

ADDITIONAL ACCOUNT FORM FOR INDIVIDUALS

Application Date : D D / M M / Y Y Y Y

SECTION A PERSONAL DETAILS

Primary Applicant Name

Salutation/Title Mr Ms Dr Other _____

First Name _____

Middle Name _____

Surname _____

Customer ID: _____

2nd Applicant Name

Salutation/Title Mr Ms Dr Other _____

First Name _____

Middle Name _____

Surname _____

Customer ID: _____

3rd Applicant Name

Salutation/Title Mr Ms Dr Other _____

First Name _____

Middle Name _____

Surname _____

Customer ID: _____

SECTION B ACCOUNT DETAILS

Type of Account Smart Time Deposit

Currency USD HKD GBP EUR AUD
 SGD JPY Others _____

Mode of Operation Singly Either or Survivor Jointly

Anyone or Survivor Other Instructions _____

Cheque Book Required Yes No

Account Operation by Fax / Email Yes No

Mode Of Funding

Debit Account No. _____

Currency _____ Amount _____

Cheque No. _____ Cheque Date D D / M M / Y Y Y Y

Currency _____ Amount _____

Bank Name _____

Remittance from Bank _____

Amount _____ Currency _____

Ref No. _____

Cash Currency _____ Amount _____

Instructions For Fixed Deposits

Period Years Months Days Rate: _____

Amount _____ Currency _____

Interest Payment Monthly Quarterly
 Half Yearly On Maturity

Interest Payment Instructions Credit to Account RTGS to other Bank
 TT to other Bank Cashiers Order

Maturity Instruction

Do Not Renew

Renew Principal & Interest

Renew Principal and Pay Interest

(Renewal will be for specified tenor at applicable rate of interest with other terms of deposit remaining the same.)

Payment on Maturity by Credit to Account RTGS to other Bank
 TT to other Bank Cashiers Order

Bank Details for Payment of Interest / Maturity Amount

Account No. _____

Swift Code _____ Bank Code _____

Bank Name & Branch _____

Beneficiary Name _____

DECLARATION

1. I/We request the Bank to open the account and relationship as above.
2. I/We agree that the opening and operation of my/our account(s) with the Bank shall be governed by the terms of the mandate from time to time given by me/us to the Bank.
3. I/We have received and read and agree to be bound by the terms and conditions governing or applicable to the accounts of the Customer with the Bank and all the relevant terms and conditions issued by the Bank governing the accounts, collections, remittances and electronic banking. I/We agree to abide and be bound by them and any amendments/alterations and additional thereto that may be made from time-to-time.
4. I/We consent to disclosure as provided herein and agree that all payments/bank charges applicable be debited from the account.
5. It will solely be at the Bank's discretion to issue cheques against the account so opened by this request. Moreover, the Bank may also divulge our name and account number to the printers/printing houses for the purpose of getting the cheque books printed for our accounts.
6. I/We also consent to the Bank advising me/us about all products or services offered by the Bank periodically to us by email/letters/pamphlets.
7. I/We agree to the Bank's disclosure of any information and documents, which the bank considers reasonably necessary for the purpose of compliance with any Anti-Money Laundering ("AML") legislation or regulatory guidelines applicable to the Bank including but not limited to the Anti-Money Laundering and Counter Terrorist Financing (Financial Institutions) Ordinance (Cap. 615 of Laws of Hong Kong) and the Guideline on Anti-Money Laundering & Counter Terrorist Financing (for Authorized Institutions) and its amendments from time to time published by the Hong Kong Monetary Authority and we further undertake to make any disclosure of any information and/or documents and grant access to the Bank to any other documents for such purpose.
8. I/We acknowledge that HDFC Bank Limited, Hong Kong Branch is a member of the Deposit Protection Scheme in Hong Kong. Smart Accounts (Incl. credit balance in Overdraft Accounts) & Time Deposits (not exceeding 5 years) taken by the bank are deposits protected for protection by the scheme up to a limit of HKD 800,000 per depositor. I/We acknowledge that I/we understand that any structured investment products/deposits, currency linked products, equity linked products, range accruals & inverse floaters are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
9. I/We acknowledge that I/we have received & gone through the Personal Data Privacy Policy adopted by the Bank and fully understand the contents of this application form.
10. I/We acknowledge and accept the outsourcing system of the Bank with the following features:

a. The Head Office of HDFC Bank Ltd. (HDFC Bank), having its place of business in India and carrying on the business of banking in India as licensed under the applicable laws and regulations of India, has decided to implement the system to integrate and centrally manage and process the back office operations of its overseas branches, including HDFC Bank Ltd, Hong Kong, at the head office level in India.

b. In implementing the outsourcing system the Hong Kong Branch of the Bank and HDFC Bank have entered into a Master Service Agreement (the "Agreement" which includes such agreement as from time to time amended and varied) which, provides that customers' data confidentiality under the Personal Data (Privacy) Ordinance and Hong Kong's common law on customer secrecy shall be recognized and protected.

c. It is understood that HDFC Bank may have to provide the customer information to related authorities pursuant to the relevant laws in India and that such information would be provided only to those who have taken proper steps to obtain authorization and hold them for legitimate purposes.

LETTER OF INDEMNITY IN RESPECT OF INSTRUCTIONS

1. The Mandate
 I/We refer to the mandate between HDFC Bank Limited (the "Bank") and me/us governing the operation of my/our account(s), banking facilities and arrangements, dealings and transactions with the Bank (the "Mandate").
2. Authority
 2.1. Notwithstanding any other agreement or course of dealing between the Bank and me/us or the terms of the Mandate of any future mandate by me/us to the Bank, the Bank is hereby instructed and authorized, but is not obliged, at its discretion to rely upon and act in accordance with any notice, demand or other communication (such notice, demand or other communication are hereinafter collectively and individually called the "Communications") which may from time to time be, or purport to be, given by telephone, fax or electronic media or means by me/us or on my/our behalf by any one of the persons mentioned in the Schedule below without inquiry on the Bank's part as to the authority or identity of the person making or purporting to make such Communications and regardless of the circumstances prevailing at the time of such Communications.
- 2.2. The Bank shall be entitled to treat such Communications as fully authorized by, and binding upon, me/us, and the Bank shall be entitled (but not bound) to take or omit to take (as the case may be) such steps in connection with, or in reliance upon, such Communications as the Bank may in good faith consider appropriate, whether such Communications include instructions to pay money or otherwise to debit or credit any account, or relates to the disposition or transfer of any money, securities or documents, or issue of bank drafts or purports to bind me/us to any agreement or other arrangement with the Bank or with any other person or to commit me/us to any other type of transaction whatsoever, regardless of the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such Communications.

3. **Indemnity against losses etc**
In consideration of the Bank complying in whole or in part with the terms of this letter as the Bank at its discretion considers appropriate, I/we shall indemnify the Bank and keep the Bank indemnified against all losses, claims, actions, proceedings, demands, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising out of or in connection with such Communications or the Bank's compliance in whole or in part with the terms of this letter.

4. **Miscellaneous**
This Form shall be governed by and construed in accordance with the Laws of the Hong Kong Special Administrative Region and the Bank and Customer hereto hereby irrevocably submit to the non-exclusive jurisdiction of the Hong Kong courts.

SECTION C MANDATE FOR PERSONAL ACCOUNTS

1. **Authority to open account any time**
I/We, the undersigned, request and authorize you to open an account or accounts in my/our joint names and at any time in the future to open such further accounts in my/our joint names of whatever nature or type as any one or all of us (as the case may be) may request you if acting in accordance with the signing arrangement set out in the relevant signature card issued to you or in the Schedule ("Signing Arrangement").

2. **Authorization and requests**

2.1. **To honour cheques etc**
I/We authorize and request you to honour and comply with all cheques, orders to pay, drafts, bills of exchange and promissory notes expressed to be drawn, signed, accepted, endorsed or made on behalf of me/us drawn upon, or addressed to, or made payable with, you whether any relevant account is in credit or in debit or may become overdrawn in consequence or otherwise but without prejudice to your right to refuse to allow any overdraft or increase of overdraft beyond any specified overdraft limit from time to time provided that the same are signed in accordance with the Signing Arrangement.

2.2. **To honour orders to withdraw money etc**
I/We authorise and request you to comply with and give effect to any orders to withdraw any or all money on any account in my/our joint names and with any instructions to deliver, sell, purchase, dispose of or deal with any assets, securities, deeds or documents or other property whatsoever from time to time in your possession for my/our joint account whether by way of security, safe custody or otherwise provided that the same are signed in accordance with the Signing Arrangement.

2.3. **To act on instructions with regard to securities etc**
I/We authorise and request you to act on any request or instructions for the purchase or sale of, or other dealings in, securities or documents or any foreign currency, to accept and act on any application or request for the issue of any letter of credit, performance or security bond or any other bond, guarantee, indemnity or counter-indemnity and any instructions in relation to any letter of credit, guarantee, indemnity or counter indemnity and to act on and accept any instructions in relation to any other businesses or transactions of any nature or in relation to any of my/our sole/joint accounts, in every case whether such sole/joint account is in credit or in debit or may become overdrawn in consequence or otherwise but without prejudice to your right to refuse to allow any overdraft or increase of overdraft beyond any specified limit from time to time provided that the same are signed in accordance with the Signing Arrangement.

2.4. **To grant overdraft facilities etc**
I/We authorise and request you to grant overdraft, advances, loan or other banking facilities or accommodation for any of my/our sole/joint accounts, and by way of security to accept as duly signed or executed on my/our behalf any document creating or evidencing any charge, mortgage, pledge or lien over or in respect of any securities, deeds, documents or other property whatsoever from time to time in your possession for my/our sole/joint account whether by way of security, safe custody or otherwise provided that the same are signed in accordance with the Signing Arrangement.

2.5. **Interest, currency and derivatives transactions**
I/We authorize and request you to enter into interest rate transactions, currency exchange, credit derivatives transactions or equity linked deposits including (without limitation) dealings in spot and forward rate exchange contracts, foreign currency, futures, options, forward rate arrangement, swaps and any other foreign exchange or interest rate hedging arrangements, equity swaps, equity options, credit-linked notes, equity linked deposits and such other instruments as are similar to or derived from any of the foregoing which you may offer and which I/we may request from time to time of any type or nature whatsoever on such terms and conditions as are then current or as may be stipulated by you from time to time, provided that the same or the relevant request, application or agreement is signed in accordance with the Signing Arrangement.

3. **Instruction to countermand cheques etc**
You may act on any instruction to countermand or revoke any cheque, draft other order to pay before it is effected provided that the instruction is signed by or on behalf of me/us in accordance with the Signing Arrangement.

4. **Cheques and remittances**
Remittance or cheques in favour of any one of us may be credited to the joint account without reference to the payee of the remittance or cheque.

5. **Bank's right not affected**
Nothing in the arrangements between you and me/us shall be treated as constituting an implied agreement restricting or negating any lien, charge, mortgage, pledge, right of set-off or other right you may currently have expressly or that may be implied by law.

6. **Statements of account**
I/We agree that I/we will examine all statements supplied by you setting out transactions on any of my/our accounts. I/We agree that, unless I/we object in writing to any of the matters contained in any such statement within 90 days of the date of the statement, I/we shall be deemed conclusively to have accepted all the matters contained in the statement as true and accurate in all respects.

7. **Authority to close account**
You may close at any time and from time to time any of my/our sole/joint accounts by giving 30 days' notice in writing to me/us at my/our address for correspondence given below or such other address for such purpose from time to time notified by or on behalf of me/us in accordance with the Signing Arrangement.

8. **Authorisation and requests to apply to every account**
In the absence of contrary written instructions signed by or on behalf of me/us in accordance with the Signing Arrangement, the above conditions shall apply to each and every account of whatever nature now or subsequently opened by you in my/our sole/joint name/s.

9. **Joint and several liability**
We agree that we shall be jointly and severally liable for (a) any overdraft, advances, loan or other credit facilities or accommodation that may be granted on any account in our joint names, together with all interest, commission and other banking charges and expenses incurred in connection therewith and (b) all obligations and liabilities to you and all agreements, powers and authorities to you directly or indirectly arising out of or in connection with this Mandate and the account of us with you.

10. **Procedure on death of customer**
I/We agree that, in the event of the death of any one of us, all money, securities, investments, deeds, documents and other property whatsoever standing to the credit or held by you for any account in our joint names shall, subject to applicable laws, belong to the survivor (as the case may be) survivors of us and you are to pay or deliver to or to the order of such survivor or survivors all such money, securities, investments, deeds, documents and other property.

11. **Personal Data**
I/We agree to be bound by your Circular to Customers relating to the Personal Data (Privacy) Ordinance ("Circular") and to the use of my/our personal data in the manner specified in the Circular.

12. **Indemnity**
In consideration of your complying in whole or in part with this mandate, I/we hereby jointly and severally undertake to indemnify you against any loss, charge or expense you may suffer or sustain thereby and to absolve you from all liability for loss or damage I/we may sustain from your acting on this mandate.

13. **Miscellaneous**

13.1. Your obligation to give notice to me/us as sole/joint account holders shall be discharged by giving the notice to any one of us.

13.2. Within the context of this Mandate words denoting the singular shall include the plural and vice versa and any reference to any gender shall include a reference to the other genders and each of them.

13.3. Governing law: Subject to any express provision contained in the Terms and Conditions, I agree that this mandate and the payment hereunder shall be governed by and subject to the laws of the Hong Kong Special Administrative Region.

14. **Specimen signatures**
The following signatures operate as the specimen signature of me/each of us.



Primary Account Holder



Joint Applicant 1



Joint Applicant 2

OFFICE USE ONLY

Account No _____ Product Code _____ LG _____ LC _____

Cheque Book Yes No Cheque Series Allocated _____ to _____

Inputter _____ Authoriser _____

Value Date _____ Funds Parked _____ Checked By _____ Approved By _____

Date of Processing _____ Remarks _____

Additional Information _____