

RELATIONSHIP OPENING FORM FOR NON INDIVIDUALS  
HDFC BANK BAHRAIN BRANCH / DIFC BRANCH



Please Fill The Form In Block Letters

Date:   /   /

HDFC Bank DIFC Branch(Regulated by DFSA)

HDFC Bank Bahrain Branch  
(Licensed as a Conventional Wholesale Bank by the Central Bank of Bahrain)

**Client Type**

New Client  Existing Client

Existing HDFC Bank India, Customer ID \_\_\_\_\_

Existing HDFC Bank Bahrain Customer ID \_\_\_\_\_

Existing HDFC Bank HongKong Customer ID \_\_\_\_\_

**Company / Entity Information**

Registered Name \_\_\_\_\_

Country Of Incorporation \_\_\_\_\_

Certificate Of Incorporation No \_\_\_\_\_

Date Of Incorporation   /   /      Licence Number \_\_\_\_\_

Issue Date   /   /      Licence Expiry Date   /   /      In Operation Since \_\_\_\_\_

Company's Net Worth in USD \_\_\_\_\_  Annual Turnover in USD \_\_\_\_\_

Whether customer classified as Pooled Fund  Yes  No

**Entity Type**

Limited Company  Sole Proprietorship  Partnership  Company (Please specify) \_\_\_\_\_

Other/ Other (Please specify) \_\_\_\_\_

**Nature of Business**

Manufacturing of \_\_\_\_\_

Service Provider

Agriculture

Real Estate

Stock Broker

Retail/ Trading of \_\_\_\_\_

Trader

Gems & Jewellery

Public Services

Hotels & Restaurants

Finance / Banking / Insurance

Others (Please Specify) \_\_\_\_\_

Import / Export of \_\_\_\_\_

Money Changer / Forex Dealer

Countries where business is carried out \_\_\_\_\_

**Company's Source of Wealth**

Investment Income

Earnings From Business

Sale of an asset (eg. Car, Property)

Winning Lottery / Prize Money

Others (Please Specify) \_\_\_\_\_

Anticipated Monthly Transactions : Number \_\_\_\_\_ Amount (in USD) \_\_\_\_\_

**Registered Address**

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_

PO Box / Pincode \_\_\_\_\_

**Mailing Address: (If Different From Registered Address)**

\_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_  
PO Box / Pincode \_\_\_\_\_

**Company's Contact Details**

Residence     
Country Code Area Code Number  
Office     
Country Code Area Code Number  
Mobile No     
Country Code Area Code Number  
Fax No.     
Country Code Area Code Number

**Details of Contact Person (For Bank to Contact in Case of Any Need)**

Name \_\_\_\_\_  
Job Title \_\_\_\_\_ Contact Number \_\_\_\_\_  
Email ID \_\_\_\_\_

**Details of Controlling Persons**

Sr. No.	Name & Address	Politically Exposed Person (PEP) or Close Relative of PEP (Yes / No). If Yes, Name of PEP
1		<input type="checkbox"/> Yes <input type="checkbox"/> No
2		<input type="checkbox"/> Yes <input type="checkbox"/> No
3		<input type="checkbox"/> Yes <input type="checkbox"/> No
4		<input type="checkbox"/> Yes <input type="checkbox"/> No
5		<input type="checkbox"/> Yes <input type="checkbox"/> No
6		<input type="checkbox"/> Yes <input type="checkbox"/> No

**Details of Authorised Signatories**

Name Of First AUS \_\_\_\_\_  
Designation Of First AUS \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Passport No \_\_\_\_\_  
Place of Passport Issued \_\_\_\_\_ Passport Issued Date   
Passport Expiry Date  National Identity No \_\_\_\_\_ Nationality \_\_\_\_\_  
Existing Bahrain Cust ID(s) \_\_\_\_\_ Politically Exposed Person (PEP) or Related to PEP  Yes  No If Yes,  
Name of PEP \_\_\_\_\_

Name Of Second AUS \_\_\_\_\_  
Designation Of Second AUS \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Passport No \_\_\_\_\_  
Place of Passport Issued \_\_\_\_\_ Passport Issued Date   
Passport Expiry Date  National Identity No \_\_\_\_\_ Nationality \_\_\_\_\_  
Existing Bahrain Cust ID(s) \_\_\_\_\_ Politically Exposed Person (PEP) or Related to PEP  Yes  No If Yes,  
Name of PEP \_\_\_\_\_

Name Of Third AUS \_\_\_\_\_

Designation Of Third AUS \_\_\_\_\_

Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Passport No \_\_\_\_\_

Place of Passport Issued \_\_\_\_\_ Passport Issued Date 

D	D	M	M	Y	Y	Y	Y
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Passport Expiry Date 

D	D	M	M	Y	Y	Y	Y
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 National Identity No \_\_\_\_\_ Nationality \_\_\_\_\_

Existing Bahrain Cust ID(s) \_\_\_\_\_ Politically Exposed Person (PEP) or Related to PEP  Yes  No If Yes,

Name of PEP \_\_\_\_\_

**Purpose of Relationship with HDFC Bank DIFC Branch / Bahrain Branch**

Investments  Deposit  Trade Finance Facilities  Credit facilities  Others (please specify) \_\_\_\_\_

**Account Details**

**Type of Accounts**

Call Account  Offshore Deposits  Overdraft Account  Current Account

**Currency**

USD  GBP  EUR  AUD  Others (Please Specify) \_\_\_\_\_

**Mode of Operation**

Singly  Jointly  Anyone or Survivor  Other Instructions \_\_\_\_\_

As per board resolution Board Resolution Date 

D	D	M	M	Y	Y	Y	Y
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**Mode of Funding**

Cheque Cheque Number \_\_\_\_\_ Cheque Date \_\_\_\_\_

Cheque Drawn on (Bank name) \_\_\_\_\_

Currency \_\_\_\_\_ Amount \_\_\_\_\_

Remittance Remittance from (Bank name) \_\_\_\_\_

Date of Remittance \_\_\_\_\_

Currency \_\_\_\_\_ Amount \_\_\_\_\_

Remittance reference number \_\_\_\_\_

**Instructions for Offshore Deposits**

\*Period: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Days

\*Amount \_\_\_\_\_ \*Currency \_\_\_\_\_

\*Interest Payment:  Yearly  Half Yearly  On Maturity \*FD Type:  Withdrawable  Non-Withdrawable

\*Interest Payment Instruction: (Please fill Bank Details for payment of interest / Maturity Amount section below in case of TT to other Bank Account)

Credit to Account  TT to other Bank Account Number \_\_\_\_\_

\*Maturity Instructions:  Renew Principal & Interest  Renew Principal & Pay Interest  Do not Renew

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

\*Payment on Maturity by: (Please fill Bank Details for payment of interest / Maturity Amount section below in case of TT to other Bank Account)

Credit to Account  TT to other Bank Account Number \_\_\_\_\_

(all fields marked with \* are mandatory in case you want to open Offshore Deposit)

**Bank details for Payment of Interest / Maturity Amount**

Account Number \_\_\_\_\_ Swift Code \_\_\_\_\_ Bank Code \_\_\_\_\_

Bank Name & Branch \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

### Third Party Verification Declaration

I/We hereby declare that the proposed transaction is conducted on my own/or own behalf

or

I/We hereby declare that the proposed transaction is conducted on behalf of \_\_\_\_\_  
\_\_\_\_\_ (Name of the Third party / beneficiary)

(In case second option is ticked please complete the declaration from the Third party on whose behalf the client is acting)

I/We hereby confirm that \_\_\_\_\_ (**Name of the Client**) is authorised to act on my/our behalf in respect of the proposed transaction by virtue of the \*resolution passed by our Board of Directors on \_\_\_\_\_ / \*Power of Attorney issued on \_\_\_\_\_ a copy of which is attached.

\*cancel whichever is not applicable

\_\_\_\_\_  
Signature of Third Party 1

\_\_\_\_\_  
Signature of Third Party 2

\_\_\_\_\_  
Signature of Third Party 3

### Investor Classification

In reference to my relationship with Bahrain Branch would like to inform the bank on my / our classification as per guidelines issued by The Central Bank of Bahrain.

For Regulated banking services as outlined in the CBB rule books Licensing Requirements Module rule no. LR-1.3.1(h to l), Business Conduct Module and Collective Investment Undertakings Module, I / We would like to declare my / our classification as under:

I am / We are an Accredited Investor as per guidelines issued by The Central Bank of Bahrain

I am / We are a Retail Investor as per guidelines issued by The Central Bank of Bahrain

#### An Accredited Investor includes:

Accredited investors are defined as investors meeting the following criteria:

- (a) Individuals who have a minimum net worth (or joint net worth with their spouse) of USD 1,000,000, excluding that person's principal place of residence;
- (b) Companies, partnerships, trusts or other commercial undertakings, which have financial assets available for investment of not less than USD 1,000,000; or
- (c) Governments, supranational organisations, central banks or other national monetary authorities, and state organisations whose main activity is to invest in financial instruments (such as state pension funds).

**Individuals and commercial undertakings may elect in writing to be treated as accredited investors subject to meeting at least two of the following conditions:**

- The investor has carried out trading/investing transactions, in significant size (i.e. value of transactions aggregating USD 200,000) over the last 12-month period; or
- The size of the investor's financial assets portfolio including cash deposits and financial instruments is USD 500,000 or more; and/or
- The investor works or has worked in the financial sector for at least one year in a professional position, which requires knowledge of the transactions or services envisaged (i.e. the position was professional in nature and held in a field that allowed the client to acquire knowledge of transactions or services that have comparable features and a comparable level of complexity to the transactions or services envisaged).

#### Retail Investor :

**A retail investor means an investor who is not classified as an accredited investor or as an ultra-high net worth investor.**

#### Mark from below, as applicable

I / We agree that as an Accredited Investor. I / We shall not benefit from the specific protections afforded to a Retail Investors. Collective Investment Undertakings are not subject to Deposit Protection scheme applicable to the Kingdom of Bahrain.

I am / We are aware that only Accredited Investors can subscribe to Exempt Collective Investment Undertakings (CIUs). I am / We are aware of the higher risks involved in Exempt CIUs and will provide satisfactory documentation to the bank as required.

**Note : Exempt CIUs are lightly regulated Collective Investment Undertakings that may generally be offered only to accredited investors or ultra-high net worth investors.**

### Client Classification as per DFSA

**Client Classification:** Please check relevant criteria from "A", "B", and "C" below and provide required information:

(A) Assessed Professional Client Based on the Balance sheet: Requirement: 1. own funds or called up capital of at least USD 1 million; and 2. sufficient experience and understanding of relevant financial markets, products or transactions and any associated risks Own funds: means cash and investments as shown in the balance sheet; Share capital: means all the amounts paid-up on allotted shares, less any amounts owing on allotted shares

Particulars	Amount (USD) As per latest Balance sheet
Share Capital	
Cash & Bank Balance	
Investment	

(B) Assessed Professional Client under look through:

Requirement:

(1) where controller is Individual

- (i) The controller of the Company / Undertaking should have Net Asset at least USD 1 million (excluding value of primary residence\*), and
- (ii) Experience in Financial Market and Financial Product

Asset / Investments details	Asset Value (in USD Mil)	Loans / Mortgage / Leverage (in USD Mil)	Net assets value* (in USD Mil)

(2) where controller is another entity (i.e. Subsidiary/ Holding Company/Joint Venture): The controller has to meet one of the two criteria mentioned in above (A) or (C) below. \*Primary residence: An individual's primary residence is excluded from the calculation of their net assets. If an individual who is an expatriate has a primary residence in his home country, such a residence should not generally be counted for the purposes of meeting the net asset test, particularly if the current residence in their host country is rented. However, if the current residence in the host country is owned by the individual, then that may be treated as their primary residence and the value of the residence in the home country of the individual may be counted for the purposes of meeting the net asset test, provided there is sufficient evidence of ownership and an objective valuation of the relevant premises.

(C) Deemed Professional (Please check relevant criteria, and provide supporting evidence):

- A supranational organisation whose members are either countries, central banks or national monetary authorities
- A properly constituted government, government agency, central bank or other national monetary authority of any country or jurisdiction
- A public authority or state investment body
- An Authorised Market Institution, Regulated Exchange or regulated clearing house
- An Authorised Firm, a Regulated Financial Institution or the management company of a regulated pension fund
- A Collective Investment Fund or a regulated pension fund
- A Large Undertaking\*
- A Body Corporate whose shares are listed or admitted to trading on any exchange of an IOSCO member country
- An institutional investor whose main activity is to invest in financial instruments, including an entity dedicated to the securitisation of assets or other
- A trustee of a trust which has, or had during the previous 12 months, assets of at least USD10 million
- A holder of a licence under the Single-Family Office Regulations with respect to its activities carried on exclusively for the purposes of, & only in so far as it is, carrying out its duties as a Single-Family Office

\*Large undertaking: A Person is a Large Undertaking if it met, as at the date of its most recent financial statements, any two of the following requirements:

- (i) it has a balance sheet total of at least USD 20 million;
- (ii) it has a net annual turnover of at least USD 40 million; OR
- (iii) it has own funds or called up capital of at least USD 2 million.

**Own funds:** means cash and investments as shown in the balance sheet;

**Share capital:** means all the amounts paid-up on allotted shares, less any amounts owing on allotted shares.

## Personal Data Protection Law (PDPL)

I/We hereby grant HDFC Bank Limited (the Bank) and its authorised third-party processors consent to process my/our personal information/ data, for the purpose of;

Assessing my/our application and making decisions as to whether the HDFC Bank is able to provide my/our with the products/services I/We have requested.

I/We understand that this is necessary for the Bank's legitimate interests to process personal information for the purposes of assessing my/our application form.

I/We understand that my/our data is stored on secure systems within HDFC Bank premises and with providers of secure information storage facilities in India. The data will be retained for a period as defined by regulatory / legal requirements the bank is subject to.

I/We understand that as a global business HDFC Bank may transfer my/our data outside Kingdom of Bahrain or to any other Country where Bank operates subject to the prevailing laws and Regulations.

I/We understand that as a global business HDFC Bank may transfer my/our data outside DIFC or to any other Country where Bank operates subject to the prevailing laws and Regulations.

I/We understand that HDFC Bank may share my/our personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my/our identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention.

I/We understand that Bank will update me/us on required changes regarding servicing my/our account. HDFC Bank will communicate to me/us about the banking transactions through Phone/Mobile No./e-mail provided by me/us.

I/We understand that HDFC Bank will process my/our data for market research including statistical analysis of user behaviour which the Bank may disclose to third parties in aggregated form.

I/We understand that where I/We have provided consent I/We have the right to withdraw the consent at any time and that such withdrawal will not affect the data processing carried out prior to such withdrawal.

I/We understand that, HDFC Bank may send Newsletter or information about features, products and services, events and special offers related to their products and services I/We may be entitled to or about products and services available from the Bank that may be of interest to me/us etc.

I/We prefer following mode of communication as indicated below (please tick the relevant boxes);

Email  Phone  SMS  I/We am/are not interested in receiving any such newsletter or information.

I/We understand that, I/We can find a full description of what personal data the Bank collects and the purpose of collecting and processing in privacy notice hosted on the Bank's website [www.hdfcbankbahrain.com](http://www.hdfcbankbahrain.com) and [www.hdfcbankdifc.com](http://www.hdfcbankdifc.com)

I/We have read the Terms and Conditions as outlined in attached Client Agreement governing my relationship with HDFC Bank DIFC Branch and agree to abide by the same.

I/We have read the attached Terms and Conditions for opening Account with HDFC Bank Bahrain Branch governing my/our relationship with HDFC Bank Bahrain Branch and agree to abide by the same.

## Vernacular Declaration

I/We agree that I/We can read / write English. I/We am aware that information, documents and terms and conditions for all types of accounts/ investments made via HDFC Bank Bahrain and HDFC Bank DIFC Branch would be in English and I/We can understand the same

I/We confirm that the information provided by me/us above is accurate, correct, true and complete and I/We acknowledge that HDFC Bank has full discretion to approve or to reject my/our application.

I/We undertake to notify HDFC Bank in writing at any time of any changes in any of the particulars or information provided by me/us under this Agreement, and to further provide HDFC Bank with any information or documents it may request from time to time.

Date \_\_\_\_\_ Place \_\_\_\_\_

<p style="text-align: center;"><b>Name of 1st Authorised Signatory</b></p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Signature of 1st Authorised Signatory &amp; Company Seal</p>	<p style="text-align: center;">Photo of 1st Authorised Signatory</p>
<p style="text-align: center;"><b>Name of 2nd Authorised Signatory</b></p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Signature of 2nd Authorised Signatory &amp; Company Seal</p>	<p style="text-align: center;">Photo of 2nd Authorised Signatory</p>
<p style="text-align: center;"><b>Name of 3rd Authorised Signatory</b></p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Signature of 3rd Authorised Signatory &amp; Company Seal</p>	<p style="text-align: center;">Photo of 3rd Authorised Signatory</p>

**For Office Use Only**

**Account Type**

FTF (Face to Face) – If FTF, the RM Certifies below that the customer has signed in his/her presence

NFTF (Non Face to Face) – If NFTF, the Certifier certifies the AOF is signed in his/her presence

Form Verified and Account Opening Approved by

\_\_\_\_\_  
Relationship Manager Name and Employee Number

\_\_\_\_\_  
Team Leader Name and Employee Number

Date \_\_\_\_\_

Date \_\_\_\_\_

Account No: \_\_\_\_\_ Product Code: \_\_\_\_\_ LG \_\_\_\_\_ LC \_\_\_\_\_

Inputter \_\_\_\_\_ Authoriser \_\_\_\_\_ Date of Processing \_\_\_\_\_ Remarks \_\_\_\_\_