



# **Account Opening Form** for Non-Resident Indians

Please open an account as under

**1. First applicant's details (Primary Applicant)**

Title Mr  Ms  Mrs  Dr  Others

Full Name  Sex Male  Female   
As per the proof of Identity document

Date of birth           Marital Status  Nationality

Mother's Maiden Name  Father's Name

Passport number  Place of issue

Issue date           Expiry date

Place of visa issue  Issue date           Expiry date

**2. Current Overseas Address (Mandatory)\***

Address

Postcode

Country of Residence  Email

Telephone number    -    -            Mobile number

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

Address

Postcode

Country  Telephone number    -    -

Communication to be send to  Overseas address  Address in India  Mobile number

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  Gender Male  Female   
As per the proof of Identity document

Date of birth           Marital Status  Nationality

Mother's Maiden Name  Father's Name

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

Place of visa issue  Issue date           Expiry date

Address

Postcode  Country  Email

Telephone    -    -               Mobile number

Address in India

Postcode  Telephone     -

**5. 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.

**6. Branch Selection**

Mumbai  Neelamangalam (Bengaluru)  Delhi  Junagarh  Kanchipuram  Hyderabad

Ahmednagar  Others

\*Address proof required

## 7. Account selection

Type of account  NRE Savings  NRO Savings  NRE Initial funding amount  NRO Initial funding amount  
 NRE Term Deposit  NRO Term Deposit  FCNR Term Deposit  
Tenor  (Years)  (Months)  (Days)  Amount  
FCNR Currency  GBP  USD  EUR

For interest rates of the deposits, please visit our website [www.barclays.in](http://www.barclays.in)

Please specify the source of funds for the new deposit account if over INR 1,500,000 or equivalent (e.g. salary saving, sale of property, etc.)

## 8. Account funding method

International payment  Cash deposit  Amount  Currency

Other Bank \*NRE/NRO/FCNR Account

\*Delete as appropriate

(Bank details)

(cheque/draft number)

## 9. Renewal of deposits (to be completed for Term Deposit applications only)

Maturity instructions\*

Auto Renewal (same period)  # Credit interest to my/our Barclays A/c no.

Renew Principal Amount Credit maturity proceeds to my/our Barclays A/c

Name as on Barclays A/c

\* If the maturity instruction is not given then the fixed deposit will be automatically renewed

\* In absence of specific instructions on completion of the Term of automatic renewal, interest will be paid at the applicable savings bank rate. In case of automatic renewal, if the deposit is prematurely closed or renewed for a period shorter than its remaining period of the contract, the bank will determine its own penal interest

## 10. PAN Declaration (Mandatory for NRO accounts)

Permanent Account Number (PAN)

(Please strike off whichever is not applicable)

1st Applicant

2nd Applicant

1. My PAN is

2. I do not have a PAN (copy of Form 60/61 is attached)

## 11. Account operation

Single  Joint  Either or Survivor  Anyone or Survivor

### 11.(A) Channel Registration

I/We wish to apply for the following services

Online Services  E-statements\*\* (I/we agree that if I/we have opted for e-statements then physical Statement will be discontinued)

Reconfirm First Applicants Email ID

ATM cum Debit Card/ ATM Card

First applicant :  ATM Card + Debit Card

Second applicant :  ATM Card + Debit Card

\*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 given 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](http://www.barclays.in)

+ Only ATM cards is provided for NRO account.

### 11.(B) 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 we offer a Do Not Call service. To register for this, please visit our website [www.barclays.in](http://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.) or confirm as below:

I wish to receive the offers through  E-mailer  Phone  SMS  Direct Mailers

## 12. We would like to know you better

Objective for opening account  Basic household expense  Investment Opportunities  Other

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  Salaried  Student  Retired  Seafarer  IT Professional  Self employed  
 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)

## 13. 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](http://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.
- xxiv. 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.
- xxv. authorise the bank to pay the nominee the balance of the account in the event of the death of my/our death on production of 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..

- xxvi. 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.
- xxvii. 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.
- xxviii. 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.

**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

## 15. Nomination

Nomination under section 45ZA Of the Banking Regulation Act 1949 & rule 2(1) of Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

I/We, (Name in Block Letters and address of the person holding the Account/Deposit)	
Name	Address
A	
B	

Nominate the following person to whom in the event of my/our/minor's death the amount of the deposit in the above account may be returned by Barclays Bank Plc.

Details of The Nominee					
Type of A/C or Deposit	Name of Nominee	Address of Nominee	Relationship with A/C holder	Age	Date of Birth
NRE Saving					
NRO Saving					
NRO TD					
NRE TD					
FCNR TD					

In the event nominee is a minor this date, I/We appoint \_\_\_\_\_

Name	Address

to receive the amount of the deposit on the minor nominee, in the event of my/our/minor (deposit holder)'s death during minority of the nominee.

Date  Place

Signature    
Primary Applicant Second Applicant

Names, signatures and addresses of two witnesses			
	Name	Address	Signature
1			
2			

Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor

### Declaration (Incase nomination facility not required)

I /We hereby confirm that I/We have read & understood the importance of the nomination facility offered by the bank under the

Signature    
Primary Applicant Second Applicant

### Notes For Nomination:

- Only Individuals can be nominated
- Only one nomination in one account is allowed
- If pattern of A/C holder changes like 1st holder becomes 2nd holder and vice versa - New nomination will be required.
- In the event of any discrepancy about instruction of Nomination, Bank reserves the right of not recording the same.

## 16. 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. 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 herein above mentioned at \_\_\_\_\_

I/We have read and make the various declarations set forth in point 10 to 15 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 advice. You are responsible for seeking tax advice 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

### 17. 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

## 18. Form 60 (Mandatory for NRO Accounts) if, PAN not provided

**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) Reason 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 \_\_\_\_\_ 201 Date \_\_\_\_\_ Place \_\_\_\_\_ Signature of the First Applicant

**FORM No. 60 (Second/Joint 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) Reason 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 \_\_\_\_\_ 201 Date \_\_\_\_\_ Place \_\_\_\_\_ Signature of the Second/Joint Applicant

## 19. 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"  
Pan Card or Form 60 in case of NRO account

### Overseas address proof (Any one)

Copy of Driving Licence  
Copy of Utility (water/electricity/gas) bill (not more than 3 months old)  
Copy of Work permit  
Copy of Valid visa  
Copy of Bank account/ Bank issued Credit card statement (not more than 3 months old) or passbook (with entries not more than 3 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 3 months old.
- Copy of Bank account/ Bank issued Credit card statement (not more than 3 months old) or passbook (with entries not more than 3 months old)
- Copy of Utility (water/electricity/gas) bill (not more than 3 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 3 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
- Copy of Pension payment order/book/card issued by the State/Central Government.

**20. 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

Date

RM Name

RM Employee code

**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

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

## 21. Mandate for a third party to give instructions concerning the operation of a customer's account (s)

The reverse of this form contains the consent for handling Personal Information for third parties

To BARCLAYS BANK PLC ("You") Date

The third party named below ("Mandate Holder") is hereby authorized by me/us to give instructions to you (including payment instruction) concerning the operation of the following bank account held by me/us with you

Account Name  Branch Name

Account Type and Number: NRE Saving Account   
(Only one account per mandate form)

Full name of the Mandate Holder authorised to give instructions

- I/We hereby authorize the Mandate Holder
  - to draw cheques, drafts and bankers orders on the account for local payments;
  - to endorse, accept, receive payment or all money due to me/s and deposit eligible to be deposited in my/our account on my/our behalf;
  - to invest into fixed term deposit or other eligible deposits in India from balance available in my/our account (s) and renew such deposits for such periods as may be given in writing by the Mandate Holder.
  - to operate the account to facilitate making investment in India;
  - to use the ATM Card and cheque book issued in respect of my/our mentioned account; and
  - to request for information from you in relation to the above-named accounts.
- I/We hereby authorise you to honour all the instructions given by such mandate holder/s as if the same were given by me/us
- I/We hereby understand, confirm and agree among others the following:
  - instruction to you pursuant to this letter of authority can be given only in writing duly signed by the Mandate Holder;
  - you are under no duty to make enquiries before acting on any instruction received by you hereunder from the Mandate Holder
  - this letter of authority shall remain in force until cancelled in writing by me/us;
  - you are authorized to issue an ATM card and cheque book to the Mandate Holder;
  - I/We and the Mandate Holder will comply with the provisions of all the applicable guidelines including the Exchange Control Guidelines issued by the Reserve Bank of India and Foreign Exchange Management Act 1999 and all regulation thereunder as application from time to time.
  - This facility permits the Mandate Holder to remit funds in foreign currency to the account holder(s);
  - to indemnify you against any, loss claim, action, proceedings, cost, charges and expenses that may be suffered or incurred by you on account of any activity undertaken by the Mandate Holder pursuant to or in connection with this letter of authority; And
  - the Mandate Holder is not entitled to close the above mentioned account.
- If you cannot visit a branch in India then notarized copies of all relevant documents must be couriered to the branch  
I/We have read and understood all the conditions and hereby agree to comply with the same. I/We further understand and agree the operation of the account by the attorney shall be permitted only to the extent permitted under the applicable RBI regulation/guidelines and I/we attest and verify the signature of the Mandate Holder below.  
I/Mandate Holder agree you may use my personal information as described below. I agree to be bound by the Customer Agreement in so far as it applies to instructions given by me pursuant to this Letter of Authority and to the conduct of the account mentioned above.

Name of the Mandate Holder

Date of birth

Address   
Pin code:  Tel. No.

Photograph  
of Mandate  
Holder

Signature of Mandate Holder

Please keep your signature inside the white box

Country of residence  Nationality  Business activity

Full Name of each account holder

Signature of each account holder

(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 3 months old.
    - ii. Copy of Bank account/ Bank issued Credit card statement (not more than 3 months old) or passbook (with entries not more than 3 months old)
    - iii. Copy of Utility (water/electricity/gas) bill (not more than 3 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 3 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. PanCard 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 cannot 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.