

Account Opening Form – Non-Resident Individual

- 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"/>
Title <input type="text"/>	Full Name of Primary Applicant (<i>Given names and Surname</i>) <input type="text"/>	
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 ▶ Details below
Date of Birth (<i>dd/mm/yyyy</i>) <input type="text"/>	Nationality <input type="text"/>	Gender (<i>Male/Female</i>) <input type="text"/>
Educational Status/Qualifications <input type="text"/>		Marital Status (<i>Married/Single</i>) <input type="text"/>
Resident Status (<i>NRI/PIO etc.</i>) <input type="text"/>		Number of Years in the Foreign Country <input type="text"/>
Current Residential Address <input type="text"/>		
City	Country	Postcode
Permanent Address (<i>If different from Residential Address</i>) <input type="text"/>		
City	Country	Postcode
Type of Residence <input type="checkbox"/> Self Owned <input type="checkbox"/> Company Provided <input type="checkbox"/> Rented <input type="checkbox"/> Other ▶ (Specify: _____)	Duration of Stay at Current Residence <input type="text"/>	
Nature of Employment <input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Other ▶ (Specify: _____)	Duration in Current Business <input type="text"/>	Gross Annual Income (INR) <input type="text"/>
Name of Employer <input type="text"/>		
Nature of Business/Job <input type="text"/>		
Designation/Occupation <input type="text"/>		
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	<input type="checkbox"/> Current Account	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Other (Please Specify)
NRE Account	<input type="checkbox"/> Current Account	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Other (Please Specify)
Term Deposit	<input type="checkbox"/> NRO Deposit	<input type="checkbox"/> NRE Deposit	<input type="checkbox"/> Other (Please Specify)

Currency

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

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. Details of Accounts with Other Banks (Required only when opening a Current Account)

Name of the Bank and Address	Type of Facility	Details of Credit Facilities (Description and Amount)
	<input type="checkbox"/> Current Account <input type="checkbox"/> Credit Facility	
	<input type="checkbox"/> Current Account <input type="checkbox"/> Credit Facility	
	<input type="checkbox"/> Current Account <input type="checkbox"/> Credit Facility	
	<input type="checkbox"/> Current Account <input type="checkbox"/> Credit Facility	
	<input type="checkbox"/> Current Account <input type="checkbox"/> Credit Facility	

6. 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.

7. 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.

8. 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 *(If yes, 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.

Mode of Operation

Either or Survivor Joint Other ► (Specify: _____)

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)

/ /

Introduction

Title Full Name of Introducer (Westpac Banking Corporation Customer) (Given names and Surname)

Account No. or Customer No.

I confirm that I have been an account holder with Westpac Banking Corporation for over 6 months. I confirm that I personally know the applicant(s) detailed above for more than six months and confirm his/her identity, occupation and address.

Date (dd/mm/yyyy)

/ /

By (Signature - Introducing Customer)

X

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