

# **Citibank Non Resident Indian Account Opening Application**

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

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

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

1. One passport size color photograph

And

2. Copy of Passport

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

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

Or

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

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

And

3. Proof of Address:

Please attach signed photocopies of ANY of the following documents mentioning your mailing address and current residential address, respectively:

- a. Current Utility Bill or Bank Statement (must not be more than three months old)
- b. Driver's License
- c. National Identity Card

You can submit the completed Account Opening Application along with the documents mentioned above at:

- ✓ Citibank NRI Service Center. Please visit [www.citinri.com](http://www.citinri.com) for an updated list of Citibank NRI Service Centers. Please remember to carry all originals for our representatives to verify.
- ✓ Citibank branches in India. Please visit [www.citinri.com](http://www.citinri.com) for an updated list of Citibank branches in India. Please remember to carry all originals for our representatives to verify.

**PRIMARY APPLICANT**

**PERSONAL INFORMATION:**

Salutation:  Mr.  Mrs.  Ms.  Dr.  Mx.      Gender :  Male  Female  Third Gender

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_ Date of Birth: DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_

Passport Number: \_\_\_\_\_ Date of Issue: DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_

Date of Expiry: DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_ Permanent Account Number (PAN): \_\_\_\_\_

Country of Residence: \_\_\_\_\_ Nationality: \_\_\_\_\_

Current Residential Address (Please provide proof): \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ ZIP/PIN Code: \_\_\_\_\_

Mailing Address (Please provide proof): \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ ZIP/PIN Code: \_\_\_\_\_

Phone (Residence) (Country code): \_\_\_\_\_ Phone (Work) (Country code): \_\_\_\_\_

Phone (Mobile) (Country code): \_\_\_\_\_ Email: \_\_\_\_\_

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

**EMPLOYMENT & EDUCATION INFORMATION:**

**A. Employment Details:**

Salaried: Employer: \_\_\_\_\_ Designation: \_\_\_\_\_

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

Business Owner  
Name of Business: \_\_\_\_\_  
Nature of Business: \_\_\_\_\_

Others (Please choose one below)

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

Homemaker (Please specify name of spouse) \_\_\_\_\_  Other (Please specify) \_\_\_\_\_

- ▶ If retired, please provide details in sections B, C, D, E & F below for employment prior to retirement.
- ▶ If homemaker or student, please provide details in sections B, C, D, E & F below for your spouse or guardian.

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

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

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

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

F. Education:  High School  Graduate  Postgraduate  Others \_\_\_\_\_

**SENIOR PUBLIC FIGURE DECLARATION**

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

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

Yes  No

## JOINT APPLICANT

### PERSONAL INFORMATION:

Salutation:  Mr.  Mrs.  Ms.  Dr.  Mx. Gender :  Male  Female  Third Gender

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_ Date of Birth: DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_

Relationship with primary applicant : \_\_\_\_\_

Passport Number: \_\_\_\_\_ Date of Issue: DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_

Date of Expiry: DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_ Permanent Account Number (PAN): \_\_\_\_\_

Country of Residence: \_\_\_\_\_ Nationality: \_\_\_\_\_

Current Residential Address (Please provide proof): \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ ZIP/PIN Code: \_\_\_\_\_

Phone (Residence) (Country code): \_\_\_\_\_ Phone (Work) (Country code): \_\_\_\_\_

Phone (Mobile) (Country code): \_\_\_\_\_ Email: \_\_\_\_\_

### EMPLOYMENT & EDUCATION INFORMATION:

#### A. Employment Details:

Salaried: Employer: \_\_\_\_\_ Designation: \_\_\_\_\_

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

Business Owner  
Name of Business: \_\_\_\_\_  
Nature of Business: \_\_\_\_\_

Others (Please choose one below)

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

Homemaker (Please specify name of spouse) \_\_\_\_\_  Other (Please specify) \_\_\_\_\_

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

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

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

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

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

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

F. Education:  High School  Graduate  Postgraduate  Others \_\_\_\_\_

### EXISTING RELATIONSHIPS WITH CITIBANK, N.A., INDIA

#### Primary Applicant

NRI Rupee Checking Account: \_\_\_\_\_  NRI Deposit Account: \_\_\_\_\_

Domestic Citibank Account: \_\_\_\_\_  Domestic Mutual Funds: \_\_\_\_\_

DEMAT Account: \_\_\_\_\_  Home Loan/Personal Loan: \_\_\_\_\_

Credit Card: \_\_\_\_\_

#### Joint Applicant

NRI Rupee Checking Account: \_\_\_\_\_  NRI Deposit Account: \_\_\_\_\_

Domestic Citibank Account: \_\_\_\_\_  Domestic Mutual Funds: \_\_\_\_\_

DEMAT Account: \_\_\_\_\_  Home Loan/Personal Loan: \_\_\_\_\_

Credit Card: \_\_\_\_\_

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

## SETTING UP YOUR ACCOUNT

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

City: \_\_\_\_\_ Branch: \_\_\_\_\_

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

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

Savings Account: Amount: \_\_\_\_\_  Current Account: Amount: \_\_\_\_\_

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

Savings Account: Amount: \_\_\_\_\_  Current Account: Amount: \_\_\_\_\_

C. Purpose of this account:

Household Expenses  Savings/Investments  Others (Please specify) \_\_\_\_\_

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

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

E. Please indicate source of funds:

Salary  Business Income  Inheritance  Investments  Savings

Sale of Property  Others (Please specify) \_\_\_\_\_

F. Please indicate how you will fund the first credit to your account:

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

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

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

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

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

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

H. Debit Cards

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

Primary Applicant  Yes  No Joint Applicant  Yes  No

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

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

Primary Applicant  Yes  No Joint Applicant  Yes  No

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

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

Primary Applicant \_\_\_\_\_ Joint Applicant \_\_\_\_\_

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

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

### TIME DEPOSITS

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

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

### NOMINATION FORM (FORM DA1) Nomination under Section 45 ZA of the Banking Regulations Act, 1949, and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of bank accounts.

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

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

Nominee Name: \_\_\_\_\_

Address: \_\_\_\_\_ ZIP/PIN Code: \_\_\_\_\_

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

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

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

Guardian Name: \_\_\_\_\_

Address: \_\_\_\_\_ ZIP/PIN Code: \_\_\_\_\_

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

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

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

Date :DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_ Place: \_\_\_\_\_

#### PRIMARY APPLICANT SIGNATURE

SIGN  
HERE

WITNESS 1

SIGN  
HERE

Required only if applicants use thumb impressions.

#### JOINT APPLICANT SIGNATURE

SIGN  
HERE

WITNESS 2

SIGN  
HERE

Required only if applicants use thumb impressions.

**FORM 60**

Please complete this section if you do not have a Permanent Account Number (PAN). Please note that you will not receive Tax Deducted at Source (TDS) Certificates in Form 16 A to file taxes in India if you do not provide PAN details.

**FORM NO. 60 Primary Applicant**

Form of declaration to be filled by a person who does not have a Permanent Account Number (PAN) and who enters into any transaction specified in Rule 114B

1. Name & Address of declarant: \_\_\_\_\_  
\_\_\_\_\_

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

3. Amount of the transaction: \_\_\_\_\_

4. Are you assessed to Income Tax in India?  Yes  No

5. If answer to Q4 is "Yes", details of the Ward/Circle/Range where last return of income was filed: \_\_\_\_\_  
\_\_\_\_\_

Reason for not having a Permanent Account Number: \_\_\_\_\_  
\_\_\_\_\_

6. Details of documents being produced in support of address above:

- Passport  Drivers License  Utility Bill  
 Others \_\_\_\_\_

Verification: I \_\_\_\_\_

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

Place : \_\_\_\_\_

Signature :

\_\_\_\_\_  
SIGNATURE

**FORM NO. 60 Joint Applicant**

Form of declaration to be filled by a person who does not have a Permanent Account Number (PAN) and who enters into any transaction specified in Rule 114B

1. Name & Address of declarant: \_\_\_\_\_  
\_\_\_\_\_

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

3. Amount of the transaction: \_\_\_\_\_

4. Are you assessed to Income Tax in India?  Yes  No

5. If answer to Q4 is "Yes", details of the Ward/Circle/Range where last return of income was filed: \_\_\_\_\_  
\_\_\_\_\_

Reason for not having a Permanent Account Number: \_\_\_\_\_  
\_\_\_\_\_

6. Details of documents being produced in support of address above:

- Passport  Drivers License  Utility Bill  
 Others \_\_\_\_\_

Verification: I \_\_\_\_\_

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

Place : \_\_\_\_\_

Signature :

\_\_\_\_\_  
SIGNATURE

**FATCA DECLARATION**

Note: The information in this section is being collected because of enhancements to Citi's new account on-boarding procedures in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements.

	Indicia of U.S. Status	Primary Applicant	Joint Applicant
1	Please list all countries for which you hold citizenship / nationality	1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____
2	Please list all countries for which you hold tax residency	1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____
3(a)	What is your country of birth?	_____	_____
3(b)	What is your city of birth?	_____	_____
4	Do you have a U.S Green Card	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Do you meet substantial presence test (only if you are NOT a US Citizen or US Green Card Holder)*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\*Generally, you will meet substantial present test in US if you were physically present in the United States on at least -

1. 31 days during the current calendar year, and
2. 183 days during current year and preceding two years, counting
  - All the days you were present in the current year (+)
  - 1/3 of the days you were present in the first year before the current year (+)
  - 1/6 of the days you were present in the second year before the current year

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

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

**Declaration and Acknowledgement:**

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

**PRIMARY APPLICANT SIGNATURE**



**JOINT APPLICANT SIGNATURE**



Primary Applicant Name: \_\_\_\_\_

Joint Applicant Name: \_\_\_\_\_

Date : DD\_\_\_\_\_MM\_\_\_\_\_YYYY\_\_\_\_\_

Date : DD\_\_\_\_\_MM\_\_\_\_\_YYYY\_\_\_\_\_

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

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

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

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

1. I/We certify that I/We are over 18 years of age and the information provided in this application form is accurate to the best of my knowledge, information and belief. I/We agree to inform Citibank, N.A., India (Citibank India) of any changes to the information provided during account opening and confirm that I/We will be liable to compensate Citibank India for any loss that Citibank India may suffer as a result of any inaccuracy in this information.
2. I/We also understand that Citibank India will have the sole discretion to reject my/our application form and I hereby undertake not to hold Citibank India liable for the same.
3. I/We hereby declare that I/We am a Non-Resident Indian (NRI) or Person of Indian Origin (PIO) as defined under the Foreign Exchange management Act, 1999 along with its Regulations as amended from time to time and I/We agree to notify Citibank India about my return to India for permanent residence.
4. I/We hereby accept and acknowledge that Citibank India shall have the right and authority to carry out investigations and seek information from the government, local authorities, credit bureaus, or other agencies for confirming the information provided by me/us to Citibank India. Citibank India may use my/our information to administer my/our account and for other business purposes including credit, address verification or anti-money laundering purposes. I/We hereby expressly authorize Citibank India and/or its affiliates/group, to disclose at any time and for any purpose, any information whatsoever relating to my/our personal data and sensitive personal data, accounts, transactions or dealings with Citibank India, to any of the Citibank India's offices, branches, representative offices, affiliates, subsidiaries, agents and/or service providers of Citibank India and third parties selected by any of them, wherever located, for the purposes of administration of my/our account and the facilities extended to me/us hereunder or otherwise as also to any national or local governmental or regulatory or statutory or judicial or quasi-judicial authorities and any agent or contractor engaged to perform services for the Citibank India's benefit. Such disclosure includes, but is not limited to, providing information to U.S. and/or other tax authorities in India or any other applicable jurisdiction relating to my/our account (s), when required and or withholding of such taxes when mandated by law.
5. I/We understand that Citibank NRI Products and Services are issued by Citibank, N.A., through its overseas branches in India in accordance with the regulations of Reserve Bank of India and laws of India (including any governmental actions, orders, decrees and regulations). Payment on these deposits are subject to any Government Acts, Orders, Decrees, Regulations, Political Disputes, Civil Commotion, War, Expropriation or other causes beyond the control of Citibank India where the deposits are made. I/We understand and agree that I/We shall have no recourse for any amounts due and payable to me in connection with the said deposits made by me/us against the Head Office or against any other branch of Citibank, N.A
6. I/We understand that Citibank NRI Products and Services are not issued by a US office of any depository institution and have a lesser preference than US deposits in case of a liquidation event. These products and services are not insured by the Federal Deposit Insurance Corporation (FDIC) of the USA, or Canadian Deposit Insurance Corporation (CDIC) or by any other insurance company or corporation outside India and are subject to cross border and foreign currency exchange risks. These deposits are insured by India's Deposit Insurance and Credit Guarantee Corporation (DICGC) up to a maximum of ₹100,000.
7. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws, regulations and rules applicable to my/our use of this Citibank India account, including any tax, foreign exchange or capital controls, and for reporting or filing requirements that may apply as a result of my country of citizenship, domicile or residence or the location where Citibank India account activities may be conducted.
8. In the event that I/We convert my/our status from a Resident Indian to a Non Resident Indian and request for a conversion of a Citibank India Domestic Account, I/We authorize Citibank India, to re-designate my/our existing Domestic Account to a Non-



Resident Ordinary Account and fully understand the impact of this re-designation on all monies and investments that I/We currently hold in my existing Domestic Account.

- 9. I/We hereby confirm that premature withdrawals of Term Deposits placed now or those that we intend to place in the future shall be paid by Citibank India under the operation rule of 'Either or Survivor'.
- 10. I/We confirm that I/We have read and understood Citibank India's 'Privacy Policy' as available on www.citinri.com. Such Privacy Policy may be amended by Citibank India from time to time at its sole discretion and shall be made available on www.citinri.com for my review.
- 11. I/We understand that the Terms and Conditions governing my/our Citibank India account are available at www.citinri.com and will also be made available along with my/our account opening welcome pack. I/We agree to read and understand these Terms and Conditions (as may be modified or amended from time to time) and hereby agree to be bound by the said Terms and Conditions including those excluding or limiting Citibank's liability. I/We also understand that Citibank reserves the right to alter of these Terms and Conditions.
- 12. Value Added Products:

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

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

**PRIMARY APPLICANT SIGNATURE**

SIGN  
HERE

←

Date : DD\_\_\_\_\_MM\_\_\_\_\_YYYY\_\_\_\_\_

**JOINT APPLICANT SIGNATURE**

SIGN  
HERE

←

Date : DD\_\_\_\_\_MM\_\_\_\_\_YYYY\_\_\_\_\_

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

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

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

- 15. For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the Reserve Bank of India to open accounts for Non Resident Indians and a copy of the same has been submitted along with my/our application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/ Foreigner Regional Registration Office (FRRO) opening an NRO account.

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

**RECENT**  
Color Photograph  
of Primary  
Applicant

**RECENT**  
Color Photograph  
of Joint  
Applicant

**PRIMARY APPLICANT SIGNATURE**

SIGN  
HERE

←

Date : DD\_\_\_\_\_MM\_\_\_\_\_YYYY\_\_\_\_\_

**JOINT APPLICANT SIGNATURE**

SIGN  
HERE

←

Date : DD\_\_\_\_\_MM\_\_\_\_\_YYYY\_\_\_\_\_

**FOR BANK USE: TO BE FILLED BY BANK PERSONNEL ONLY**

Primary Applicant

Joint Applicant

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

Customer has been met in person & has signed in my presence

Yes  No

Yes  No

Original documents seen, verified and returned

Yes  No

Yes  No

City where customer was met

\_\_\_\_\_

\_\_\_\_\_

Employee Name : \_\_\_\_\_

GEID: \_\_\_\_\_

Signature: \_\_\_\_\_



Product Code: \_\_\_\_\_ Source Code: \_\_\_\_\_

RCA PAM Code: \_\_\_\_\_ Base PAM Code: \_\_\_\_\_

Date : DD \_\_\_\_\_ MM \_\_\_\_\_ YYYY \_\_\_\_\_