunications services, that the Facsimile transmissions may not be received properly and may be read or be known to any unauthorised persons. The Customer agrees to assume and bear all the risks involved in respect of facsimile transactions and instructions and further agrees that Bank shall not be liable for any claims, loss, damage, cost or expense and liability arising therefrom.
18. The customer is aware and agrees and confirms, that the Bank may at its sole discretion and without assigning any reason be fully entitled to decline the request of the customer either prior or subsequent to the receipt of fax submission / instruction to the Bank to avail of the Services or any of them through the Fax submission and communication of such decision of the Bank to the customer shall be conclusive and binding on the customer without any liability on the part of the Bank whatsoever.
19. The protection available to the Bank under this writing shall be in addition to any protection available to the Bank under any other provision of law or agreement to which the Bank may be entitled. This is also without prejudice to the Bank's other rights, privileges, powers and remedies in law and the Bank may delay enforcing its rights without at any time losing them and waiver of a right by the Bank hereunder available to it by law shall not be deemed to be a waiver of any other rights or of the same right at another time.
20. The Customer confirms that the undertakings and commitments of the Customer contained herein are valid, irrevocable and not subject to any conditions whatsoever.

21. The Customer hereby specifically agrees and confirms that any matter or issue arising hereunder shall be governed by and construed exclusively in accordance with the Indian laws and shall be, at the sole discretion of the Bank, subject to the jurisdiction of the courts of Mumbai in India.

IN WITNESS WHEREOF the undersigned has/have set and subscribed his/her/their respective hand/s hereto, the day and year first hereinabove mentioned at _____



I/We have read and make the various declarations set forth in point 15 to 18 of this form and hereby agree to all the terms and conditions and will abide by them.

“Any tax information contained within this document is provided as generic information for illustrative purposes only. This document is not meant to constitute tax advice but is for guidance only and is therefore not intended to be comprehensive, nor should be content be relied upon in making any estate or tax planning decision without taking independent professional advise. You are responsible for seeking tax advise from your independent professional tax advisor which will be tailored to your exact personal circumstances.”

Yours Sincerely,

Full Name

(Primary Applicant)
As per the proof of Identity document

Signature

Full Name

(Second Applicant)
As per the proof of Identity document

Signature

Full Name

(Third Applicant)
As per the proof of Identity document

(To be signed by all account holders)
Enclosed: as above

Signature

19. Person of Indian Origin (PIO) Declaration (If applicable)

I hereby solemnly affirm and declare that I am a Person of Indian Origin (PIO) as defined under Foreign Exchange Management Act, 1999 (FEMA*).

- A. I hereby enclose copy of my PIO card bearing no OR
- B. I do not have a PIO card, however I satisfy the following condition (please tick the choice applicable to you)
- I held an Indian passport in the past OR
- My parents/grandparents (name) is/was citizen of the Republic of India by virtue of the Constitution of India or the Citizenship Act 1955 OR
- I am the spouse of an Indian citizen or PIO

I further undertake that I shall abide by all applicable laws and regulation with respect to the operation of the account including but not limited to provisions of FEMA and guidelines issued thereunder.

Date

Signature

Second/joint applicant-Person of Indian Origin (PIO) Declaration

I hereby solemnly affirm and declare that I am a Person of Indian Origin (PIO) as defined under Foreign Exchange Management Act, 1999 (FEMA*).

- A. I hereby enclose copy of my PIO card bearing no OR
- B. I do not have a PIO card, however I satisfy the following condition (please tick the choice applicable to you)
- I held an Indian passport in the past OR
- My parents/grandparents (name) is/was citizen of the Republic of India by virtue of the Constitution of India or the Citizenship Act 1955 OR
- I am the spouse of an Indian citizen or PIO

I further undertake that I shall abide by all applicable laws and regulation with respect to the operation of the account including but not limited to provisions of FEMA and guidelines issued thereunder.

Date

Signature

Third/joint applicant-Person of Indian Origin (PIO) Declaration

I hereby solemnly affirm and declare that I am a Person of Indian Origin (PIO) as defined under Foreign Exchange Management Act, 1999 (FEMA*).

- A. I hereby enclose copy of my PIO card bearing no OR
- B. I do not have a PIO card, however I satisfy the following condition (please tick the choice applicable to you)
- I held an Indian passport in the past OR
- My parents/grandparents (name) is/was citizen of the Republic of India by virtue of the Constitution of India or the Citizenship Act 1955 OR
- I am the spouse of an Indian citizen or PIO

I further undertake that I shall abide by all applicable laws and regulation with respect to the operation of the account including but not limited to provisions of FEMA and guidelines issued thereunder.

Date

Signature

* FEMA defines a person of Indian origin (PIO) as a person, being a citizen of any country (a) who at any time held an Indian passport or (b) a person who himself or either of his parents or any of his grandparents were citizens of India by virtue of the constitution of India or the Citizenship Act 1955 or (c) Spouse of an Indian citizen or (d) spouse of a person cover under (a) or (b) or above. (However citizens of Bangladesh and Pakistan are not considered as PIO under FEMA even if they satisfy the above conditions)

20. Referrals

I/we further wish to inform you that my friends, colleagues & relatives whose name and contact details are mentioned below have shown interest in availing banking services with your bank and have requested to be contacted.

Full Name	<input type="text"/>	Full Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
	<input type="text"/>		<input type="text"/>
Contact No	<input type="text"/>	Contact No	<input type="text"/>
Email Id	<input type="text"/>	Email Id	<input type="text"/>
Full Name	<input type="text"/>	Full Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
	<input type="text"/>		<input type="text"/>
Contact No	<input type="text"/>	Contact No	<input type="text"/>
Email Id	<input type="text"/>	Email Id	<input type="text"/>

21. Barclays Bank official use only

Action taken

- Original sighting of identification documents- I have duly verified the copy of the identification document by sighting the originals
- Customer's have signed this form in my presence
- Customer's signature verification - I have verified all applicants' signatures with their passports
- Customer photographs - I have attached a recent passport size photograph of each applicant
- I do not have any reason to believe that the customer's are not PIO's as per FEMA (Only applicable where a PIO self declaration has been provided)
- Confirmation of Source of Funds for Term Deposits over INR 1,500,000 or equivalent

New to Bank (Information to be input for UK customers)

Yes No

If No, number of years with the Bank _____ years

Staff contact number _____

RM Signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
RM Name	<input type="text"/>	RM Employee code	<input type="text"/>						

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.

<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Place	<input type="text"/>
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Primary RM's Signature & Name

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

<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Place	<input type="text"/>
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RM's Supervisor Signature & Name

Please ensure that all documents have been certified and bank stamped before forwarding.

Account sign-off

First Applicant CIF/CIS Number

(Updated customer short name with "NRI" suffix on system)

Second Applicant CIF/CIS Number

Third Applicant CIF/CIS Number

RM-ID

Sourcing-ID

Reference-ID

Customer Segment Retail Corporate Salary* Staff

*If corporate salary account:

Name of the company _____

CIF code _____

Country of sourcing India UAE UK

Branch Name Branch Sort Code - - Branch Outlet Code

Date Staff Signature

RM Name: _____ RM Sales Code: _____ Employee Code: _____ Signature: _____

Mandatory Requirements

KYC Compliance verified by
Employee Name ID

Signature

Approved by: Name ID

Signature

Optional field

A/c referred by code Name

A/c sourced by code Name

A/c relationship manager code Name

22. Documents required for account opening

In case you are a Non-Resident Indian (NRI)

Photocopy of relevant pages of your Passport
Photocopy of valid Work Permit/Employment Visa

In case you are a Person of Indian Origin (PIO) but not an Indian National

Copy of PIO card (if available)
Photocopy of the relevant pages of your Passport (photograph, signature and address page)
Self declaration for PIO as mentioned in point 16 "Person of Indian Origin (PIO) Declaration"

Overseas address proof (Any one)

Copy of Driving Licence
Copy of Utility (water/electricity/gas) bill (not more than 6 months old)
Copy of Work permit
Copy of Valid visa
Copy of Bank account/ Bank issued Credit card statement (not more than 6 months old) or passbook (with entries not more than 6 months old)
Copy of Property tax bill received from a Government department (not more than 12 months old).
Copy of Life insurance policy (not more than a year old) or Premium renewal notice (not more than 12 months old)
Copy of Valid registered lease deed in the name of the account holder
Copy of Vehicle registration card

India address proof (Any one)

Copy of Passport
Copy of Voter's identity card
Copy of Valid driving license
Copy of PAN intimation letter issued by Income Tax department, bearing name and address of the individual
Copy of Landline or post-paid mobile/WLL telephone bill not more than 6 months old.
Copy of Bank account/ Bank issued Credit card statement (not more than 6 months old) or passbook (with entries not more than 6 months old)
Copy of Utility (water/electricity/gas) bill (not more than 6 months old)
Copy of Ration card
Copy of Property tax bill received from a Government department (not more than 12 months old).
Copy of Last available Income Tax Assessment order or PAN allotment letter carrying address of the account holder.
Copy of Bill issued by a co-operative housing society for monthly dues (not more than 6 months old).
Copy of Lifeinsurance policy (not more than a year old) or Premium renewal notice (not more than 12 months old)
Copy of Valid registered lease deed in the name of the account holder.
Copy of Vehicle registration card
Copy of Pension payment order/book/card issued by the State/Central Government.

Seafarer's Account

Copy of Passport with Visa or copy of Passport and Separate Proof of NRI status if Visa/permit is included in the Passport or copy of Passport and CDC (Continuous Discharge Certificate).

Latest Contract Letter

Declaration Letter

If a Permanent Employee, then customer needs to provide the following :

- a. Initial Work Contract &
- b. Last wage slip (within last 6 months)

If a Contract Employee, then customer needs to provide the following :

- a. Last work contract, if it has expired not more than 5 months ago as on date of account opening provided CDC is valid
OR if the customer holds a valid visa and immigration seal is within last 6 months.
- b. If work contract letter expires more than 5 months prior to account opening, a letter from local agent confirming next date of joining vessel or current work contract letter With - Proof of address document for permanent residence as per norms specified above for Indian address proof

A copy of the PAN card is mandatory for opening an investment account.

Country of residence

Nationality

Business activity

Full Name of each account holder	Signature of each account holder
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

(PLEASE NOTE: Where the authority covers an account held in joint names, ALL account holders must sign.)

The use of personal information

You consent to the following

1. We (Barclays Bank) can disclose to and share with and receive from other institutions, credit referencing bureaus, agencies, statutory, executive, judicial and regulatory authorities, whether on request or under an order therefore, and on such terms and conditions as deemed fit by us, such information concerning the account holder, Mandate Holder and that of the account numbers referenced on the reverse (hereinafter collectively referred to as "the Information").
2. We can, at any time and for any purpose, disclose, collect, store, communicate and process the Information by such means with such persons including but not limited to the Barclays Group, third party service providers, partner in joint promotional programs, agencies and representatives, wherever located, as we may deem necessary or appropriate to perform any service for the Bank's benefit.
3. We, any other member of the Barclays Group or any third party service provider can use the Information to inform you by letter, telephone (including sending text message), or email about products and services (including those of others) which may be of interest to you.

Instructions for submitting the mandate

1. Full name: Please provide first, middle and last name above for Mandate Holder
2. After completing the Mandate form, send it to the person you wish to appoint as Mandate Holder
3. Mandate Holder to provide the following:
 - a. Photograph: Paste the Mandate Holder Photograph in space provided
 - b. Proof of Identity: Provide any ONE document as evidence from Mandate Holder:
 - i. Copy of Valid Indian Passport
 - ii. Copy of Photo PAN card
 - iii. Copy of Voter's Identity Card
 - iv. Copy of Valid Driving license
 - v. Copy of Photo Ration Card with photograph of the account holder
 - vi. Copy of Defence Identity card
 - vii. Copy of Identity card issued by a government department/ government company to its employees which includes the date of birth.
 - viii. Copy of Photo Mark Sheet/ certificate issued by boards and universities approved by Compliance.
 - ix. Copy of Pension card (issued by government).
 - x. Copy of Senior Citizen card (issued by government)

- c. Proof of address: Provide any ONE document as evidence:
- i. Copy of Landline or post-paid mobile/WLL telephone bill not more than 6 months old.
 - ii. Copy of Bank account/ Bank issued Credit card statement (not more than 6 months old) or passbook (with entries not more than 6 months old)
 - iii. Copy of Utility (water/electricity/gas) bill (not more than 6 months old)
 - iv. Copy of Ration card*
 - v. Copy of Property tax bill received from a Government department (not more than 12 months old).
 - vi. Copy of Last available Income Tax Assessment order or PAN allotment letter carrying address of the account holder.
 - vii. Copy of Bill issued by a co-operative housing society for monthly dues (not more than 6 months old).
 - viii. Copy of Life insurance policy (not more than a year old) or Premium renewal notice (not more than 12 months old)
 - ix. Copy of Valid registered lease deed in the name of the mandate holder.
 - x. Copy of Vehicle registration card
 - xi. Copy of Pension payment order/book/card issued by the State/Central Government
 - xii. Copy of Voter's identity card*
 - xiii. Copy of Valid driving license*
 - xiv. Copy of PAN intimation letter issued by Income Tax department, bearing name and address of the individual.
- d. Pan Card or Form 60
4. Mandate form and all relevant documents should be handed over in person to any Barclays Bank branch in India. If you can not visit a branch in India then notarized copies of all relevant documents must be couriered to a branch in India.

* Provided these documents are not given as Proof of Identity.

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 Baking is an exclusive 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 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	<input style="width: 90%;" type="text"/>	Signature	<input style="width: 90%;" type="text"/>
Name	<input style="width: 90%;" type="text"/>	Name	<input style="width: 90%;" type="text"/>
Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date:	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

MOST IMPORTANT DOCUMENT - CUSTOMER COPY

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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 or call toll free on 1800 233 6565 (for MTNL & BSNL users) / 6000 7888 (other private service users) or confirm as below:

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