

Section 6: We would like to know you better

OBJECTIVE OF OPENING THE ACCOUNT Basic Household Expenses Investment Opportunities Other- Please specify _____

NUMBER OF YEARS IN FOREIGN COUNTRY upto 2 years 2-5 years over 5 years

SOURCE OF WEALTH Business income Inheritance Investment income Personal Savings Sale of investments Others _____

SELF - EMPLOYED

Occupation Chartered Accountant Doctor Engineer Lawyer Management Consultant Others _____

Annual Income (USD) upto 50,000 50,000 - 100,000 100,000 - 200,000 200,000 - 500,000 over 500,000

BUSINESS

Nature of Business Automobile Export/Import Finance/Banking Hardware/Software Media Others _____

Name of Business _____ No. of years in business upto 2 years 2-5 years over 5 years

Annual business turnover (USD) upto 50,000 50,000 - 100,000 100,000 - 200,000 200,000 - 500,000 over 500,000

SALARIED

Name of company in which employed _____ Designation _____

Annual Income (USD) upto 50,000 50,000 - 100,000 100,000 - 200,000 200,000 - 500,000 over 500,000

No. of years of service in the company upto 2 years 2-5 years over 5 years

OTHERS Nature of occupation _____ Additional information _____

Section 7: Nomination Details Form DA 1 (This section is not mandatory)

Nomination under Section 45ZA of the Banking Regulation Act, 1949, and Rule 2(i) of the Banking Companies (Nomination) Rule, 1985 in respect of bank accounts. I/We (Name(s) and address(es) of Account Holder(s) _____

nominate the following person to whom in the event of my/our/minor's death, the amount of the money in the Account, particulars whereof are given below, may be returned by Citibank, N.A., India AHMEDABAD/AURANGABAD/BANGALORE/BHOPAL/BHUBANESHWAR/CHANDIGARH/CHENNAI/COIMBATORE/FARIDABAD/GURGAON/HYDERABAD/INDORE/JAIPUR/JALANDHAR/KOCHI/KOLKATA/LUCKNOW/LUDHIANA/MUMBAI/NASIK/NEW DELHI/NOIDA/PONDICHERRY/PUNE/SURAT/VADODARA/VAPI (Strike out whichever is not applicable).

Name _____ Age _____ (years)

Address _____

Date of Birth (if nominee is a minor) Relationship with Account Holder (if any) _____

+As the nominee is a minor on this date, I/we appoint

Name _____ Age _____ (years)

Address _____

to receive the amount of money in the Account on behalf of the nominee in the event of my/our/minor's death (if the nominee is still a minor).

I/We am/are nominating the person mentioned above for the Account.

*Strike out if nominee is not a minor.

Section 8: Account funding details and expected use of funds

A. Demand Draft/check (enclosed) No. _____ For _____ Currency and Amount

Drawn on _____

B. Wire Transfer/Telegraphic Transfer done on Date For _____ Currency and Amount

From (remitting bank's name and address) _____

C. Other _____

D. Source of Funds Wages deposited from Employer Investment Inheritance Business Ownership-Name and Type of Business: _____ Sale of Property Other (specify) _____

E. Approximate US dollar range of sources(s) of funding annually: Under \$25,000 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 and Above

F. Expected Use of the account:

Transaction Type	Monthly Estimation of US \$ Value of each transaction type				Estimated Transactions per month		
	Under \$10000	\$10000-\$25000	\$25000-50000	> \$50000	0-3	4-6	7+
Deposits	Cash						
	Checks						
	Direct deposit						
	Funds Transfer						
	Other Electronic transfer						
	Other: (please describe) _____						
Withdrawals	Cash						
	Checks						
	Direct deposit						
	Funds Transfer						
	Other Electronic transfer						

Section 9: Signatures

I/We have read and understood the Citibank, N.A., India Account Terms and Conditions. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting your liability. I/We have also read the terms and conditions governing Citibank Online Internet Banking. I/We also accept the terms and conditions governing the Citibank Privacy Policy. I/We agree that the bank may debit my/our Account for service charges as applicable from time to time. I/We confirm that I/We and my/our Joint Applicants are Non-Resident Indians.* I/We declare that I/We have read the terms and conditions governing Public Figure and declare that: I/We, the customer, agree to Citibank, N.A., India giving me/us notice of availability/readiness of my monthly/quarterly Statement(s) of Account(s) via e-mail to the e-mail ID specified by me. I/We, the customer, agree to receive Alert messages/advice with respect to events/transactions relating to my/our Account/Linked Accounts through e-mail/over my mobile phone to the e-mail ID/ mobile phone number specified by me/us in the Application Form. I/We certify that the details provided in my application form are correct. I/We shall advise the bank in case of any change in any of the above details/information or in case I/We do not wish to avail of statement-on-the-net or receive Alerts/advice through e-mail/over mobile phone. I/We have read and understood the terms and conditions governing statement-on-the-net and CitiAlert. I/We undertake to abide at all times with the various laws including the Foreign Exchange Management Act, 1999 and Regulations framed thereunder, guidelines issued by the Reserve Bank of India/Government and keep myself/ourselves updated of all the changes.

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 Offshore Wealth Services, including any tax, foreign exchange or capital controls, and for reporting or filing requirements that may apply as a result of my/our country of citizenship, domicile or residence or the location where Offshore Wealth Services activities may be conducted. "Offshore Wealth Services" means any products or services provided to individual consumers who reside in countries other than the country in which the providing Business is located.

Tax Certification

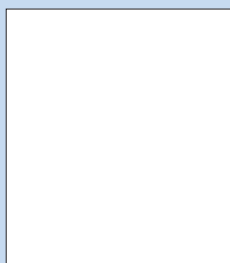
Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien). Certification instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. If you are exempt from backup withholding, write "Exempt" on this line: _____ and sign and date below. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. If you do not wish to be contacted by post or telephone regarding relevant products or services and offers, that we believe will be of interest to you, please tick this box. Please note that the telephone calls you make to Citibank may be recorded and/or monitored for training and quality purposes.

If you do not wish to be contacted by post or telephone regarding relevant products or services and offers, that we believe will be of interest to you, please tick this box. Please note that the telephone calls you make to Citibank may be recorded and/or monitored for training and quality purposes.

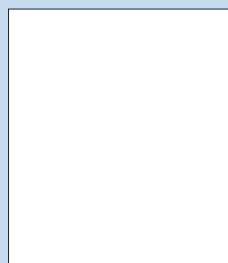
Name 1
X
Signature
(Please ensure that all the applicants have signed above) *Applicable for NRE Accounts only

Name 2
X
Signature
Where Account is made in the name of a minor the guardian must sign.

Section 10: Customer Identification (Photographs)



Name
1st Account Holder

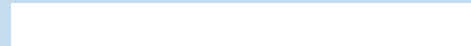


Name
2nd Account Holder

Section 11: To be filled in by the Bank:

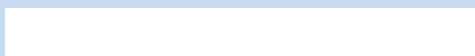
- The customers have been met in person and their documents have been verified against the originals.
 The customers have not been met in person.

The ID Verification has been carried out using: _____

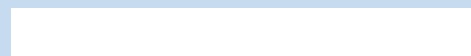


Customer Details Verified By

The address has been verified through: _____



Name of Relationship Manager



Signature

Section 12: Terms & Conditions

- I/We hereby declare that I am/We are Non-Resident Indian(s) of Indian origin as defined under the Foreign Exchange Management Act, 1999 along with its Regulations as amended from time to time. I/We understand that the Rupee Checking Account is a Savings Bank Account and will be opened with Citibank, N.A. India (the "Bank") on the basis of the statements/declarations made by me/us. I/We also agree that if any of the statements/declarations made therein is/are found to be incorrect in material particulars, the Bank is not bound to pay any interest and is also entitled to at its sole discretion close the said Account. I/We also undertake to notify the Bank about my/our return to India for permanent residence. I/We understand that the services herein offered by you are in accordance with the schemes made available by The Reserve Bank of India (RBI) for Non-Resident Indian(s). I/We will abide by the provisions of the NRE/NRO or any other applicable scheme laid down from time to time and any other regulations as prescribed by the Government of India and/or Foreign Exchange Management Act, 1999 and agree to keep myself/ourselves updated about the same. I/We further declare and undertake that 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 Offshore Wealth Services, including any tax, foreign exchange or capital controls, and for reporting or filing requirements that may apply as a result of my/our country of citizenship, domicile or residence or the location where Offshore Wealth Services activities may be conducted.
- I/We hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations and seek information from the government/local authorities/credit bureaus/agencies, etc. for confirming the information provided by me/us to the Bank. The Bank may use my/our information to administer my/our account and for other business purposes including, credit, address verification or anti-money laundering purposes. The Bank shall have the sole discretion to reject my/our application form and I/We hereby undertake not to hold the Bank liable for the same. I/We further understand that in the event of the Bank accepting an application, an intimation confirming the placement of a Deposit and its particulars shall be sent to me/us. The rejection or cancellation of my/our application shall be communicated by the Bank by any means, whether oral or otherwise and the intimation of acceptance or rejection shall be served on me/us in accordance with the Bank's usual practice and I/We agree and undertake to be bound by the same.
- I/We will be bound by all the terms and conditions for any Account with you which I am/we are now opening and may hereafter open with you as laid down by you. I/We confirm that I/we have obtained, read and understood the General Terms and Conditions. I/We also understand that the General Terms and Conditions may be amended from time to time. I/We further agree and understand that it is my/our responsibility for keeping myself/ourselves informed of such amendments. I/We hereby indemnify the Bank against any losses, claims, costs, charges and expenses arising from or suffered by the Bank by reason of mailing for us on our mailing instructions to the Bank. I/We undertake that in case of debits to NRO/NRE Accounts for the purpose of investments in India and credits representing sale proceeds of investments, I/We will ensure that such investments/disinvestments would be covered either by the general or specific permission of RBI.
- I/We agree that the Bank needs to receive clear and written instructions from me/us to induce the Bank to effect fund transfer activities on behalf of me/us. I/We agree to indemnify the Bank against any improper/fraudulent fund transfer instruction purported to be received from me/us. The Bank shall not be obliged to accept from me/us any oral or facsimile or non-specific/unclear instructions. In order to, however, induce the Bank to act upon communications and instructions transmitted by manual procedures (Facsimile, Mail, Messenger, Telephone in case of CitiPhone only), I/We hereby irrevocably agree that, other than an instance arising from the Bank's gross negligence, bad faith or willful misconduct, as long as the Bank acts in compliance with this authorization/instructions, I/We shall indemnify and hold the Bank harmless from and against any and all responsibility for, and any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) in response to instructions to the Bank to transfer funds or purchase, sell or otherwise dispose of commodities or securities, together with any and all attendant costs and expenses including the Bank's reasonable legal fees and expenses (collectively referred to as "losses").
- I/We also acknowledge that the security and control procedures provided by the Bank are designed to verify the source of communication and not to detect errors in transmission or content including discrepancies between names and Account numbers and that the Bank or any intermediary, may execute an instruction by reference to Account number only, even if the name on the Account is also provided. I/We also agree that as long as the Bank acts in accordance with the manual procedures/instructions, the Bank shall have no further duty to verify the content of any instruction or communication or the identity of the sender or conformer thereof, if any, and I/We expressly agree to be bound by any instructions and communications, whether or not authorized, sent in my/our name, and accepted by the Bank. I/We hereby expressly authorize the Bank and/or its affiliates, 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 the Bank, to any of the Bank's offices, branches, representative offices, affiliates, subsidiaries, agents and/or service providers of Citibank 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 Bank'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.
- By opening this Account without entering a Social Security Number/Tax ID No. and signing below, I/we hereby represent(s) and warrant(s) that I am/we are not U.S. Person(s) for purposes of U.S. federal income tax and that I am/we are not acting for or on behalf of a U.S. Person. (U.S. Persons include, but are not limited to U.S. citizens, residents and Green Card holders). A false statement or representation of tax status by a U.S. Person leads to penalties under U.S. law. If my/our tax status changes and I/we become a U.S. citizen, resident, or Green Card holder, I/we shall notify the Bank of the same within 30 days.
- I/We agree to pay a service charge of US\$ 10 per month. I/We also understand that these charges can be revised by the Bank from time to time at the sole discretion of the Bank. I/We also understand that, as per the present offering, the Bank will waive the charge for any month in which the average monthly balance in my Rupee Checking Account is more than US\$ 1,000.

I/We understand that these Accounts/deposits are governed by and subject to the laws in effect from time to time, and payable only at the branch of the Bank where the account/deposit is held. Payment on these Accounts/deposits are subject to any governmental acts, orders, decrees, regulations, political disputes, civil commotion, war, expropriation or other cause beyond the control of the Bank and there is no recourse whatsoever against the Head Office or any other branch of the Bank under the RBI program for Non-Resident Indians in effect from time to time. Deposits at any branch of the Bank in India are not insured by the Federal Deposit Insurance Corporation (FDIC) of the USA or CDIC nor by any other insurance company or corporation outside India. These Accounts/deposits are not covered by the Deposit Protection Scheme under Financial Services Compensation Scheme, nor by Division 2 of Australian Banking Act and as such are not subject to depositor protection provision of the Act. There is also no coverage against sovereign risks including risks arising from any changes in the laws of India. I/We also understand that all deposits on placement and their payments are governed by, and accounts in respect of such deposits shall be subject to the applicable terms and conditions issued by the Bank

For UK Residents:

Citibank, N.A. is authorised and regulated by the Financial Services Authority.

These Accounts/deposits are not covered by the Deposit Protection Scheme under Financial Services Compensation Scheme. Citibank, N.A. is registered as a branch in England and Wales with registered number: BR001018. Its registered office is: Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB. Citibank, N.A. is a banking association organized under the laws of the USA. It is a wholly-owned, indirect subsidiary of Citigroup Inc., which is incorporated in the USA with limited liability. Head office: 399 Park Avenue, New York, NY 10043, U.S.A.

The Rupee Checking Account is an account held with Citibank, N.A., India and the interest accrued on credit balances therein shall be at such rate as determined, from time to time, by Citibank, N.A., India in accordance with applicable Indian law. In some or all respects the regulatory system applying will be different from that of the United Kingdom; in particular the Financial Services Compensation Scheme will not apply. All interest will be paid gross (unless the Bank or the relevant deposit taker or paying agent is required by law to make any deduction or withholding tax) and I/We will accordingly be responsible for declaring and paying any tax on this interest.

TERMS APPLICABLE GENERALLY

The words I, me, my, we, us, and our refer to the person(s) who open the Account(s). The words you, your and the Bank refer to Citibank, N.A., India. Unless expressly specified, the plural number shall include references to the singular number and vice versa and shall apply to all the parties to the account;

Deposit receipt tickets are validated by your machine stamp or authorized initials.

Cheque Deposits: If a cheque credited to the Account is returned dishonored, it may be deposited to my/our Account and the cheque may be sent to me/us at my last known address as per the Bank's records. The Bank will levy applicable service charges.

Statements: The Bank will issue and send to me/us Statements of Account at quarterly intervals or at such intervals as the Bank may deem fit. I/We will inform the Bank in writing within 15 days if any irregularities or discrepancies exist in the particulars of the Account on any Statement the Bank sends to me. If the Bank does not receive any notice to the contrary within 15 days, the Bank may assume that the Statement is correct.

Joint Account: I/We agree that should I/any of us forbid payment from the Account, no amount shall be paid from the Account except on my discharge/ the discharge of all of us or survivor(s). I/We agree that in the event of my/our death, insolvency or withdrawal of any of us, the survivor or survivors or the other of us shall have full control of the monies then and thereafter standing to my/our credit in my/our Account with the Bank and shall be entitled to withdraw the same.

Withdrawal of Service: The Bank reserves the right to withdraw any services and/or to close my/our Account(s) after intimating the same to me/us without assigning any reasons.

Closing of Accounts: The Bank may at any time at its sole discretion, without liability, refuse to accept any Account/deposit, limit the amount that may be accounted/deposited, return all or part of the Account/deposit or upon 7 day notice to me/us, close my Account(s) and discharge my/our entire liability.

Change of Address: Any notice or letter addressed to me/us and sent through post at the address supplied shall be considered as duly delivered to me/us at the time it would be delivered in the ordinary course of post. I/We accept as due notification any change in conditions governing the Account directed to the last known address as per your records.

Stop Payment Orders: I/We can only request you to stop payment on the terms of the Bank's standard Stop Payment Order Form. The Bank shall not be held responsible if each such instruction is overlooked or not carried out.

Assignment/Transfer: I/We agree that the amounts accounted/deposited by me/us cannot in any way be assigned, transferred or charged to any third party by way of security, without prior written consent of the Bank.

Right of Set Off: The Bank may at any time and without notice to me/us combine and consolidate all or any of my/our Accounts and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any or more of such Accounts in or towards satisfaction of any of my/our liabilities to the Bank on any Account/deposit or in any other respect whether such liabilities be actual or contingent, primary or collateral, and several or joint.

CITIBANK PRIVACY POLICY

If I/we provide personal information, the Bank will not disclose it to external organizations unless it has informed me/us or has been authorized by me/us or is required to do so by law. The Bank will maintain this information, as well as the business activities and transactions of the Customer according to its usual strict security and confidentiality standards. From time to time, the Bank sends exclusive marketing offers by normal or electronic mail. However, in keeping with the Citibank Privacy Policy, should I/we prefer not to receive these mailers, I/we will inform Citibank about the same in writing.

STANDING INSTRUCTIONS

I/We hereby agree to indemnify the Bank and hold the Bank harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of my/our above Standing Instructions either on account of non-availability of sufficient funds in my/our Account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur in that behalf. The Bank shall be in no way responsible for non-execution or delay in execution of the Standing Instructions either on account of non-availability of sufficient funds in my/our Account or delays in the mail/courier services or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason

CITICARD TERMS AND CONDITIONS

Fees: All fees related to the CitiCard as determined by the Bank from time to time will be recovered by a debit to my/our Account.

Deposits: The amount of cash/cheque shall be verified by two members of the Bank's staff, one of whom is an officer. The amount verified by the Bank's staff, shall be deemed to be the correct amount deposited by me/us.

Responsibility for Transaction: I/We shall in all circumstances accept full responsibility for all transactions processed by the use of the Card, whether or not processed with my/our knowledge or my authority, expressed or implied. I/We hereby authorize the Bank to debit my/our Account(s) with the amount of any withdrawal or transfer in accordance with the Bank's record of transactions. All transactions arising from the use of the Card to operate a designated Joint Account shall be binding on all the Account Holders, jointly and severally. I/We shall accept the Bank's record of transactions as conclusive and binding for all purposes. Available Funds in the Account: At no time shall I/We use or attempt to use the Card for withdrawal or transfer unless there are sufficient funds in my/our Account(s). Honoring of Card: The Bank shall in no circumstances be liable to me/us if the Card is not honored. Loss/Theft of Card: I/We shall advise you immediately of the loss of the Card, howsoever occurring. Card Ownership/Termination: The Card shall remain the Bank's property and will be surrendered to the Bank upon request. I/We shall return the Card to the Bank for cancellation in the event of no longer requiring the service or if the Card shall be withdrawn by the Bank for any reason whatsoever. These terms and conditions are in addition to the other CitiCard terms and conditions provided for in the Welcome Pack, which have been read, understood and acknowledged by me/us.

TERMS AND CONDITIONS GOVERNING PHONE BANKING

I/We accept that at my/our request the Bank has agreed to provide me/us the facility of carrying out Banking transactions by giving telephonic instructions (which will be accepted by the Bank either manually or by an automated system) apart from any written Standing Instructions now given or that may hereafter be given to the Bank by me/us. I am/We are aware that in connection with such telephonic facility, I/we am/are required to provide the Bank over the telephone my Account number details and Telephone-Personal Identification Number (T-PIN) as originally selected by me/us or as advised by the Bank to me/us or as subsequently changed by oral instructions or otherwise. This telephonic facility shall cover and be applicable to all my/our Accounts (whether savings, current, fixed deposit, loan/overdraft, credit card account or otherwise) now existing or which may hereafter be opened by me/us. I/We unconditionally agree that (i) I/We shall not hold the Bank liable on account of the Bank acting in good faith on such instructions; (ii) in following such instructions, the Bank will be doing so on a best-effort basis and I/We will not hold the Bank liable on account of delay or inability on the part of the Bank to act immediately or at all on any of my instructions; (iii) the Bank may at its discretion charge for or withdraw or suspend the facility wholly or in part at any time; (iv) in case of a Joint Account, the Bank may act on instructions from either/any of us; (v) the Bank may at its discretion decide not to carry out any such instructions where the Bank has reason to believe (which decision of the Bank I shall not question or dispute) that the instructions are not genuine or otherwise improper or unclear or raise a doubt; (vi) the Bank may at its discretion tape or record such instructions and may rely on transcripts of such telephonic instruction in evidence in any proceedings; (vii) at my request the Bank may send to me by fax (at a fax number given by me) financial information (requested by me) regarding my Account(s) which may be of a private and confidential nature and I/We shall not hold the Bank liable in any manner should such information come to the knowledge of any third party. In case there is discrepancy in the particulars or details of any transaction carried out by the Bank in any of my Accounts, I/We shall be obliged to notify you in writing the relevant discrepancy within 15 days of receiving your advice or within 15 days from the date when my periodic Statement of Account becomes due, whichever is earlier, failing which the transaction shall be deemed to be correct and as accepted by me. In consideration of your providing me the said facility, I agree to indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing me the said facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on my instruction. I further certify that the details in my relationship record are correct.

CHANGE OF TERMS AND CONDITIONS

The Bank may, at its absolute discretion, withdraw any services, hereby provided or amend or supplement any of these terms and conditions at any time without notice to me/us.

TERMS AND CONDITIONS GOVERNING INTERNET BANKING

I/We accept that at my request, the Bank has agreed to provide me/us the facility of carrying out Banking transactions by using the Internet Banking facility through the Bank's website apart from any written Standing Instruction now given or that may hereafter be given to the Bank. I am/We are aware that in connection with such Internet Banking facility, I am/we are required to use the Card Number and the Home Banking Personal Identification Number (H-PIN) as advised by the Bank or as subsequently changed by me/us or as received by me by contacting the Bank by oral instruction or otherwise. For me/us to use the Internet Banking service, I/we acknowledge that I/we (a) have read and understood all terms and conditions which govern the usage of Internet Banking facility; (b) understand that my H-PIN is used to transmit/give instructions. I am/We are aware of the confidential nature of the H-PIN and confirm that I/we will not disclose my H-PIN to anybody. I/We will inform the Bank in case my H-PIN is known to anyone else. The Internet Banking facility will be used by me/us solely for the purpose of communication with the Bank in relation to Banking and financial services provided by the Bank(s). I will instruct the Bank to comply with any instructions given through the use of the Internet Banking facility. The Bank shall be entitled to assume that any instruction given to the Bank using my/our H-PIN are given by me/us and that the Bank will not be liable for any fraudulent, duplicate or erroneous instructions given to the Bank through the use of my/our H-PIN. I am/are aware that the Bank will not be liable for any failure to provide the Internet Banking facility or to comply with the terms and conditions governing this Account for any cause that is beyond the Bank's control. I understand that the Bank may withdraw, add to or modify the Internet Banking facilities from time to time by notice to me/us. While advance notice of maintenance work is likely to affect the availability of Internet Banking facilities shall be given, the Bank reserves the right to suspend, upon notice, access to Internet Banking facilities or the provision of all or any of the services at any time if the Bank deems it necessary to do so in the event of an emergency (the opinion of the Bank being conclusive in this respect) or for security reasons. I understand that any instruction by me/us shall be irrevocable when received by the Bank. Should any instruction by the Customer be capable of being executed by the Bank in more ways than one, the Bank may execute the said instruction in any one of the said ways at the Bank's sole discretion, under advice to the Customer. I understand that all records maintained by the Bank, in electronic or documentary form, of the instructions of the Customer and such other details (including but not limited to payments made or received) pursuant to this agreement, shall as against the Customer, be deemed to be conclusive evidence of such instructions and such other details.

My/Our Responsibilities

1. I/We hereby undertake not to interfere with, alter, amend, tamper with or misuse in any manner whatsoever (the opinion of the Bank being conclusive in this respect) Internet Banking facilities provided by the Bank. All records maintained by the Bank in electronic or documentary form, of my/our instructions and such other details (including but not limited to payments made or received) pursuant to this agreement, shall as against me/us, be deemed to be conclusive evidence of such instructions and such other details and are liable to, at the sole discretion of the Bank, be used/produced by the Bank in any Court of law or in any proceedings. I/We undertake to verify the correctness of each Statement or report in relation to any transaction and to notify the Bank within 15 days of the receipt of the Statement or report or before giving any further instructions thereon, whichever is the earlier, of any discrepancies, omissions or debits wrongly made or inaccuracies in the Statement or report so generated. If no objection is made within 15 days or before further instructions are given by me/us, the same shall be conclusive evidence as against me/us without any further proof that the statement or report is correct and the Bank shall be free from all claims in respect thereto. I/We agree that all data relating to the Customer and the Customer's Account(s) may be transmitted to or through and/or stored in any location(s) and accessed by any authorized personnel of the Bank (and its subsidiaries) where, in the opinion of the Bank, such transmission, storage and/or access is necessary for the provision of the services of Internet Banking facilities to me/us. I/We authorize the Bank to provide to third parties such details relating to my/our Account, as may be necessary in order to give effect to any of my/our instructions, in order to comply with the order of any court, government agency or lawful authority or with any laws/regulations in any jurisdiction. In consideration of the Bank providing me with the said facility, I/we hereby agree to indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing me the said facility or by reason of the Bank acting in good faith taking or refusing to take or omitting to take action on my instruction.

TERMS & CONDITIONS GOVERNING SENIOR PUBLIC FIGURE

A "Senior Public Figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity. A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner of at least twenty-five percent of the entity. In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

COMPLIANCE WITH LAWS

I/We agree that I/we shall comply with all applicable national, state and local laws, ordinances, regulations and courts in performing its obligations hereunder, including the procurement of licence, permit certificates and payment of taxes where required. If at any time during the term of this Agreement, the Bank is informed or information comes to the Bank's attention that is or may be in violation of any law, ordinance, regulation or code (or if it is so decreed or adjudged by any court, tribunal or other authority) the Bank shall be entitled to terminate this Agreement with immediate effect.

FEMA DECLARATION

I/We hereby declare that any transaction involving foreign exchange hereunder will not involve, and will not be designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made thereunder. I/We also hereby agree and undertake to give such information/documents as will satisfy the Bank with regard to any foreign exchange transaction in terms of the above declaration. I/We also understand that if I/we refuse to comply with any such requirement or make any unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake any transaction on the Account and shall, if it has reason to believe that any contravention is contemplated by me/us, report the matter to RBI and/or such other authority as the Bank deems fit.

GOVERNING LAWS

This Agreement shall be governed by and be subject to the laws of India. If any suit, action or other proceeding is required to be taken in respect of these, the same shall be instituted and tried in the courts of India, it being the intention of parties to select the courts in India, exclusively by exercising their right of forum selection.

TERMS AND CONDITIONS GOVERNING STATEMENT-ON-THE-NET AND CITALERT

I/We agree to the Bank giving me notice of availability/readiness of my monthly/quarterly Statement(s) or Account(s) via e-mail, to the e-mail ID specified by me/us. I/We agree to receive alert messages/advice with respect to events/transactions relating to my/our Account/Linked Accounts through e-mail/over my/our mobile phone to the address/mobile phone number specified by me/us in the Application form. The Bank would be deemed to have delivered the Statement to me/us, forthwith upon my/our receiving notice of its availability. I/We will be obliged to download and print the Statement of my/our Account after receiving notice as aforesaid from the Bank. Should I/We experience any difficulty in accessing the electronically delivered Statement, I/We shall promptly advise the Bank to enable the Bank to make the delivery through alternate means. Failure to advise the Bank of such difficulty within 72 hours after my receiving notice as aforesaid, shall serve as an affirmation regarding the acceptance by me/us of my/our Statement. I am/We are aware of all security risks including possible third party interception of my/our Statement/alert messages/advice and content of my/our Statement/alert messages/advice becoming known to third parties. I/We agree that I/We shall not hold the Bank in any way responsible for the same and agree that the same not be considered as a breach by the Bank of banker-customer confidentiality. I/We understand that I/We remain fully liable for any of my/our (customer's) contractual liabilities to the Bank irrespective of receipt or non-receipt, of intimation of, my Statement/alert messages/advice. Under no circumstances, except in the case of negligence, shall the Bank or anyone involved in creating, producing, delivering or managing my Statement/alert messages/advice of Account, be liable for any direct, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, Account information, transaction activity, Account balance and any other information available on my/our personal computer is at my/our own risk and my/our sole responsibility. These terms and conditions are in addition to the other CitiAlert terms and conditions provided for in the Welcome Pack.

CITIBANK RUPEE CHECKING ACCOUNT



Free money transfers and much more

Dear Applicant/s,

Thank you for your interest in Citibank Rupee Checking Account.

As you would be aware Citibank Rupee Checking Account is offered under Reserve bank of India programs for Non Resident Indians and guided by the 'Know your customer' (KYC) norms. Under KYC norms we are required to verify the identity of the applicants who wish to open account with Citibank NA.

Incase you have not met a Citibank officer and therefore your identity documents have not been certified, Citibank NA will carry out verification of the information provided in the application form using information from government/local authorities/credit bureaus/agencies, etc. In the event where we are unable to complete such verification we will get back to you and request you to meet a Citibank officer to complete the verification process or get your identity documents certified by the Indian Embassy/ consulate in your country of residence.

We will be able to process your application form post the verification only.

We thank you for your cooperation in this regard and look forward to your patronage of Citibank NRI business.

ACCOUNT OPENING CHECKLIST

Forms without the documentation as given in the Checklist above may delay processing of your application.

Please detach this checklist before submitting/ mailing your application.

Documents required to be submitted by EACH applicant:

- Completed Account Opening Form
- Self-certified photocopies of your Passport, with pages showing personal details as well as Work Permit/Visa details
- Self-certified Secondary Identification Proof - As per country specific details given below
- Self-certified address proof (Utility bill/ bank statement with your mailing address) to be submitted in original on non-returnable basis. Please note that the address proof document should not be more than 2 months old.
- One Photograph per Applicant, with the applicant name written behind it.

Attach a check for US Dollar 1000 or equivalent, favouring Citibank, N.A., India Account (Your Name). We accept and clear local currency checks in USD, GBP, EUR, AUD, CAD and SGD.

Acceptable Secondary Documents

- For US/ Canada Residents only**
For each Account Holder, please attach copies of any ONE of the following:
 - Resident Alien Card (Green Card)
 - Person of Indian Origin (PIO) Card
 - Birth Certificate
 - Marriage Certificate
 - Local Drivers' License
 - Photo Credit Card (issued by VISA/ Master/ Amex or Diners only)
 - Student Identity card issued by the University outside India, accompanied by a current academic transcript or Bursar's receipt for current term
 - Utility bill or Bank Statement (which should not be more than 2 months old and the address on the same should match the address being given on the form)
- For Singapore Residents only**
Along with the copy of passport please attach copy of NRIC/ Employment Pass/ dependent Pass/ Work Permit issued by Singapore government.
Also each Account Holder, please attach copies of any ONE of the following:

A Local Government issued Identity Card ● Person of Indian Origin (PIO) Card ● Marriage Certificate ● Local Drivers' License ● Photo Credit Card (issued by VISA/ Master/ Amex or Diners only) ● Student Identity card issued by the University overseas accompanied by a current academic transcript or Bursar's receipt for current term ● Utility Bill or Bank Statement (which should not be more than 2 months old and the address on the same should match the address being given on the form)

For Australia Residents only

Online Cash Manager (OCM) Account Number with 100 point Check Verification from any one of the following - Australia Post / NRI Service Centre / S-21 Form completed by an acceptable referee.

Additionally, please provide a photocopy of your Australian Driving License / Photocopies of any **TWO** of the following documents - Foreign Driving License ● Person of Indian Origin (PIO) Card ● Bank Account Statement Debit or Credit Card Medicare Card ● Student Identity Card (Mandatory for a Student Account)

Rupee Checking Account Check Clearing Letter

For UK Residents only

Please attach any one of the following recent bills (less than 2 months old and returnable on request) as address proof: Water, Electricity, Telephone, Gas, Council Tax, Bank Statement

For secondary Account Holder (if applicable), whose name is not mentioned in the utility bill, please attach copies of **ONE** of the following Second Ids:

● Local Drivers' License ● Person of Indian Origin (PIO) Card ● Photo Credit Card (issued by VISA/ Master/ Amex or Diners only) ● Student Identity card issued by the University outside India, accompanied by a current academic transcript or Bursar's receipt for current term ● Bank Statement (which should not be more than 2 months old and the address on the same should match the address being given on the form)

Please send the completed form with required documentation to your nearest Citibank NRI Business Center (Please refer to the brochure or visit www.citinri.com for the address).

For Residents of any other Country/ Region

For each Account Holder, please attach copies of any **ONE** of the following:

● A Local Government issued Identity Card ● Person of Indian Origin (PIO) Card ● Birth Certificate ● Marriage Certificate ● Local Drivers' License Photo Credit Card (issued by VISA/ Master/ Amex or Diners only) ● Student Identity card issued by the University overseas accompanied by a current academic transcript or Bursar's receipt for current term ● Utility Bill or Bank Statement (which should not be more than 2 months old and the address on the same should match the address being given on the form)

PLEASE DO NOT MAIL YOUR APPLICATION FORM. KINDLY VISIT THE NEAREST CITIBANK NRI CENTER WITH YOUR ORIGINAL IDENTITY DOCUMENTS AND SUBMIT THE YOUR APPLICATION FORM TO A CITIBANK OFFICER. ALTERNATELY, YOU CAN GET THE DOCUMENTS FOR ALL APPLICANT/S CERTIFIED BY THE INDIA EMBASSY/ CONSULATE IN YOUR COUNTRY OF RESIDENCE AND THEN SEND THE FORMS TO THE NEAREST CITIBANK NRI CENTER.

Additional Requirements

● Please ensure that Account Holders' signatures on the form match with atleast one of the identification documents or with the first party check being submitted

● If you are resident in US, please mention your Social Security Number/Tax ID Number or attach a W8 Ben form (as applicable)

● Affix Guardian's photograph if the Account Holder is a minor.

● In case you have a Citibank Suvidha/Savings Account for domestic resident Indians, please attach a closure letter. In case you are opening an NRO type of account, you can instruct us to credit the balance in your Account in to the Rupee Checking Account.

This is how your Citibank Rupee Checking Account works:



Open an account

Just fill up the Rupee Checking Account form, attached.



Send the completed form with documents to the nearest Citibank NRI Business Center. Your ATM Card and Checkbook will reach you within 10 days.



On opening the account, if you opt for a Mandatee facility, fill the Mandatee form and send it to the Mandatee for signing. Your Mandatee should fill it up and hand it over to the nearest Citibank, N.A., India branch.



How do you transfer money?



1. Funding your Citibank Rupee Checking Account

- | Wire Transfer Funds / Fund your account through a local currency check. We accept and clear local currency checks in all the countries where we have branches. There are no clearing charges or charges for crediting your Rupee Checking Account.
- | Online transfer of funds from your local Citibank Account. *

A no-hassle way of funding your account at your own convenience



Money gets transferred and is held in India in a Savings Account.



2. Withdrawing from your account/Sending money home

- | ATM/Debit Card and Checkbook for you.
- | ATM/Debit Card and Checkbook for your family in India.
- | Free issue and delivery of demand drafts anywhere in India.
- | Online transfer of funds.

You can use the funds anywhere, even when you are travelling to India. Your family can access funds anywhere, anytime at their convenience.



Access and monitor your account

- | Citibank Online Internet Banking
- | CitiPhone
- | CitiAlert

* Available in select locations only.

Citibank NRI Business Value Added Products

Details of First Applicant

Name: Mr./Ms.

First Name

Middle Name (Initial)

Last Name

Telephone: [Country code] [Area Code - Phone Number]

Mobile Number: [Country code] [Area Code - Phone Number]

E-mail ID

Details of Joint Applicant

Name: Mr./Ms.

First Name

Middle Name (Initial)

Last Name

Telephone: [Country code] [Area Code - Phone Number]

Mobile Number: [Country code] [Area Code - Phone Number]

E-mail ID

I/We hereby voluntarily requisition, accept and expressly authorise Citibank N.A and/or all the companies/entities/subsidiaries /affiliates thereof under Citigroup and their agents 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 email ID, Telephone number, Mobile number and Address that Citibank N A may be informed of or be available with Citibank N.A and/or any of it's subsidiaries/affiliates/associates and/or all the companies /entities/ subsidiaries/affiliates thereof under Citigroup to offer and/or market and/or sell to me/us any of the products or services or any enhancements/ upgradation/revisions thereof offered from time to time by Citibank N.A and/or all/any of the companies/entities/ subsidiaries/affiliates thereof under Citigroup.

First Applicant's signatures

Joint Applicant's signatures