

Account Opening Form – Non-Resident Indian

- Before you complete this form, please read the section titled 'Privacy Consent and Customer Acknowledgment' on page 4.
- Provide complete details of account holders for a new customer or update details for an existing customer.

1. Primary Applicant

Existing Customer No <input type="checkbox"/> Yes <input type="checkbox"/>	Account No. or Customer No. <input type="text"/>	Country of Residence <input type="text"/>
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Title <input type="text"/>	Full Name of Primary Applicant (<i>Given names and Surname</i>) <input type="text"/>
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Passport Number <input type="text"/>	Date of Expiry (<i>dd/mm/yyyy</i>) <input type="text"/>	PAN Details: <input type="checkbox"/> Yes <input type="checkbox"/> No PAN <input type="text"/>
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Date of Birth (<i>dd/mm/yyyy</i>) <input type="text"/>	Nationality <input type="text"/>	Gender (<i>Male/Female</i>) <input type="text"/>	Marital Status (<i>Married/Single</i>) <input type="text"/>
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Educational Status/Qualifications <input type="text"/>	Resident Status (<i>NRI/PIO etc.</i>) <input type="text"/>	Number of Years in the Foreign Country <input type="text"/>
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Current Overseas Address (*Mandatory*)

<input type="text"/>		
City	Country	Postcode

India Address (*Optional*)

<input type="text"/>		
City	Country	Postcode

Mailing Address

Current Overseas Address India Address

Type of Residence <input type="checkbox"/> Self Owned <input type="checkbox"/> Company Provided <input type="checkbox"/> Rented <input type="checkbox"/> Other <input type="checkbox"/> (Specify: _____)	Duration of Stay at Current Residence <input type="text"/>
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Nature of Employment <input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Other <input type="checkbox"/> (Specify: _____)	Duration in Current Business <input type="text"/>	Gross Annual Income (INR) <input type="text"/>
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Name of Employer

Nature of Business/Job

Designation/Occupation

Employer Address

<input type="text"/>		
City	Country	Postcode

Mailing Address

<input type="text"/>		
City	Country	Postcode

Telephone Numbers (Country and STD Mandatory)

Residence

+

Country Code STD

Office

+

Country Code STD

Mobile Phone

+

Country Code

Fax

+

Country Code STD

Email Address

2. Type of Account Required

NRO Account Savings Account

NRE Account Savings Account

Term Deposit NRO Deposit NRE Deposit FCNR Deposit (USD, AUD, GBP, EUR, JPY)

Amount for Savings (in figures)

Details for Term Deposit

Amount (In Figures)

Amount (In Words)

Deposit Term: ____ Years ____ Months ____ Days

Interest Payment: Credit to Account Capitalise with Principal

Maturity Instructions

Rollover Principal and Interest Rollover Principal Only Do not Renew Deposit (Credit Settlement Account)

Settlement Account (Principal, Interest and Maturity Proceeds)

Account Number Account Type Bank Details

Purpose of Account

Savings Account Transactions Investments Other (Specify: _____)

Expected Turnover in the Account (INR)

0 – 500,000 500,001 – 1,000,000 1,000,001 – 5,000,000 5,000,001 – 10,000,000 > 10,000,000

Source of Funding

Salary Business Sale of Property Investments Inheritance Savings Other (Specify: _____)

Mode of Funding

Cheque Bank Cheque Wire Transfer Account with Westpac, Mumbai Other (Specify: _____)

Details of Funding (Provide details such as Cheque Number / Reference Number / Westpac Account Number, Amount and Currency)

Signature of Primary Applicant

3. Joint Applicant

Mode of Operation

Either or Survivor Joint Other > (Specify: _____)

Relationship to Primary Applicant

Existing Customer

No Yes

Account No. or Customer No.

Country of Residence

Title

Full Name of Joint Applicant (*Given names and Surname*)

ID Document/Passport Number

Date of Expiry of Passport (*dd/mm/yyyy*)

PAN Details (*If Available*): Yes > Details below No > PAN

Date of Birth (*dd/mm/yyyy*)

Nationality

Gender (*Male/Female*)

Marital Status (*Married/Single*)

Educational Status/Qualifications

Resident Status (*NRI/PIO etc.*)

Number of Years in the Foreign Country

Current Residential Address

City

Country

Postcode

Permanent Address (*If different from Residential Address*)

City

Country

Postcode

Type of Residence

Self Owned Company Provided Rented Other > (Specify: _____)

Duration of Stay at Current Residence

Nature of Employment

Salaried Self Employed Other > (Specify: _____)

Duration in Current Business

Gross Annual Income (INR)

Name of Employer

Nature of Business/Job

Designation/Occupation

Telephone Numbers (*Country and STD Mandatory*)

Residence

Country Code STD

Office

Country Code STD

Mobile Phone

Country Code

Fax

Country Code STD

Email Address

Signature of Joint Applicant

4. Statements and Cheque Book

Cheque Book Details

Number of Leaves	<input type="checkbox"/> 25	<input type="checkbox"/> 50
Crossed Account Payee	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Account Statement Details

Mode of Delivery	<input type="checkbox"/> By Post	<input type="checkbox"/> By Email <i>(Terms apply)</i>
Statement Delivery Frequency	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Semi-Annually	

5. Privacy Consent & Customer Acknowledgement

I/We agree that the Bank (and any other members of the Westpac Group) (the 'Parties') may disclose information about me/us or my/our accounts or any product/services/transactions I/we acquire from the Bank (for example, but not limited to, my/our account number(s), the amount of payments including interest paid or credited to the account(s), the account balance(s) or value(s), my/our name, address, country of residence and my/our social security number/taxpayer identification number or similar data (if applicable), and as made available to them ('Information')):

- to each other, any service provider engaged by a Party (a 'Service Provider'), or a person who acts on my/our behalf in relation to any product (such as my/our adviser);
- to domestic and overseas regulators or other government agencies;
- as required or permitted by any law in any jurisdiction or under any treaty or other agreement entered into by the Bank (or other member of the Westpac Group) with authorities in any jurisdiction; or
- with my/our consent.

I/We acknowledge that sometimes the person that my/our Information is disclosed to may be located outside India, such as (but not limited to), in the United States of America, Singapore and Australia. If a Party transfers my/our Information to a country that does not require a level of data protection that is equivalent to the protection provided under the laws in my/our country, the Party will implement and will procure that its Service Providers implement additional safeguards in order to adequately protect the privacy and security of my/our Information.

I/We hereby declare that if my/our account is established I/We agree;

- to my/our Information being disclosed to the persons described in the manner set out in this section, including by transferring my/our Information to a person outside of India;
- to provide any additional information or documents the Bank requests from me/us in order to comply with a Party's reporting obligations pursuant to law;
- that my/our Information may be used by the above persons for account administration, planning, product development and research purposes;
- to waive any rights to limit or prevent disclosure to tax authorities, under applicable data protection, bank secrecy or similar laws, rules and regulations in respect of the information a Party reports to comply with its reporting obligations;
- that to the greatest extent permitted by applicable law (including applicable rules and regulations), a Party will not be liable to me/us for any loss I/we may suffer as a result of the Party complying with legislation or agreements with governments or tax authorities in accordance with this condition, unless that loss is caused by the Party's wilful default of this section or fraud;
- that this consent will override any inconsistent term or consent provided by me/us under any agreement with the Bank, whether before or after the date hereof.
- that if I/we do not provide a Party with information or documents the Party needs or do not provide a waiver of confidentiality rights where needed, the Bank may (i) withhold amounts, including interest, to be paid or credited to me/us; or (ii) close my/our account, terminate or redeem or determine my/our product/services and/or end the Bank's contractual or other relationship with me/us;
- that if none of the foregoing is acceptable to me/us, I/we accept that the Bank will not be able to take further steps in respect of an account with the Bank, with no liability in that regard.

I/We understand that I/we can access most personal information that the Parties hold about me/us (*sometimes there will be a reason why that is not possible, in which case I/we will be told why*).

To find out what sort of personal information the Parties have about you, or to make a request for access, please contact your Relationship Manager. The Westpac Group means Westpac Banking Corporation and its related bodies corporate. I/We agree:

- to be bound by the terms and conditions which apply from time to time to this account opened by me/us with the Bank;
- the Bank may charge to this or any other account(s) I/we may conduct with the Bank or recover from me/us any bank fees, government charges, taxes or duties imposed on transactions on/or which relate to my/our account(s); and
- that documents presented for identification purposes may be verified by the Bank with an appropriate authority.

6. Our Reporting Obligations on US Persons

The Bank is required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

US Tax Residents *(Please tick where applicable.)*

Individual: I/We certify that I am/we are a US tax resident or US citizen; or

Entity: I/We certify that the entity or any office bearer* or any individual who holds an interest in the entity of more than 25% (a "Controlling Person") is/are a US tax resident or US citizen.

Non-US Tax Residents

Where I/we have not certified that I/we are a US tax resident (by ticking one of the above boxes), by completing this application I/we certify that I/we or (where I/we are applying on behalf of an entity) the entity and/or any Controlling Person is/are not a US citizen or US tax resident.

I/we acknowledge and agree that I/we may be contacted to provide the Bank with further information.

If at any time after account opening, information in the Bank's possession suggests that I/we, the entity and/or any Controlling Person may be a US citizen or US tax resident, I/we may be contacted to provide further information on my/our US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

7. Declarations for Account Opening

I/We, the undersigned ('Customer') certify and declare that all information provided in this application form is true, correct and accurate to the best of knowledge and belief of the Customer. The Customer hereby undertakes to, forthwith, inform Westpac Banking Corporation (*the Bank*) in writing of any changes to the information provided in this application form or otherwise. The Customer understands and agrees that the banking accounts ('Accounts') are being opened by the Bank on the basis of the statements/declarations made in this application form. If any of the statements/declarations made herein or otherwise are found to be incorrect, false, untrue or misleading in any manner whatsoever, the Bank shall be entitled to exercise, in its sole discretion, any rights and remedies available to the Bank including but not limiting to closing the Account, suspending operations in the Accounts, non-payment of interest etc.

The Customer hereby declares that they have read and understood the terms and conditions applicable to the Accounts as specified in the account terms and conditions document (*a copy of which has been sent to the Customer and is in Customer's possession*). The Customer accepts and agrees to be bound by the said terms and conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially with notice (*personal or public*) to the Customer.

Further, the Customer hereby declares that he/she is a non resident Indian or a resident joint holder in case of NRO accounts and the Customer is not resident of any jurisdiction where opening or maintaining of the Account is prohibited by law or regulations of such jurisdiction and by laws and regulation of India.

The Customer hereby declares that he/she is permitted by laws and regulations to open, hold and maintain the Accounts and is legally competent to execute, contract and carry out all banking transactions. The obligations with respect to the Account and operations of the Account are subject to all applicable laws (including, without limitation, any governmental acts, orders, decrees, guidelines, rules and regulations including Reserve Bank of India ('RBI') regulations, fiscal exchange control regulations, *Foreign Exchange Management Act, 1999, Foreign Contribution Regulation Act* etc). The Customer understands and confirms that the Bank will be entitled at all times, to act in accordance with applicable laws, without requiring to provide prior intimation of such actions to the Customer. Any and all limits/constraints imposed by applicable law shall apply to the Account and related facilities/services.

In the event of any change in the residential status of the Customer, the Bank reserves the right to close the Account after giving notice to the Customer.

The Customer agrees to deposit into the Account only such monies that the Customer is legally entitled to deposit and are allowed to be deposited in the Accounts in accordance with prevalent laws and regulations.

The Customer hereby understands and acknowledges that the Bank is entitled to information with regard to source of any monies being deposited in the Account. The Customer undertakes to on demand, without demur or protest, inform the Bank of the source of any monies.

The Customer hereby declares that the transactions relating to foreign exchange routed through the Bank do not involve, and are not designed for the purpose of any contravention or evasion of the provisions of *Foreign Exchange Management Act, 1999* or of any rule, regulation, notification, direction or order made there under. The Customer also hereby agrees and undertakes to give such information/documents as will reasonably satisfy the Bank about the transactions in terms of above declaration.

Nomination required: No Yes (*Mandatory, please submit the Nomination Form*)

I/We acknowledge that I/we have received a copy of:

- the terms and conditions that apply to this account; and
- the fees and charges that apply to this account.

I/We believe the details on the pages of this form to be true and correct.

Sign Across Photo

By (Signature – Primary Applicant)

X

Sign Across Photo

By (Signature – Joint Applicant)

X

Full Name of Primary Applicant (Given names and Surname)

Full Name of Joint Applicant (Given names and Surname)

Date (dd/mm/yyyy)

/ /

Date (dd/mm/yyyy)

/ /

The Person of Indian Origin (PIO) Declaration (if applicable)

I hereby declare that I am a Person of Indian Origin and confirm that: (Please pick a choice applicable to you)

- I held an Indian Passport in the past _____
- I/my father / mother / grandfather / grandmother _____ is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am a spouse of an Indian citizen _____
- My spouse _____ held an Indian passport in the past
- My spouse's father / mother / grandfather / grandmother _____ of is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am attaching herewith the supporting documents to satisfy the above declaration / I do not hold any document in support of my declaration

I am providing below details in support of my claim _____

Signature

X

Title	First Name	Middle Name	Surname

Passport Number

Date

/ /

Bank Use Only

Branch Number	Account Number	Relationship Management Type	Special Condition Group
Account Classification	Statement Cycle	Next Statement Date	Manager Number

Have all account authorities been completed? No Yes

Have all account signatories been identified? No Yes



If 'No', any cheque books ordered must be returned to the branch for collection. These must be held until all relevant account authorities are provided and/or signatory identification requirements have been changed.

I certify that the procedures to open this account have been complied with.

Application form completed by:

Name	Salary Number	Date (dd/mm/yyyy)	Signature
		/ /	X

Customer Information Certificate – Non-Resident Indian (NRI)

Definition: An individual is a natural person (non-corporate) of any nationality
This Customer Information Certificate may be used for:

- Individuals who are customers.
- Individuals acting as a signatory for an organisation.
- Individuals acting as agent on behalf of an organisation.

Please note that this certificate may have been pre-populated with information that the Bank has previously collected from the customer. In completing this form you are responsible for completing any blank sections, checking the accuracy of any pre-populated section, informing us if any of the information is not correct and supplying the correct information in substitution.

1. Individual Details

			Bank Use Only (Initials)
1.	Full Name of the Individual (<i>Given names and surnames</i>)		
2.	If name has changed, evidence of change of name verified from marriage certificate, change of document		
3.	Date of Birth (<i>dd/mm/yyyy</i>)	/ /	
4.	Occupation		
5.	Permanent Account Number (PAN)		
6.	Residential Address (<i>Address must include postcode</i>)		

2. Documents Attached

- In case you are meeting a Westpac official please ensure self attestation on all documents.
 In case you are not meeting a Westpac official please ensure attestation from existing banker, notary public or Indian embassy.

		Customer Use	Bank Use Only (Initials)
1.	Proof of identification <ul style="list-style-type: none"> • Photocopy of relevant pages of your passport showing personal details, address., photograph and signature 	<input type="checkbox"/>	
2.	Proof of Status <ul style="list-style-type: none"> • Photocopy of valid visa (visitor and business visa is not permitted) OR Overseas citizen of India card OR In case of Person of Indian origin (PIO): <ul style="list-style-type: none"> • Photocopy of a valid PIO card (if available) OR complete the PIO declaration on the Form 	<input type="checkbox"/> <input type="checkbox"/>	
3.	PAN Card (<i>Mandatory only for NRO account</i>)	<input type="checkbox"/>	
4.	Proof of overseas address (<i>Provide any one of the following</i>): <i>Address proof is not required if communication address is same as provided in identification document.</i> <ul style="list-style-type: none"> • Photocopy of valid passport page showing the overseas address • Photocopy of utility bill not more than three months old • Photocopy of overseas bank statement not more than three months old • Photocopy of valid Driver Licence • Photocopy of Government issued ID card • Photocopy of lease agreement • Photocopy of bank statement or passbook of a NRI account with another bank • Proof of address of the sponsor along with proof of relationship of the primary application with the sponsor • Original letter issued by your employer/company identifying your overseas address for the purpose of account opening on its letterhead 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

		Customer Use	Bank Use Only (Initials)
5.	<p>Proof of Indian address (<i>Provide any one of the following</i>): <i>Indian address proof is required only if Indian address has been given as communication address.</i></p> <ul style="list-style-type: none"> • Photocopy of a telephone or utility bill not more than three months old • Photocopy of Indian bank statement or passbook not more than three months old • Photocopy of lease agreement • Original letter issued by your employer/company identifying your Indian address for the purpose of account opening on its letterhead 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

3. Certification

Full name of person providing this certificate (<i>Given names and surnames</i>)	
<p>I hereby certify that:</p> <ol style="list-style-type: none"> 1. I am the above individual or I am authorised to complete this certification on behalf of the above individual. 2. The detail included in this certificate are true and correct as at the date of this certificate. 3. All documents in the possession or control of the Customer that verify the information in this certificate have been supplied to the Bank and all documents so supplied are true and correct as at the date of this certificate. 4. I acknowledge that the Bank will rely on this certificate to determine whether to provide services to the Customer in compliance with the law. 	
Signature of person providing this certificate	X
Date (<i>dd/mm/yyyy</i>)	/ /

Privacy Statement: The Bank is collecting your personal information to satisfy its identification requirements under the *Prevention of Money Laundering Act (PMLA)* and Rules and such as may be exchanged with other members of the Westpac group.

The Authorised Representative/agent agrees that where it has provided personal information about the individual in this certificate to the Bank it will tell the individual that is has supplied their information as set out in this certificate to the Bank in order for the Bank to satisfy its identification requirement under the *Prevention of Money Laundering Act (PMLA)* and Rules and such information may be exchanged with other member of the Westpac group.

Bank Use Only

	Name	Signature
<input type="checkbox"/> Confirmed receipt of above documents ➤ Relationship Manager		X
<input type="checkbox"/> Checked ➤ Middle Office		X
<input type="checkbox"/> Approved ➤ Unit Head		X
<input type="checkbox"/> Approved ➤ Team Lead / Head of Middle Office		X

Nomination Form

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking companies (Nomination) Rules, 1985 in respect of bank deposits.

To:	The Manager, Westpac Banking Corporation ("the Bank")
Branch:	<input type="text"/>

1. Customer and Account Details

Customer's Name

In the event of my/our/minor's death, the amount of the deposit account listed below may be returned by Westpac Banking Corporation to the nominee as identified below in Section 2. Details of Nominee.

Account Holder 1

Title Full Name (*Given names and Surname*)

<input type="text"/>	<input type="text"/>
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Address

<input type="text"/>		
City	Country	Postcode

Account Holder 2

Title Full Name (*Given names and Surname*)

<input type="text"/>	<input type="text"/>
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Address

<input type="text"/>		
City	Country	Postcode

Type of Account/Deposit

Account Number

2. Customer and Account Details

Title Full Name (*Given names and Surname*)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Address

<input type="text"/>		
City	Country	Postcode

Relationship with Account Holder

Date of Birth (dd/mm/yyyy)

3. Nominee is a Minor

Complete this section if the nominee is a minor.

as the nominee is a minor on this date, I/We appoint the following person to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Title	Full Name (Given names and Surname)
<input type="text"/>	<input type="text"/>

Address		
<input type="text"/>		
City	Country	Postcode

4. Customer Signature

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

Signature of Account Holder 1	Date (dd/mm/yyyy)	Place
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature of Account Holder 2	Date (dd/mm/yyyy)	Place
<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Witness Details

Thumb impressions must be attested by two witnesses (Complete this section is applicable).

Witness 1

Title	Full Name (Given names and Surname)
<input type="text"/>	<input type="text"/>

Address		
<input type="text"/>		
City	Country	Postcode

Signature	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>

Witness 2

Title	Full Name (Given names and Surname)
<input type="text"/>	<input type="text"/>

Address		
<input type="text"/>		
City	Country	Postcode

Signature	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>

Facsimile / Email Authority and Indemnity - Non-Resident Indian (NRI)

It would be convenient and in my/our interests if I/we could at any time and from time to time send instructions by means of facsimile/email transmission to the bank in relation to any accounts, facilities or other arrangements which I/we may now or in the future have with the bank.

In consideration of the bank agreeing to accept facsimile/email instructions from me/us, I/we agree:

1. That each facsimile/email instruction will be signed:
 - (a) in accordance with my/our current authorities held by the bank; and
 - (b) will be in a form satisfactory to the bank;
2. That provided a facsimile/email instruction appears on its face to be genuine, the bank will have no obligation to verify:
 - (a) the authenticity; or
 - (b) accuracy of any facsimile/email instruction received from me/us or purporting to have been sent by me/us.
3. That the bank may act on any directions contained in such facsimile/email instructions:
 - (a) regardless of by whom the actual or purported instructions were transmitted or by what means any signature may have been affixed to the facsimile/email instruction; and
 - (b) notwithstanding that such facsimile/email instruction may have been:
 - (i) initiated or transmitted in error or fraudulently; or
 - (ii) may otherwise have been altered or distorted prior to or in the course of transmission;
4. That the bank may, in its absolute discretion, defer acting in accordance with the whole or any part of a facsimile/email instruction pending:
 - (a) further enquiry to; or
 - (b) confirmation by me/us but the bank will not be under any obligation to so defer in any case.
5. To release the bank from and indemnify the bank against all claims, losses, damages, costs and expenses howsoever arising in consequence of, or any way related to:
 - (a) the bank having acted in accordance with the whole or any part of any facsimile/email instruction; or
 - (b) the exercise of the discretion conferred upon the bank by clause 4;

except to the extent that the bank has acted negligently in any circumstances in relation to that facsimile/email instructions.

Dated this day of Year

Yours faithfully

Primary Customer's Signature

X

Primary Customer's name in full (*Given names and surname*)

Secondary Customer's Signature

X

Secondary Customer's name in full (*Given names and surname*)