



ACCOUNT OPENING FORM FOR NON INDIVIDUALS

ACCOUNT OPENING FORM FOR NON INDIVIDUALS

Bank of Baroda Branch :

Date: | |

Customer ID :

Branch ALPHA

Scheme Code

Account No.

9	0	0																	
9	0	0																	
9	0	0																	
9	0	0																	

AED

USD

EURO

GBP

SECTION 1 – GENERAL INFORMATION

A. LEGAL ENTITY DETAILS

Type of Current Account ☐ General (CA 101) ☐ Offshore (CA 108) ☐ Gold (CA109)

Currency ☐ AED ☐ USD ☐ EURO ☐ GBP

Name of Company:

Legal Status: ☐ Proprietorship ☐ Partnership ☐ Ltd. Liability Co. ☐ FZC / FZE

☐ Branch of Foreign Co. ☐ Joint Stock ☐ Others

Date of Establishment (commencement of operations if different):

Date of Incorporation / registration (if different from Establishment):

Country of incorporation / registration

Incorporation/Registration Document Number:

Incorporation/Registration Doc Expiry** : _____ Issuing Authority : _____

Nature of account: ☐ Resident ☐ Non Resident*** Country & Year _____

*** In case of Non-resident Account kindly provide the latest copy of the renewed Trade License of the Parent Company issued in the country of Incorporation.

Business Activity	% of Total Turnover
1.	
2.	
3.	

Registered Address:

P.O.Box:

State:

Country:

Principal Business Address:

P.O.Box:

State:

Country:

* If applicable, please provide following details:

Name of the Group (Parent Company):

Year of Incorporation of Parent Company :

Country of Incorporation of Parent Company :

Country of Main Business Activity of Parent:
Main Business Activity of Parent:
Is customer/parent listed on any stock exchange (if yes, provide details):
Name of Exchange: _____ Company Code: _____
Is the parent group banking with BOB ? (if yes please advise Branch and account number) <input type="checkbox"/> Yes <input type="checkbox"/> No
BOB Branch & Account Number

B. FINANCIAL INFORMATION

1. Purpose of Account: _____

2. Do you intend doing Trade Finance and Guarantee business with BOB: ☐ Yes* ☐ No

***If yes, facilities:** _____

3. Turnover:

a. Your Local sales turnover (Annual AED 'thousands)

Current _____ Projected: _____

b. Your Group sales turnover (Annual USD 'thousands)

Current _____ Projected: _____

4. Approximate Annual Profit/Before Tax:

Local (AED 'thousands) Current: _____ Projected: _____

Group (USD 'thousands) Current: _____ Projected: _____

5. Approximate Total Value of All Assets:

Local (AED 'thousands): _____ Group (USD 'thousands): _____

6. Share Capital

Authorised (AED Millions): _____

Issued (AED Millions): _____

Paid (AED Millions): _____

7. Principal source of funds/Capital employed into Business: _____

Source of currency deposited, account opening funds

8. Principal Source of Wealth for Customer: _____

Relates to business activity or situation that generated the Customer's accumulated capital

C. OTHER INFORMATION

1. Please confirm if your company has gone through any Ownership change in the last 3 years? ☐ Yes* ☐ No

*If Yes, please provide details of the change and documentation

2. Please confirm if your company has gone through any Legal Entity status change in the last 3 years? ☐ Yes* ☐ No

*If Yes, please provide details of the change and documentation

3. Please provide details of any other Business accounts you may have with BOB Group:

Account Name	Customer Number	Country
1.		
2.		

4. Please list any related entities to the Company, if any and % ownership:

Within Country where this account is operated:

Name of Entity	How related (eg. Affiliate, associate , Subsidiary of parent)	% ownership

Outside Country:

Name of Entity	How related (eg. Affiliate, associate , Subsidiary of parent)	% ownership

5. Number of employees in the Company : _____

6. Number of employees in the Group : _____

7. Please list any countries in which the Company has operations (eg. Sales offices, factories, representative offices etc)

Operation Type	Country	% of Total Company Assets (Entity)	% of Total Company Assets (Group)

8. Attached a copy of the company structure chart- Y or N

COMMERCIAL INFORMATION

1. Please list the products / services offered by the company.

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____

2. Are you authorized distributor/agent for any products/services? If yes, please list below:

Product

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____

3. Please provide names of your Top 5 Buyers (by Gross Sales) and Top 5 Suppliers (by Gross Purchases) in the space provided below:

Buyers	Country of Export	Country of Final Destination (if not same as Country of Export)	% of Sales
1			
2			
3			
4			
5			

Suppliers	Country of Export	Country of Final Destination (if not same as Country of Export)	% of Sales
1			
2			
3			
4			
5			

TRANSACTION INFORMATION

1. Approximately how many Telegraphic Transfers (TTs) is your business expected to have in a month?

Inward: Number of Transactions _____ Total Value (USD '000s) _____

Outward: Number of Transactions _____ Total Value (USD '000s) _____

2. Please list all the countries that you expect to send and receive TTs to and from:

Inward (to USD) _____

Outward (from USD) _____

3. Approximately how many Cash transactions is your business expected to have in a month?

Withdrawal: Number of Withdrawals _____ Total Value (AED '000s) _____

Deposit: Number of Deposits _____ Total Value (AED '000s) _____

4. Approximately how many Cheque transactions is your business expected to have in a month?

Number of Withdrawals _____ Total Volume (AED '000s) _____

Number of Deposits _____ Total Volume (AED '000s) _____

E. CONTACT DETAILS

The below information will be used for all future communications by the Bank.

Correspondence Address

Telephone Number :
Office 1 :
Office 2 :
Fax :
Email :
Website / URL Address of the Company :

Primary Contact Person along with Mobile Number

Name :	Name :	Name :
Position :	Position :	Position :
Mobile :	Mobile :	Mobile :

F. OTHER BANKS INFORMATION (IF ANY):

Other Banks Used (Name and Location)	Purpose (please give brief summary)			
	Type of Account	Account No.	Credit Facilities	Investments
1.				
2.				

SECTION 2 – CUSTOMER ONBOARDING INFORMATION

1. DETAILS OF OWNERSHIP, DIRECTORS & AUTHORISED SIGNATORY(S) OF THE COMPANY

Following are all the (Entity/Individual) IMMEDIATE OWNERS/Principal Shareholders (as per trade license/company register/ official gazette) of the company with shareholding of 5% or more

Full Name of Shareholder* :			
Residential Address of Shareholder And Telephone Number/ Principal Business Address :			
Identification Document (Passport / Company Registration) Details**	Country of Residence and Country of Head Quarters	Shareholding/ Ownership Percentage (%)	Others (if applicable)
Passport No.	Country of Residence:		Names of Stock Exchange, if listed:
ID/Registration No Expiry Date :	Country of Head Quarters:		Ticker ID, if applicable
Occupation:			Name of Regulatory Body (if regulated entity)
Country of Birth/Incorporation:			Country of Regulatory Body:
Nationality/Dual Citizenships:			Regulatory Ref. No:
Visa Details, Visa No. & Expiry Date:			BOB Customer ID, if Applicable

Full Name of Shareholder* :			
Residential Address of Shareholder And Telephone Number/ Principal Business Address :			
Identification Document (Passport / Company Registration) Details**	Country of Residence and Country of Head Quarters	Shareholding/ Ownership Percentage (%)	Others (if applicable)
Passport No.	Country of Residence:		Names of Stock Exchange, if listed:
ID/Registration No Expiry Date :	Country of Head Quarters:		Ticker ID, if applicable
Occupation:			Name of Regulatory Body (if regulated entity)
Country of Birth/Incorporation:			Country of Regulatory Body:
Nationality/Dual Citizenships:			Regulatory Ref. No:
Visa Details, Visa No. & Expiry Date:			BOB Customer ID, if Applicable

* For non-individuals – Please state legal full name of the company (correspondence/short name will be same).

For individuals, please state Title first, followed by first name, middle name and family name

** For individuals – Please state Passport No., ID No. and Nationality.

For Companies – Please state Registration No. and Country of Incorporation.

Please attach Annexure, if number of Shareholders are more.

SECTION 2 – CUSTOMER ONBOARDING INFORMATION

1. DETAILS OF OWNERSHIP, DIRECTORS & AUTHORISED SIGNATORY(S) OF THE COMPANY

Following are all the (Entity/Individual) IMMEDIATE OWNERS/Principal Shareholders (as per trade license/company register/ official gazette) of the company with shareholding of 5% or more

Full Name of Shareholder* :			
Residential Address of Shareholder And Telephone Number/ Principal Business Address :			
Identification Document (Passport / Company Registration) Details**	Country of Residence and Country of Head Quarters	Shareholding/ Ownership Percentage (%)	Others (if applicable)
Passport No.	Country of Residence:		Names of Stock Exchange, if listed:
ID/Registration No Expiry Date :	Country of Head Quarters:		Ticker ID, if applicable
Occupation:			Name of Regulatory Body (if regulated entity)
Country of Birth/Incorporation:			Country of Regulatory Body:
Nationality/Dual Citizenships:			Regulatory Ref. No:
Visa Details, Visa No. & Expiry Date:			BOB Customer ID, if Applicable

Full Name of Shareholder* :			
Residential Address of Shareholder And Telephone Number/ Principal Business Address :			
Identification Document (Passport / Company Registration) Details**	Country of Residence and Country of Head Quarters	Shareholding/ Ownership Percentage (%)	Others (if applicable)
Passport No.	Country of Residence:		Names of Stock Exchange, if listed:
ID/Registration No Expiry Date :	Country of Head Quarters:		Ticker ID, if applicable
Occupation:			Name of Regulatory Body (if regulated entity)
Country of Birth/Incorporation:			Country of Regulatory Body:
Nationality/Dual Citizenships:			Regulatory Ref. No:
Visa Details, Visa No. & Expiry Date:			BOB Customer ID, if Applicable

* For non-individuals – Please state legal full name of the company (correspondence/short name will be same).

For individuals, please state Title first, followed by first name, middle name and family name

** For individuals – Please state Passport No., ID No. and Nationality.

For Companies – Please state Registration No. and Country of Incorporation.

Please attach Annexure, if number of Shareholders are more.

2. Following are the details of all ENTITIES INDIVIDUAL who are Intermediate Beneficial Owners and Ultimate Beneficial Owners with shareholding of 5% or more of the entity opening/holding account with BOB
Applicable only if corporate entities are shown as owners/shareholders under Section 1. For names of Individuals already covered under Section 1, please mention only the name and shareholding percentage

Full Name of Intermediate / Ultimate Beneficial Owner (Individual)*	
Residential Address of the ultimate beneficial owner and Telephone Number	
Identification Document (Details of Passport, etc.)	Ownership Percentage (%)
ID Type/No Expiry Date	
Occupation	
Country of Birth/Incorporation	
Country of Residence	
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Full Name of Intermediate / Ultimate Beneficial Owner (Individual)*	
Residential Address of the ultimate beneficial owner and Telephone Number	
Identification Document (Details of Passport, etc.)	Ownership Percentage (%)
ID Type/No Expiry Date	
Occupation	
Country of Birth/Incorporation	
Country of Residence	
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Full Name of Intermediate / Ultimate Beneficial Owner (Individual)*	
Residential Address of the ultimate beneficial owner and Telephone Number	
Identification Document (Details of Passport, etc.)	Ownership Percentage (%)
ID Type/No Expiry Date	
Occupation	
Country of Birth/Incorporation	
Country of Residence	
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

*Please state Title first, followed by first name, middle name and family name. If any corporate entity stated under section 1 is listed in a stock exchange, please provide the details here.

2. Following are the details of all ENTITIES INDIVIDUAL who are Intermediate Beneficial Owners and Ultimate Beneficial Owners with shareholding of 5% or more of the entity opening/holding account with BOB
Applicable only if corporate entities are shown as owners/shareholders under Section 1. For names of Individuals already covered under Section 1, please mention only the name and shareholding percentage

Full Name of Intermediate / Ultimate Beneficial Owner (Individual)*	
Residential Address of the ultimate beneficial owner and Telephone Number	
Identification Document (Details of Passport, etc.)	Ownership Percentage (%)
ID Type/No Expiry Date	
Occupation	
Country of Birth/Incorporation	
Country of Residence	
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Full Name of Intermediate / Ultimate Beneficial Owner (Individual)*	
Residential Address of the ultimate beneficial owner and Telephone Number	
Identification Document (Details of Passport, etc.)	Ownership Percentage (%)
ID Type/No Expiry Date	
Occupation	
Country of Birth/Incorporation	
Country of Residence	
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Full Name of Intermediate / Ultimate Beneficial Owner (Individual)*	
Residential Address of the ultimate beneficial owner and Telephone Number	
Identification Document (Details of Passport, etc.)	Ownership Percentage (%)
ID Type/No Expiry Date	
Occupation	
Country of Birth/Incorporation	
Country of Residence	
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

*Please state Title first, followed by first name, middle name and family name. If any corporate entity stated under section 1 is listed in a stock exchange, please provide the details here.

3. Following are the details of the Directors of our company:

Full Name of The Director* And Position in Company	
Residential Address of the Director** and Telephone Number	
Identification Document Details of the Director**	
PP No.	Expiry Date :
Other ID No.	Expiry Date :
Country of Birth	Email :
Country of Residence	Mobile :
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Full Name of The Director* And Position in Company	
Residential Address of the Director** and Telephone Number	
Identification Document Details of the Director**	
PP No.	Expiry Date :
Other ID No.	Expiry Date :
Country of Birth	Email :
Country of Residence	Mobile :
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Full Name of The Director* And Position in Company	
Residential Address of the Director** and Telephone Number	
Identification Document Details of the Director**	
PP No.	Expiry Date :
Other ID No.	Expiry Date :
Country of Birth	Email :
Country of Residence	Mobile :
Nationality/Dual Citizenships	
BOB Customer ID, if applicable	

Please attach Annexure, if number of Directors are more.

4. Details of/Authorised Signatories/Key Controllers/Direct Appointees/Power of Attorney for the account(s) of our company (As advised to the Bank*)**

Full Name & Position in the Company :	
Residential Address** and Contact Details	Identification Document Details**
Direct Line:	PP No. Expiry Date
Land Line:	Other ID No. Expiry Date
Mobile Number:	Country of Birth:
Email Address:	Country of Residence:
Residential Address:	Nationality/Dual Citizenships
	BOB Customer No, if applicable

Full Name & Position in the Company :	
Residential Address** and Contact Details	Identification Document Details**
Direct Line:	PP No. Expiry Date
Land Line:	Other ID No. Expiry Date
Mobile Number:	Country of Birth:
Email Address:	Country of Residence:
Residential Address:	Nationality/Dual Citizenships
	BOB Customer No, if applicable

Full Name & Position in the Company :	
Residential Address** and Contact Details	Identification Document Details**
Direct Line:	PP No. Expiry Date
Land Line:	Other ID No. Expiry Date
Mobile Number:	Country of Birth:
Email Address:	Country of Residence:
Residential Address:	Nationality/Dual Citizenships
	BOB Customer No, if applicable

*Please state Title first, followed by first name, middle name and family name and position in the company (Share Holder/Director/POA holder)

**For Individuals already covered under section 1 & 2 of section 2 (Customer on boarding information) please only the name and indicate 'Refer Section2'

***Any changes in the mandate to be advised separately.

Please attach Annexure, if required

5. Are any of the individuals identified in the above sections considered to be influential politically, politically exposed, or holding any position in the Executive, Legislative, Military or Judicial sectors of a Government? If yes, please provide further information below.

Full Name	Current Position	Previous Positions (Dates held until)

6. Do any of the individuals identified in the above sections have any close associates / immediate family members of a person considered to be influential politically or politically exposed or holding any position in the Executive, Legislative, Military or Judicial sectors of a Government? If yes, please provide further information below

Full Name	Relationship to Close Associate or Family Member	Current Position of Close Associate / Family Member	Previous Position of Close Associate / Family Member (Dates held until)

By completing/declaring the details above (to be signed by Authorised Signatories as per Account Mandate):
We hereby certify that all information provided herein above are true and correct as of the signature date.
We undertake to notify the bank of any changes to the information provided.

Signature of Authorised Signatories: 1 _____ 2 _____ 3 _____

Name of the Authorised Signatories: 1 _____ 2 _____ 3 _____

Date:

Company Seal:

TITLE OF THE ACCOUNT						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
OPERATING INSTRUCTIONS	Self	Any one	Jointly	Any Two	First with 2 or 3	
Others						

				BRANCH :
--	--	--	--	----------

Photograph	Photograph	Photograph	Photograph
1 Recent Photo	2 Recent Photo	3 Recent Photo	4 Recent Photo

Sign.				
Name				
Position				

Email for Net Banking Confirmation :

Registered Mobile No. :

Fax Indemnity obtained (Y or N) :

Signed in presence of

Name :

E.C.No. :

For Office Use

Sr. No.	Description	Name of Authorized Staff	Signature
1	Applicant interviewed & purpose ascertained by		
2	Document/s of identification/Address Proof listed above were verified with original by		
3	Letter of thanks / e-mail / sms sent to A/c. holders		
4	Checked with CBUAE Blacklist		
5	Passport Verification done		
6	OFAC Sanction list Verification done		
	Risk Classification <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High		

KYC CERTIFICATION:

I have verified the documents submitted and confirm that KYC Norms are fully complied with.

 Signature of Head of the Department
 Date:

Specimen Signature No. _____

ELECTRONIC BANKING SERVICES REQUIRED

Please obtain the respective application form for every service you require

☐ Debit Card
 ☐ SMS Alert
 ☐ Internet Banking

For Office Use:

	Applied on	Verified on	Entered by	Verified by
1. Cheque Book				
2. ATM / Debit Card				
3. Scanning				
4. Internet Banking				
5. SMS Alert				
6. Tele Banking				

FATCA annexure – Form for Non-Individuals
(Sole Proprietors to fill up form for individuals)

Details under FATCA / Foreign tax laws

Please indicate the country in which the entity is a resident for tax purposes and the associated Tax ID Number below

Country :	Tax Reference Number :

Please tick the relevant box below, even if Country of Tax Residency is UAE

FATCA status

☐ **FFI** or ☐ **NFFE**
And

☐ **Form W8 BEN-E / specified declaration (Enclosed)**
OR

☐ **Unable to confirm FATCA status**

[We will contact you shortly to confirm your FATCA status and obtain required supporting documents. To be completed within ____ days of account opening]

"Where no box is ticked, the second statement will be taken as the default implying that the account holder currently is unable to confirm FATCA status and will confirm the same in future.

I/We declare that the above information is true and correct to the best of my/our knowledge and belief.

*In case the entity is resident of U.S. for tax purposes, please submit specified FATCA declaration and details for entities.

Signature/s

FATCA Instructions

Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

Please note that you may receive more than one request for information if you have multiple relationships with different members of the BOB Group. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

From _____ Office _____
AUTHORISATION AND INDEMNITY FOR TELEPHONE, TELEX, EMAIL AND FACSIMILE INSTRUCTIONS

Re: All accounts opened in the name of

Account No _____

I/We refer to the mandate between the bank and me/us governing the operation of my/our account(s) credit or other facilities or banking arrangements with the bank (the 'Mandate')

Notwithstanding the terms of the mandate or of any future mandate or other agreement or course of dealing between the bank and me/us, the bank is hereby authorized to rely upon and act in accordance with any notice instructions issued or other communications which may from time to time be or purport to be, given *telephone, telex, email or facsimile transmission by me/us or on my/our behalf (the 'instructions') without any inquiry on the bank's part including, without prejudice to the generality of the foregoing as to the authority or identity of the person giving or purporting to give the instructions regardless of the circumstances prevailing at the time of receipt of the instructions

The bank shall be entitled to treat the instructions as fully authorized by and binding upon me/us and the bank shall be entitled to take such steps in connection with or reliance upon the instructions as the bank may consider appropriate, whether the instructions include instructions to pay money or to debit or credit any account, or relate to the disposition of any money, securities or documents, or purports to bind me/us any agreement or other agreement with the bank or with any other person or to commit me/us to any other types of transaction or arrangement or the amount of money involved and notwithstanding any error, ambiguity, misunderstanding or lack of clarity in terms of the instructions.

I/We understand that the bank under terms of this authorization and indemnity is not obliged to accept and act upon the instructions which include the following:

- Change in Mandate
- Power of Attorney to another person or entity
- * Change in authorized signatories
- * Closure of the accounts and transfer of balance by any means.

In consideration of the bank acting in accordance with the terms of this authorization and indemnity, I/We hereby irrevocably undertake to indemnify the bank and to keep the bank indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred and sustained by the bank of whatever nature and howsoever arising out of or connection with the instructions.

Please delete whichever is not appropriate

The terms of this authorization and indemnity shall remain in full force and effect unless and until the bank receives and has a reasonable time to act upon, notice of termination from me/us in accordance with the term of the mandate, save that such termination will not release me/us from any liability under this authorization and indemnity in respect of any act performed in accordance with the terms of this authorization and indemnity prior to the expiry of such time.

This authorization and indemnity shall be governed by and construed in accordance with the laws of the UAE and the emirates where the branch is located and I/We hereby submit to the non-exclusive jurisdiction of the courts of the UAE in which the branch is located in connection herewith.

Authorized Signature(s)

Date: / /

Address and Telephone No.

I. Board Resolution for ATM / DEBIT Cards for Companies

II. Application for Telebanking Services

- ☐ 1) The Board was informed that Bank of Baroda issues ATM/Debit cards to companies and in the individual names of the directors of the companies to facilitate operations of the company's accounts through such ATM/Debit cards. The company is desirous of availing the said facility being offered by the bank. It was resolved:

That company through its any of the following directors and Directors make necessary application to the Bank for issuance of Debit / ATM Cards linked to current account already opened / being opened in the name of the company with Bank of Baroda,

Sr. No	Name of Users

(Only residents of UAE are eligible)

2. And that Bank of Baroda is hereby instructed to honour all Transactions entered into on behalf of the Company by the authorized users on such terms and conditions as govern the Debit / ATM Card facility from time to time and the Transactions entered into by the authorized users shall be sufficient authority to bind the Company and further to deduct our account with all the amounts for the Transactions.

3. And that such number of Debit/ATM Cards shall be issued by Bank of Baroda to the Company as may be agreed to by Bank of Baroda from time to time. Each Debit/ATM Card issued to the Company shall have a PIN allotted to it by Bank of Baroda. The limit on withdrawals per Debit/ ATM Card per day will be as specified by Bank of Baroda from time to time.

4. And that the Company acknowledges and agrees that inadequate protection of the Debit / ATM Card(s) or any disclosure of the confidentiality of the PIN is entirely at the Company's risk, and all transactions conducted with use of the PIN shall be to the sole liability of the Company, and the Company shall not hold Bank of Baroda liable for any unauthorized or fraudulent transactions done with the Debit / ATM Cards allotted to the Company. It shall be the Company's responsibility to entrust the Debit / ATM Cards and the PIN to its authorized users, as mentioned above.

5. And that the company do accept the terms and conditions for the Debit/ATM Card facility or any other terms and conditions as may be notified by Bank of Baroda in connection with the provision of Debit/ATM card facility.

6. Resolved further that the Users of Debit / ATM Card above named are authorized to avail all the facilities offered by Bank of Baroda from time to time that are accessible through Debit / ATM Card and use and conduct transactions by such Debit / ATM Card and shall be treated as authorized signatories for all the activities and transactions performed by the use of Debit / ATM Card. Notwithstanding anything to the contrary stated elsewhere in this resolution or in any other documents submitted to Bank of Baroda, each User of Debit/ ATM Card are authorized to perform all the activities and transactions available under the Debit / ATM Card either at present or any time in future, singly and independently, unless revoked by another Board Resolution and notified to Bank of Baroda with a certified copy.

7. The Company does agree to hold Bank of Baroda harmless and their Interest protected on account of it executing such instructions by the above signatories in the manner provided.

8. And that this resolution be communicated to Bank of Baroda and shall remain in force until notice in writing of its withdrawal, or cancellation is given to Bank of Baroda by the Company and accepted by Bank of Baroda.

9. Certified that the above is a correct copy of the resolution passed on _____ by the Board of Directors of and that it has been entered in the usual course of business in the minutes book of the company and signed therein by the Chairman of the meeting/company and is in accordance with the Memorandum and Articles of Association of the Company.

☐ II) You are requested to enroll my account number for availing telebanking service. I hereby undertake that it is an additional service granted to me and I would not claim as a matter of right. I would immediately bring to the branch's notice any mistake in my above said account for clarification

Name / Title of Account :

A/c Number :

Communication Address :

City :

P.O. Box :

Phone Number :

Mobile Number :

Passport Number :

Date of Birth :

Father / Husband's Name :

Mothers Maiden Name :

Place of Birth :

Email ID :

Emirates ID Number :

I/We declare that the above filled in information is true to the best of my knowledge and request you to provide the PIN

We understand that Debit Card shall be issued at our Sole Risk and Bank does not carry any responsibility/ liability for damage incurred out of misuse of card due to stealing, loss, skimming or any other misuse.

Directors

MD/Chairman

Branch Name :

Application No

APPLICATION FORM FOR INTERNET / MOBILE BANKING (FOR CORPORATE)

CUSTOMER ID : *

(If you are not aware of your Customer ID, please enquire from your base branch)

I/We request you to register my/our application for Internet banking facility & link my/our accounts with your branch/other branch.

We wish to have any of the following CORPORATE-ID* for internet banking (4 to 8 characters length)

1. 2. 3.

* CORPORATE-ID will be allotted to you subject to its availability.

Details of any existing accounts to be linked for Internet banking

(In case more number of accounts are to be linked up, separate sheet may be attached)

Branch Name	Title of A/c.	Account No	Customer ID (Filled by branch)	Mode of Operation

I/We authorize you for creation of our e-banking account administrator for administration of users and Internet banking services to be provided to me / us. I/We understand that our account administrator will create/manage our Corporate User(s) based on the authority given by us to the Bank.

Declaration: [for Corporate]:

I/We have read the terms and conditions as per annexure II applicable to Bank of Baroda e-Banking Corporate services and agree to them. I/we am/are aware that the usage of Bank of Baroda e-banking Corporate is governed by the terms and conditions which are displayed on <<https://intl.bobibanking.com>> the site maintained by Bank of Baroda and I/we have reviewed the contents of the same. Further, I/we accept the terms and conditions governing internet banking of Bank of Baroda applicable for bank accounts as displayed on bank/s website. I/we accept and agree that I/We are aware of the contents of the terms and conditions and that all my/our rights and liabilities would be governed by the said terms and conditions by my/our act of accessing on <<https://intl.bobibanking.com>>. I/we thereby agree to be subject to and comply with all the provisions of the terms and conditions which are incorporated by reference herein and deemed to be part of this application form to the same extent as if such provisions had been set forth in full herein. Necessary Resolution/Authorization is enclosed on the letterhead.

I/we do hereby indemnify and forever keep indemnified the Bank and its successors and assigns from and against any and all claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of non compliance of any of the terms and conditions as per annexure II mentioned therein.

Place :

Date :

Signature :

1. Name & Designation :
2. Name & Designation :
3. Name & Designation :
4. Name & Designation :

ANNEXURE - I (For Granting Transactional Authority to Various Corporate User)

CORPORATE DETAILS

Sr. No	Details of Divisions / Sections within the Corporate	Details of Role / Designation with in the Corporate	Hierarchy with in the Corporate

CORPORATE USER DETAILS

Sr. No	Name of User	Preferred User ID	Date of Birth	Signature of User

Please attach separate sheet if more details to be furnished.

I/We hereby confirm that mandate from the competent authority has been obtained. Necessary Resolution/Authorization is enclosed on the letterhead.

Signature:

1. _____

Name & Designation : _____

2. _____

Name & Designation : _____

3. _____

Name & Designation : _____

4. _____

Name & Designation : _____

Place: _____ Date: _____

To be provided on Company's printed letterhead

RESOLUTION OF BOARD OF DIRECTORS / SHAREHOLDERS OF _____

_____ (name of company)

PASSED IN THE MEETING HELD ON _____ (date of meeting)

It was resolved to open and operate bank accounts with Bank of Baroda

In the name of _____ (herein after called the Company). It was also resolved to avail all types of banking facilities including electronic/internet banking facility and borrowing/credit facilities.

It was also resolved that Mr. _____ and Mr. _____

Is/are (delete as applicable) authorised to do the following singly/jointly (delete as applicable):

- Open, operate and close the bank accounts

- Execute all mandate documents including the use of Internet / Electronic Banking Delivery Channels

- Execute any Undertakings, Indemnities, Agreement or any other document required by the bank for the bank accounts and/or banking facilities availed

- Execute all Security Documents for availing the borrowing/other facilities including for pledging/hypothecating/mortgaging any of the assets of the company

- Sign on applications to avail/drawdown the borrowing/credit facilities including guarantee applications/import and export facilities

- Execute guarantees given to the bank for borrowing/credit facilities availed by any other third party

- Delegate all or any of their powers to any person(s) on behalf of the company

Shareholders / Board of Directors / Authorised Signatory

Note: This extract of the board of resolution should be signed by company representatives having authority to do so as per the Memorandum of Association-MOA and the bank should be able to verify this authority from the MOA.

Alternatively, it should be attested by a UAE court or notarised & legalised, if executed outside the UAE.

Annexure-2
**CRS Declaration
(FATCA not applicable)**
A. Account Details:

Account No	Currency	Title of Company /Entity

B. Non FATCA Declaration:

- Entity's country of incorporation and / or Parent Company Country of Incorporation is Country other than the U.S.
- Entity is not a Non-Financial Foreign Entity (NFFE).
- The shareholders, beneficial owners, directors or partners (with $\geq 10\%$ ownership) of the Entity is not U.S. Citizen (i.e. do not hold a U.S. passport, a U.S. Green Card, or a U.S. Social Security Number)
- The Entity does not have POA or authorized signatory with U.S mailing address.
- Entity's income is not effectively connected with the conduct of a trade or business in the U.S.

C. CRS Undertaking:

Please provide the country/countries in which the entity is a tax resident and the associated Tax ID Number:

Country	Tax Identification Number	Identification Type (TIN or Other's, please specify)

D. FATCA / CRS Terms and Conditions

We would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances we may be obliged to share information on your account with relevant tax authorities. Consult your professional tax advisor for further guidance on FATCA/CRS classification, towards compliance with tax information sharing laws, such as FATCA and CRS. Should there be any **change in any information provided by you, please ensure you advise us** promptly, i.e., **within 30 days**. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

E. Certification

I/We have understood the information requirements of this Form and hereby confirm that the information provided by us on this Form is True, Correct, and Complete. I/we also confirm that I /we have read and understood the FATCA-CRS Terms and Conditions above and hereby accept the same.

I/We understand and acknowledge that a regulatory fine of AED 20,000/- shall be imposed on the account holder or the controlling person, if the personal statement or any supporting documents submitted by the account holder or the controlling person contains any incorrect or misleading information, data or documents that I/We are aware or should have been aware of the incorrectness.

Name			
Designation			
Signature of Partner /Share holder / POA holder/ Authorized Signatory			

Date:
Place
Seal of the Co./ Entity

Annexure - 3

FATCA declaration
(Please consult your professional tax advisor for further guidance on FATCA classification)
Part A
(to be filled by Financial Institutions or Direct Reporting NFFEs)

<p>1 We are a</p> <p>Financial institution <input type="checkbox"/></p> <p>or</p> <p>Direct reporting NFE <input type="checkbox"/></p> <p>(please tick as appropriate)</p>	<p>GIIN:</p> <p><i>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below:</i></p> <p>Name of sponsoring entity:</p> <p>M/s</p>	<p>GIIN not available (please tick as applicable):</p> <p>Applied for: Following options available only for Financial Institutions:</p> <p>Not required to apply for (Please specify sub-category _____)</p> <p><i>Please provide with Form W8-BEN-E, duly filled in</i></p> <p>Not obtained – Non-participating FFI</p>
--	--	---

Part C
(please fill any one as appropriate)

1	<p>Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)</p>	<p>Yes or No <i>(If yes, please specify any one stock exchange upon which the stock is regularly traded)</i></p> <p>Name of the stock exchange</p> <p>_____</p>
2	<p>Is the Entity a related entity of a publicly traded company - a company whose shares are regularly traded on an established securities market</p>	<p>Yes or No <i>If yes : Name of the listed company, the stock of which is regularly traded</i></p> <p>_____</p> <p><i>If yes, please specify any one stock exchange upon which the stock is regularly traded</i></p> <p>Name of the stock exchange</p> <p>_____</p> <p><i>Nature of relation:</i></p> <p>a) <i>Subsidiary of the listed company</i> b) <i>Controlled by a listed company</i></p>
3	<p>Is the Entity an active NFE</p>	<p>Yes or No <i>If yes , then Nature of business</i></p> <p>_____</p> <p>Please specify the sub-category of Active NFE</p> <p>_____</p>
4	<p>Is the Entity a passive NFE</p>	<p>Yes or No <i>If yes then,</i></p> <p>Nature of business</p> <p>_____</p>

Part C

Please list below the details of each controlling person(s), confirming ALL countries of tax residency/ permanent residency/ citizenship and ALL Tax Identification Numbers for EACH controlling persons (*Please attach additional sheets if necessary*):

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

	Controlling Person -1	Controlling Person -2	Controlling Person -3	Controlling Person- 4
Name				
Country of tax residency *				
Address details (include City State, Country & Pin code)				
Telephone/mobile number with ISD code				
# Tax identification number (or functional equivalent) for each country identified in relation to each person				
# Identification Type (TIN or Other, please specify)				
% of share holding in Company/ Entity				
Controlling person type (share holder etc)				

Additional details to be filled below by controlling persons having tax residency/permanent residency/citizenship in any country other than UAE including green card holders:

	Controlling Person- 1	Controlling Person- 2	Controlling Person -3	Controlling Person -4
Gender				
City of Birth				
Country of birth				
Occupation Type (Service, Business, Others)				
Nationality				
Father's Name				
Birth Date				
Emirates ID / Passport No				
Identification Type (Documents submitted as Identification proof of of the individual)				
Identity Number				

*To include US, where controlling person is a US citizen or green card holder %In case Tax Identification Number is not available, kindly provide functional equivalent
 # These details are mandatory for passive NFEs as per the FATCA declaration @ Permissible values are: Passport No / Visa /Emirates ID PIO/OCI Card

FATCA Terms and Conditions

Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days**. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010. Please note that you may receive more than one request for information if you have multiple relationships with ABC. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

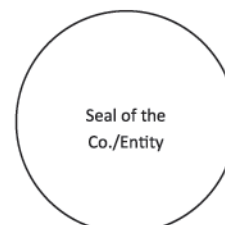
Certification

I /we have understood the information requirements of this Form (read along with the *FATCA-CRS Instructions & Definitions*) and hereby confirm that the information provided by us on this Form is True, Correct, and Complete. I/we also confirm that I /we have read and understood the FATCA-CRS Terms and Conditions above and hereby accept the same.

Name			
Designation			
Signature of Partner /Share holder / POA holder/ Authorised Signatory			

Place: _____

Date : ____/____/____



CRS CERTIFICATION FORM FOR NON INDIVIDUALS (ENTITIES)

Definitions

Foreign Financial Institution (FFI) — *The term FFI Means any financial institution that is a:*

- Depository institution: Accepts deposits in the ordinary course of banking or similar business.
- Custodial institution As a substantial portion of its business, holds financial assets for the account
- of others (Substantial) Portion An entity holds financial assets for the account of others as a substantial portion of its business if the entity's gross income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (1) The three year period ending on December 31 of the year preceding the year in which the determination is made;
 - (2) The period during which the entity has been in existence before the determination is made.)

(Income attributable to holding financial assets and related financial services
Income attributable to holding financial assets and related financial services means custody, account maintenance and transfer fees; commissions and fees earned from executing and pricing securities transactions; income earned from extending credit to customers with respect to financial assets held in custody by the entity (or acquired through such extension of credit); income earned on the bid-ask spread of financial assets; fees for providing financial advice with respect to financial assets held in (or potentially to be held in) custody by the entity; and fees for clearance and settlement services)
- Investment entity : conducts a business or Operates for or on behalf of a customer for any of following activities —
 - Trading in money market instruments, foreign currency, etc.
 - Individual or collective portfolio management
 - Investing, administering or managing funds, money or financial asset on behalf of others persons
- Insurance company: Entity issuing insurance products i.e. life insurance or cash value products.
- Holding company or treasury company: Is an entity that is a holding company or treasury center that is a part of an expanded affiliate group that including a depository custodial institution, specified insurance company or investment entity

Non-financial foreign entity (NFFE) — *Foreign entity that is not a financial institution (including a territory NFFE)*

Type of NFFEs are:

- | |
|--|
| <ul style="list-style-type: none"> • Publicly traded corporation (listed company)
-The stock of such corporation is regularly traded on one or more established securities markets |
| <ul style="list-style-type: none"> • Related entity of a listed company
-The entity identified is a member of the same expanded affiliate group as an entity the stock of which is regularly traded on an established securities market; • Active NFFE : (is any one of the following) :
 -Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the product of passive income;
 -The NFFE is organized in a U.S. Territory and all of the owner of the payee are bona fide residents of that U.S. Territory;
 -The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an entity wholly owned by one or more of the foregoing;
 -Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
 - The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with |

CRS CERTIFICATION FORM FOR NON INDIVIDUALS (ENTITIES)

<p>the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;</p> <ul style="list-style-type: none"> - The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; - The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; - Any NFFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in its jurisdiction of residence; • it has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and • The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.
<p>Other definitions</p>
<p>(i) <i>Passive NFFE</i></p> <p>The term passive NFFE means any N1-4-E that is not (i) an Active NFFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations. (Note: Foreign persons having controlling interest in a passive NFFE are liable to be reported for tax information compliance purposes)</p>
<p>(ii) <i>Controlling persons</i></p> <p>Controlling persons are natural persons who exercise control over an entity.</p> <p>In the case of a trust, such term means the settler, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any of the natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.</p> <p>Pursuant to guidelines on identification of Beneficial Ownership issued vide Central Bank of UAE Regulations Banks are required to identify the beneficial owners of Companies and businesses opening accounts or remitting money and should obtain evidence of their identities.</p> <p>Please obtain all information and documents with regard to judicial persons, particularly a copy of the trade license, whose renewal date should be registered. The bank should also obtain:</p> <ol style="list-style-type: none"> i. The name and addresses of the account holder as well as the partners. ii. With regard to Public Shareholding companies, the name and addresses of shareholders whose shareholdings exceed 5%

Terms and Conditions of Accounts and Banking Services for Non Individuals Account.

- I/We wish to be informed about the various features / products and promotional offers made by the Bank from time to time.
- Please do not call / contact me / us for various features / products and promotional offers made by the Bank from time to time.
- Please issue cheque book and recover charges from my / our account as per norms of the bank
- Account will be operated and balance along with interest payable as per operational instructions given above.
- I / We also agree to maintain the minimum / quarterly average balance which the Bank may prescribe as the minimum / quarterly average balance to be maintained to avail the facilities and agree to pay the charges if minimum / quarterly average balance is not maintained and any other charges stipulated by the Bank.
- I / We shall fill up separate pay-in-slips prescribed by the Bank for various time deposit schemes. I / We understand that the Term deposit shall be under auto-renewal scheme of the Bank unless otherwise specified by me/us.
- I / We authorize Bank of Baroda/its Group Companies or its/their agents to make references and enquiries as may be deemed necessary in their discretion with regard to the information furnished in this application. Bank of Baroda and its Group entities/companies are empowered to exchange, share or part with all the information, data or documents relating to my/our application inter se among themselves or to other Banks Financial Institutions / Credit Bureaus / Agencies / Statutory Bodies / such other entities / persons as may be deemed necessary or appropriate or as may be required for processing of such information / data by such person/s or for furnishing of the processed information / data / product thereof to other Banks / Financial Institutions / Credit Bureaus / Agencies / users registered with such agencies.
- I / We agree to comply with and to be bound by, the Bank's Rules for the time being for the conduct of such accounts. It is understood that no overdraft will be allowed without the previous consent of the Bank and in the event of the account going to debit. I / We promise to pay the amount of such debit balance on demand with interest and charges to date and I/we authorize you to debit my account monthly with all interest thereon at ____% p.a. or at such other rate as may be notified to me by the Bank.
- I / We agree to submit time to time the copy of renewed Trade License / Passport / I card / Tenancy contract / Visa / other contracts and Licenses etc and pay charge for the delay (if any)
Service charges are subject to change from time to time
- For Sole Proprietor Firm - I the under signed, am the sole proprietor of the firm and solely responsible for liabilities thereof. I shall advise you in writing of any change that may take place in the constitution of the firm and I will be liable to you on any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.
- For Partnership Firm - We the under signed, are the only partners of the firm and are jointly or severally responsible for liabilities thereof. We shall advise you in writing of any change that may take place in the partnership and all the present will be liable to you on any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

General Terms and Conditions

In Consideration of Bank of Baroda (hereinafter referred to as "the Bank") which expression shall include their successors and legal assigns, agreeing to open an Account (as hereinafter defined) to the Customer or the performance of any transaction or subscription to any Banking Service (as hereinafter defined), the Customer hereby agrees to the following terms and conditions (Terms and conditions), in addition to, any other terms and conditions issued by the Bank in relation to the Account(s) and Banking Services.

These Terms and Conditions shall apply on all the bank accounts of any kind opened or maintained by the Customer with the Bank and these terms and conditions govern all the transactions conducted through those accounts

The Customer signature on the Bank's Account opening forms and applications, subscription or usage of any Services/product offered by the Bank and conducting of any transaction with the Bank shall constitute and acceptance to these Terms & Conditions as amended from time to time.

Phrasing

- Words importing the singular shall include the plural and vice versa.
- Where the Account is a Joint Account, reference to single customer shall be reference to all customers in the names of whom the account is opened, unless the text indicates otherwise
- The words importing any gender shall include all genders, words importing person shall include a sole proprietor, partnership, firm, company, corporation or other person.
- These Terms and Conditions and their amendments constitute an integral part of the Account opening documents and relevant Banking Service documentations offered by the Bank to the Customer.

Definitions:

In these Terms and Conditions where the context so admits the followings expressions shall have the meanings herein designated unless the context otherwise require:

Account: means any of the following accounts: Current Account, Savings Account, Call Account, Fixed Deposit, an any other type of Account or deposit opened with the Bank under any name.

Bank: means Bank of Baroda and its branches, successors and legal assigns.

Customer: means any natural or legal person who has an Account with the Bank and/or subscribed to utilizing any of the Bank Services.

Banking Service: means any kind of banking service(s) offered by the Bank to the Customers such as and without limitation Branch Banking, Internet Banking, Phone Banking, Mobile Banking, withdrawals, deposits and payments through Automated Teller Machines (ATM) and Cash Deposit Machines, making payments through the internet or any other technology, and/or any other kind of Banking Services provided to the Customer at any time.

Agents: means any person or persons appointed or approved by the Bank to support or offer Banking Services.

Beneficiary: means the authorized recipient of any funds through Banking Services.

Customer's Instructions: means the instructions given by the Customer to the Bank from time to time regarding the Account.

The Bank Electronic Instructions: mean the Bank electronic documentation via the Internet ATMs, Mobile Banking, operating instructions or reference guidelines issued by the Bank in any written form or in the guide on the Bank website.

Internet: means a collection of information stored in a computer available throughout the world.

Swift: Society for Worldwide Interbank Financial Telecommunications, a computer network which provides interbank communication facilities worldwide.

User Identification: The Customer Identification number or word advised by the Bank to the Customer for the purposes of identification while using the

Signature_____

Business Day: means any official working day on which the Bank is open for business.

TIN: means secret "Telephone identification Number", which when used by the Customer in conjunction with the Login ID will allow the Subscriber access to the Phone Banking, it may also be the same personal identification numbers of the automated debit card issued by the Bank to the Customer.

PIN: means the Personal Identification Number issued to the Cardholder and/or selected by the Cardholder to enable the Card to be used at an ATM, retail outlet accepting the Card, and other self-service terminals.

Value Date: means the date on which the funds pertaining to a Financial Transaction are made available to the beneficiary.

Card: means automated teller machine card (i.e. Visa Electron/Visa Debit Card) or any other Card issued by the Bank to its Customers to use it for cash withdrawal from Automated Teller Machines (ATM) or purchase of goods and services through the internet, phone, or any other mean where the card is not physically available at the time of the transaction when the bank allows to do so.

Cardholder: means any individual in the name of whom a Card is issued by the Bank to undertake financial transactions through the Account. The Cardholder includes the principle Cardholder and supplementary Cardholder, if any.

A. Bank Accounts:

1 – General Terms:

In addition to the terms and conditions, if any, set forth in the application form completed by the, the Customer agrees that the following terms and conditions are applicable to all Accounts types opened with the Bank:

1. The Customer acknowledges that no Account will be opened until all documentation required by the Bank at its sole discretion is received.
2. The Bank may at its sole discretion issue the Customer a cheque book which may be made available for collection by the Customer or his representative at the branch at which the Account was opened or may either be sent by courier / mail at the Customer's absolute responsibility and risk and without any liability on the Bank, to the address specified in the Account application form.
3. The Bank shall be entitled to debit the Customer's Account any cheques, bills of exchange, promissory notes or orders for payment drawn, accepted or made by the authorized signatory and to carry out any instructions relating to the Account notwithstanding that any such debiting or carrying out may cause, such Account to be overdrawn or any overdraft to be increased, but always without prejudice to the Bank's right to refuse to allow any overdraft or exceeding the limit. The Customer shall be responsible for any overdraft or obligations arising in or in connection with the Account
4. In the event of the death, incapacity, dissolution, insolvency or bankruptcy (or another analogous proceeding) of the Customer the Bank shall not be liable for any loss which may arise from any dealings on the Account unless and until the Bank has received a written notice of the same together with satisfactory documents acceptable to the Bank and its sole discretion. In such circumstances, the Bank shall suspend all dealings on the Account until the Account status is corrected according to the applicable laws.
5. The Customer accepts all costs, expenses, and risk whatsoever in connection with any Account denominated in any currency including without limitation, any valid legal or regulatory restriction international or domestic. The Bank shall not be liable for any loss or delay pursuant thereto. Withdrawals in foreign currency notes shall be subject to their availability at the concerned Bank's branch. Conversion from one currency to another shall be at the Bank's rate of exchange as determined by the Bank from time to time on the transaction date.
6. All money's securities, bonds, collateral, shares, shipping document, bank notes, coins, gold or other valuables and property of whatever nature which are held in the name of the Customer by the Bank whether in the form of Account of whatever type shall be so held as security to guarantee the settlement of any debit balance due to the Bank arising under these Terms and Conditions or any other banking facility agreement or loan granted to the Customer in future.

Furthermore, the Customer agrees to keep it within the Bank's possession as "collateral against credit facilities or loans" until the Customer fully pays his indebtedness to the Bank including due interests, commissions expenses and other due charges.

If the Customer does not pay such indebtedness to the Bank's on his first request, the Customer herewith authorizes the Bank to set off the outstanding balance from his possession held in "collateral against credit facilities for loans" account without having to notify or inform him beforehand. This authorization is irrevocable and the Customer cannot cancel it without the Bank's written consent. The Bank shall have the right to always set off the credit and debit balances of the Customer's Accounts. The debit balances of anyone of the Customer's Accounts will be secured by the credit balances of any other one of his Accounts including Accounts opened in any other foreign currency. The Bank may also debit any of the Customer's Accounts opened with the amount of any bills, guarantees, cheques and drawings, given or purchased and signed by the Customer.

7. Without prejudice to the applicable laws, any delay or omission by the Bank in exercising or enforcing (whether wholly or in part) any right or remedy arising in respect of the Account shall not be construed as a waiver of such right or remedy.
8. Unless otherwise agreed the Bank sends a monthly statement of Account to the Customer through regular mail. The Bank shall have the right to send the account statement to the Customer's email address held with the Bank the act which exempts the Bank from sending the account statements to the Customer by regular mail.
9. The statement must be carefully checked and reviewed by the Customer on receipt, any error or discrepancy shall be notified by the Customer in writing to the Bank within thirty days (30 days) of the statement date as it appear in the Bank records, otherwise, the statement is deemed to be correct and conclusive (whether sent by mail or electronically) and the Customer may not thereafter raise any objections to the statement. If the Customer does not receive a statement of Account for any period, it is the responsibility of the Customer to request a statement from the Bank within one month of the date on which such statement would normally have been sent to him.
10. The Customer must immediately notify the Bank in writing of any change in the details given on the customer information / Account opening form / application.
11. The Customer may be given the option of accessing his Account statement via the Internet Banking Service if he subscribes to the Bank's Internet Banking Service. If the Customer opts from this Service, once the Account statement becomes available on the Bank's website, the Bank will deliver a notice to the Customer's email address available in the Bank's record.
 - a) The Bank shall be deemed to have delivered the statement of Account to the Customer upon receipt by the Customer of the Notice.
 - b) The Customer agrees to notify the Bank within (7) seven days of the receipt of the Notice if he is unable to get access to the statement of the Account. Upon expiry of such period the Customer shall be deemed to have received and accessed the statement of Account.
 - c) In addition to the above, the Customer acknowledges the risk that is associated with the data received/ delivered through the internet/e-mail including any confidential information that might have been accessed or seen by third parties. The Customer releases and discharges the Bank, its employees, officers and representatives with regard to damages suffered by the Customer directly or indirectly due to such unauthorized access by or disclosure of confidential information to third parties provided the Bank has maintained the adequate IT safety standards.
 - d) The Customer understands and agrees that the storage of information including without limitation, the user name, password, the Account information, account activity, the transactions conducted in the Account and any other information stored on the Customer's personal computer shall be stored at the Customer's risk and liability, the Bank shall not be responsible for any unauthorized access by or disclosure of information to third parties.
 - e) The Bank will ensure to take proper security measures before transmitting any information or data to Customer by email, internet or mobile.
 - f) The Customer agrees that the Bank may at its sole discretion restrict or terminate the Customer's use of the service stated herein. The Customer

Signature_____

further agrees that the Bank may stop sending him statements for his Account by mail if he opts to use the service stated in this clause.

12. The Customer agrees that the Bank shall abide by the applicable laws and competent authorities instructions to freeze any funds in the Customer's Account or take any action necessary if the Bank believes that funds have been obtained through illegal means or transactions. The Bank may report any suspected or confirmed money laundering or other suspicious or illegal activities or transactions in or related to the Account or Banking Services to the competent authorities in United Arab Emirates. The Customer further agrees that the Bank shall have the right to freeze the credit balances in any account in execution of competent court order, Central Bank of the UAE instructions or the instructions of any competent authority.
13. The Bank reserves the right, and the Customer hereby authorizes the Bank to debit the Customer's Account (in case of insufficient balance to overdraw the Account) in case of crediting any funds to the Account due to computer systems error, technical error or malfunction, human error, clearing system error, or any other reason without any liability on the Bank.
14. The Customer agrees that the Bank shall have the right to modify or change the Account number or customer identification number at any time with prior notice.
15. Subject to any minimum balance, Banking Service fees and/or any other requirements, the customer may request the Bank in writing (or through Internet Banking Service whenever possible) to establish and open an additional Account with a different account number. Unless agreed otherwise, these Terms and Conditions shall apply to the Accounts with prefixes/suffixes and any additional Accounts with prefixes/suffixes opened with the Bank and linked to the Customer primary account number without any need for executing fresh account opening documentation for each additional prefixes or suffixes.
16. Without prejudice to what is stated in the above clause, if at any time cheques issued on the Customer Account return or bounce unpaid due to insufficient balance in the Account, the Bank may close the Account pursuant to the applicable laws and regulations of the Central Bank of United Arab Emirates. The Customer shall return to the Bank the cheque books relating to the Account closed, the Customer understands that the Bank will report such Account and related details to the Central Bank of United Arab Emirates and any relevant authorities.
17. The Customer may close the Account by giving prior written notice at any time to the Bank after payment of all monies due to/from the Bank. The Bank may also close, freeze or suspend dealings on the Account with proper notification to the Customer.
18. Without prejudice to the applicable laws, the Customer agrees to the Bank, its officers and agents disclosing information relating to his / her Accounts and/or financial relationship with the Bank, including but not limited to details of any credit facilities, any security taken, transaction undertaken, balances and financial positions with the Bank, to:
 - a. Professional advisors and service providers of the permitted parties who are under a duty of confidentiality
 - b. Any actual or potential participant or sub-participant in relation to any of the Bank's rights and/or obligations under any agreement with the Bank, or its assignee or transferee (or any agent or adviser of any of the foregoing);
 - c. Any court or tribunal or regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the permitted parties.
19. The Customer authorizes and allows the Bank to inquire from banks and other financial institutions, the employer of the Customer, or any other body as the Bank deem appropriate about any financial and non-financial information relating to the Customer including but not limited to the details of banking facilities, the financial position, the income, and any other information relating to the Customer which the Bank deems appropriate without reference to the Customer.
20. The Customer hereby authorizes the bank to request any information about the customer, his residence, address, or the residence address of any of his family members whether in the UAE, home country or any other country where the customer resides. The Customer also agrees to the Bank inquiring about the telephone numbers and mailing address of the Customer and request any information relating to the Customer whether directly or through any of the Bank agents with reference to or prior permission from the Customer.
21. It is known and agreed that the Bank has the right to authorize any lawyers and collection agencies (in or outside the UAE) to follow up the procedures of collecting any due indebtedness from the Customer. The Customer hereby authorizes the Bank to provide such lawyers and agencies with any information or documents pertaining to the Customer's account. The lawyers and the collecting agencies are authorized to take the appropriate action on behalf of the Bank while fulfilling their mission including contacting the Customer.

2 – Fees and Commissions:

The Bank may impose any kind of fees and charges on any of the banking services provided to the Customer in accordance with rates specified by the instructions of the Central Bank in force.

3 – Variation of the Terms and Conditions:

The Bank may, from time to time, and at its sole discretion, with prior notice to the Customer by any means as the Bank deems fit, change or amend any of these Terms and Conditions. Such changes shall apply on the effective date specified by the Bank in the notification sent to the Customer

4 – Address:

Unless the Customer notifies the Bank in writing about changing his address, the address stated by the Customer in the Account opening form (the "Permanent Address") and/or the relevant Banking Service application shall be the selected place of domicile on which the Customer shall receive all notices, correspondences, and claims in respect of the Account.

5 – Governing Law and Jurisdiction:

These Terms and Conditions shall be construed in accordance with the laws of United Arab Emirates and the rules, regulations and directives of the Central Bank of United Arab Emirates. The law governing the Accounts or any Banking Service or transaction is the law of the Emirate in which the Account maintained, in the event of a dispute arising in relation to any Account. Banking Service or transaction the courts of such Emirates shall have jurisdiction, provided that the Bank may, if it deems appropriate, bring proceedings in any other jurisdiction, inside or outside the United Arab Emirates.

6 – Language and Interpretation

The Terms and Conditions are made in bilingual Arabic and English texts however, if there is any contradiction between the Arabic and English text, the Arabic text shall prevail.

B. Current Accounts Special Terms:

1. Subject to the Bank's sole discretion and the applicable laws and the regulations of the Central Bank of United Arab Emirates the Customer may be eligible to open a Current Account if he is resident in the United Arab Emirates and has the full legal capacity.
2. Subject to the Bank's discretion, the Bank may issue a cheque book to the Customer to enable him to operate his Current Account. The Customer may request the Bank to issue him a customized cheque book the specification of which shall be determined by the Customer provided that the Customer pays the cost of issuing such customized cheque book. The Bank reserves the right to refuse to comply with any drawing instruction from Current Account unless such withdrawals instruction is made by cheque. The cheque books issued maybe sent by mail / courier to the Customer or made available for collection by the Customer or his representative from the branch at which the account was opened. If the Customer opts to have the Bank send him the cheque book by mail / courier, he shall be liable for any loss resulting from any failure or delay in the delivery of the cheque book to him.
3. The Customer undertakes and agrees to keep the cheque book in a safe custody and place to avoid any misuse or fraudulent actions on the cheque book by third parties. In the event of loss or theft of the cheque book or any cheque(s), the Customer shall promptly notify the competent authorities and give immediate notice in writing to the Bank to stop the payment of the lost or stolen cheque(s), the Customer shall bear any losses or damage arising thereof in case the Bank paid the amount of any lost cheque according to the legal and banking principles.
4. A Current Account may not become overdrawn except by previous arrangement with the Bank. However, if the Bank and at its sole discretion allows any overdraft whether or not previously arranged for overdraft, or the increase of any reason, or in the event that any cheque causing the Customer's Current to be overdrawn in excess of the permissible limits or funds or if such cheques are inadvertently honored by the Bank, the Customer shall repay the Bank

Signature_____

the amount overdrawn together with interest at the Bank's overdraft rate and the Bank's prevailing charges on demand. The overdraft amount and due interest shall be payable by the Customer to the Bank immediately upon demand, provided that the Bank is abided to the Customer's instructions.

5. No instructions for stop payment of any cheque(s) shall be accepted unless pursuant to the applicable laws. The Bank accepts no responsibility for any failure to comply with such instructions and shall not be held liable for any consequences and cost including without limitation legal fees and penalties, which may arise out of its compliance with such instructions.
6. Acting only as the Customer's collection agent, the Bank may agree to accept, but without assuming any responsibility for their realization, cheques, bank drafts and other similar payment instruments for deposit, provided that they are made out in favour of the Customer or endorsed to his order. For this purpose, the Bank and its correspondents or other agents appointed by the Bank shall be deemed to be the Customer's agents.
7. The proceeds of cheques or other instruments shall not be available for withdrawal until collected by the Bank. The Bank reserves the right to debit any of the Customer's Accounts or demand payment from the Customer for any amount exceptionally or mistakenly credited under usual reserve, which are subsequently unpaid.
8. The Bank shall not be liable or responsible for failure to give notice of nonpayment or dishonor of any cheque in connection with any claims, losses or expenses which may arise as a result of returning a dishonored cheque, whether by ordinary or registered mail or any other means. The Bank reserves the right to debit the Customer's Accounts with the amount of any cheque which was drawn or endorsed in favour of the Customer (whether or not the cheque is drawn on the Bank, its branches, affiliates or subsidiaries) that has been credited to the Account and is subsequently unpaid, whether or not the cheque itself can be returned.
9. Unless agreed to the contrary, the Customer agrees that he is not entitled for interests on the credit balances of the Current Account and that he reserves no right to claim for the payment of any interests on those balances.

C. Joint Accounts

1. In the event that the Account is opened in the name of more than one Customer ("Joint Account") any balance now or hereafter deposited in the Joint Account shall remain jointly owned by the Customers in equal basis unless they agree otherwise.
2. In the event of the death, incapacity, insolvency or bankruptcy of the either of the Joint Account Holders or all of them the Bank may continue to act from time to time in reliance upon the power and authority conferred herein until it shall have received a written notice from or on behalf of one of the joint Customers of the death, incapacity, insolvency or bankruptcy. Upon receiving such a written notice, the relevant legal provision shall apply to the account.
3. The liability of each of the joint Customers shall be joint and several and every agreement and undertaking herein shall be construed accordingly and the liability of any one of the Joint Account Holders shall not be discharged or affected in any way by reason of the invalidity, void ability, and unenforceability as regards to (a) any other such personal guarantee which the Bank may hold in respect of the Joint Account or any part thereof and (b) by the Bank's releasing, discharging, compounding with or varying the liability hereunder or making any other arrangement with any of the Joint Account Holders or third parties.

D. Savings Accounts Terms:

1. The cash withdrawal slips available at the Bank branches or such other instruction acceptable to the Bank shall be used in making all withdrawals from the Savings Account(s).
2. Subject to any minimum balance requirement for the Savings Account Customers, the interest rate applicable for the Savings Account shall be available at the Bank branches and website and shall be subject to change with notification. The interest payable on the Savings Account will be computed and credited to the Customer Account in line with the product features as applicable and as determined by the Bank from time to time. Interest rates, tiers, crediting cycle and any other features of the Account are subject to change at any time at the Bank sole discretion and with notification.

Debit Card / ATM Card

Special Terms and Conditions:

1. Subject to the Bank sole discretion, the Bank may issue a Debit/Withdrawal Card to the Customer who maintains current Account or savings Account with the Bank at a branch of the Bank in the United Arab Emirates.
2. In case of closing the Account by the Bank for any reason, the Customer/cardholder shall promptly return the card to Bank and it will become invalid.
3. The Cardholder agrees and acknowledges that the Card is issued for use on electronic terminals capable of accepting the card for Bank Account holders and who is authorized – whenever its possible – to purchase goods and services, from retailers, within the UAE and overseas, through a point of sale machine accepting the card.
4. Subject to the Bank sole discretion and prior written approval the Bank may allow the Customer to use the Card to purchase goods and services, via the internet, by telephone or mail order, or by any other means where the Card is not physically present at the time of the transaction. The Customer may be allowed to access ATMs accepting the card and access to the Bank Interactive Voice Response (IVR).
5. The Card shall not be used to obtain credit of any type.
6. The Card shall remain the property of the Bank at all times, the Bank may, at its sole discretion, cancel the validity of the Card and request its return at any time, in which case the Cardholder shall immediately comply with such request.
7. The Card is issued entirely at the risk of the Cardholder who shall indemnify the Bank for all loss or damage howsoever caused resulting from the issuance and use of the Card.
8. The Cardholder undertakes not to disclose his PIN to any other person. In the event of the PIN becoming known to someone other than the Cardholder, that person may be treated by the Bank as an acting agent of the Cardholder and the Cardholder undertakes to bear all loss or damage which may occur as a result of disclosing the PIN.
9. The Cardholder shall take the maximum care to prevent the Card from being lost, mislaid or stolen and the Cardholder undertakes not to pass the Card to any other person.
10. In the event that the Card is lost or stolen, information of card is skimmed at any ATM and misused or the PIN is disclosed to any other party, the Cardholder shall immediately, thereafter report the said loss, theft or disclosure, together with the particular of the Card, to the Bank in person or by calling the Bank call center number specified by the Bank from time to time and until the loss, theft or disclosure of PIN to third party is reported to the Bank as stated in this article, the Customer will be responsible for the transactions processed by use of the Card. The Bank shall not be liable for any damages or loss resulting from such loss, skimming, theft or disclosure of PIN.
11. Where oral notice of loss, theft or disclosure of PIN referred to in clause (10) above is given to the Bank, it must be confirmed in writing by the Cardholder's to the branch at which his Account was opened within (48) forty eight hours of the receipt of the oral notice notified to the Bank.
12. The Cardholder shall at all times remain liable for any transaction made by the use of the Card and shall indemnify the Bank for all loss/damage howsoever caused by the unauthorized use of the Card or related PIN. The Bank record of transactions processed by the card electronically or otherwise shall be conclusive and binding evidence for all-purpose.
13. The amount of any Card transaction in a currency other than United Arab Emirates Dirham (AED) will be converted into AED at a rate of exchange determined by the Bank for the date when the relevant transaction is debited to the Card Account. The Bank will impose charges on all transactions processed through the ATMs of other banks whether in United Arab Emirates or abroad.
14. The bank debits the account of the Cardholder/Customer with all the cash withdrawal amounts, transfers, direct debits and payments for goods and services made with the bank, at any ATM machine or the other points of sales, and any other payments made by using the Card, in addition to the banking charges and expenses and in the events where the balance of the Cardholder account is in debit for any reason resulting from the use of the Card.

Signature_____

15. The Cardholder shall ensure that there is sufficient balance available for drawing in the Card Account before making any withdrawals or transaction. If for any reason such Account is overdrawn by the use of the Card or towards any Bank charges, the Cardholder shall be responsible for settling the overdrawn amount immediately by a direct payment or transfer of funds from any other Accounts maintained with the Bank. Failure to comply with this condition shall entitle the Bank to cancel the Card and/or transfer the overdrawn amount or any amount due from any Account in the Cardholder's or the Customer name maintained with the Bank. If more than one account is maintained with the Bank, the Bank shall have the right to debit or set off any other accounts of the Cardholder or the Customer with the Bank in order to cover the overdraft Account of the Cardholder without prior notice.
16. The Card shall be used for cash withdrawals or purchase within the daily limit determined by the Bank subject to the Bank sole discretion.
17. The Bank may, at its absolute discretion, with consideration to the Customer's interest, change the daily cash withdraw and purchase limits without giving any reasons or prior notice to the Cardholder. Such changes shall apply immediately.
18. The Bank may send the Card to the Customer or the Cardholder by normal post or courier to the address of the Customer maintained on the Bank records and at the Customer's responsibility.
19. Upon receipt of the Card, the Cardholder shall sign the signature panel on the back of the Card immediately, such signature and/or Card activation and/or use of the Card will constitute binding and conclusive evidence of the Cardholder's confirmation to be bound by these terms and conditions, notwithstanding that the Bank is not notified of the Cardholder's receipt of the Card.
20. If the Card is not collected / received by the Cardholder within four (4) weeks (or any period determined by the Bank from time to time) from the date of issuance of the Card (or any period determined by the Bank from time to time) the Card shall be cancelled and the Cardholder will bear the issuance charges. If a replacement Card is issued afterwards, a Card replacement fees shall be levied as per the Bank's prevailing schedule of service and charges.
21. The Cardholders shall be jointly and severally liable to the Bank under these terms and conditions if the Account is opened in two or more names.
22. The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction or failure of the Card or the ATM or the temporary insufficiency of funds in such machine or failure of any retailer or supplier to accept or honor the Card and the manner in which the refusal was communicated to the Customer.
23. The Cardholder shall only use the Card for purchases that are legally acceptable in the UAE and/or the Country of purchase. The Bank reserves the right (subject to applicable law) to refuse settlement of any Card transaction on the customer's behalf if the Bank is of the reasonable opinion that the Card transaction is for goods/services which it consider illegal.
24. The Bank reserves the right at all times and without notice to the Cardholder to refuse to authorize any purchase or cash advances, cancel or suspend the right to use any Card or PIN in respect of all or specific transactions and refuse to renew or replace any Card.
25. The Cardholder agrees that in case of a Card or supplementary Card linked to a Joint Account, fast cash transactions performed on the Bank ATMs, all transactions done on other ATM's, and purchases carried out with the Card will be recorded only on the primary Card Account from which the main Card was issued.
26. Cardholder participation in any promotions will be subject to the promotion terms and conditions announced by the merchant and the Bank shall not be responsible of such promotions.

Signature_____

Customer Acknowledgement Form

I/we confirm that I/we have been informed that by signing this customer acknowledgement form I/we accept and will be bound by the Bank of Baroda Terms & Conditions for Current Accounts.

I/ we am/ are aware about General Terms and Conditions and the Schedule of Services and Tariffs and the and conditions (as applicable), as amended from time to time, the latest version of which can also be found at www.bankofbarodauae.ae

I/ we confirm that I/we have been informed to read these terms and the tariff sheet/ Schedule of Tariffs as amended from time to time available at www.bankofbarodauae.ae

I/We understand that the benefits and features are set out on www.bankofbarodauae.ae and may be subject to change at any time at the Bank's discretion.

I/ we understand the minimum balance requirements & relative charges

I/ we understand how to register for Internet Banking, Phone Banking and how to use Debit Card.

I/ we understand that to continue use of my/ our account, I/ we need to submit my/ our UAE resident VISA, Emirates ID Card and other KYC documents (like License, Passport, Tenancy Contract etc.) within the next 25 days of expiry, failing which Bank may freeze my account and may proceed for closure of account.

I hereby instruct and authorise the Bank to mail/send by courier my Electronic Banking ID and Electronic Banking Password (collectively "Security codes") relating to my access to the Electronic Banking Services to my address, as per the Bank's records, and, I agree that the risk of non-receipt and/or disclosure of the Security Codes to an unauthorised third party shall be fully borne by me.

Subject to the Bank's prevailing terms governing the use of the Services, I hereby authorise and instruct the Bank to act on any instructions received through the use of my Security Codes, including, but not limited to the transfer of funds (subject to limits as may be imposed by the Bank from time to time) from my account(s) with the Bank (which I am entitled to operate on a single signatory basis) to the third party accounts named under the heading "Beneficiary Accounts", above, and, to any account which I may designate from time to time, for this purpose under the Bank's prevailing procedures.

Name & signature.....

Name & Signature.....

Annexure 1
FATCA-CRS Annexure for Individual Accounts / share holders in corporate accounts

Account No	Name of the account for which this declaration is being filled

1. Name of the Individual _____
2. Please tick the applicable tax resident declaration :(Any one) (if b. is applicable, pl provide all other information)
- a) I am a tax resident of UAE and not resident of any other country _____(specify Yes/No, If No provide details in point b)
- OR
- b. I am tax resident of the country/ies mentioned in the table below

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)

To also include USA, where the individual is a citizen/ green card holder of USA # In case Tax Identification Number is not available, kindly provide functional equivalent ex. PAN card in case of India

Declaration

- I have understood the information requirements of this Form and I understood the FATCA-CRS Terms and Conditions and hereby accept the same.
- I declare that the information supplied by me is as per the provisions of the term & conditions governing account opening regulations at Bank of Baroda Branches in UAE.
- I understand that the bank is relying on this information for the purpose of determining my status above in compliance with FATCA/CRS.
- If any information provided on this form changes, I will provide suitable self-certification form within 30 days of change.
- I agree that as may be required by regulations, the Bank may also be required to report or exchange this information to the relevant authorities in the country/countries.

(Please read the instructions overleaf)

FATCA CRS Instructions

Details under FATCA-CRS/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I understand and acknowledge that a regulatory fine of AED 20,000/- shall be imposed on the account holder or the controlling person, if the personal statement or any supporting documents submitted by the account holder or the controlling person, includes any incorrect or misleading information, data or documents that I am aware or should have been aware of the incorrectness.

Place: _____

Date : ____/____/____

Signature of the Individual

Annexure 1
FATCA-CRS Annexure for Individual Accounts / share holders in corporate accounts

Account No	Name of the account for which this declaration is being filled

1. Name of the Individual _____
2. Please tick the applicable tax resident declaration :(Any one) (if b. is applicable, pl provide all other information)
- a) I am a tax resident of UAE and not resident of any other country _____(specify Yes/No, If No provide details in point b)
- OR
- b. I am tax resident of the country/ies mentioned in the table below

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)

To also include USA, where the individual is a citizen/ green card holder of USA # In case Tax Identification Number is not available, kindly provide functional equivalent ex. PAN card in case of India

Declaration

- I have understood the information requirements of this Form and I understood the FATCA-CRS Terms and Conditions and hereby accept the same.
- I declare that the information supplied by me is as per the provisions of the term & conditions governing account opening regulations at Bank of Baroda Branches in UAE.
- I understand that the bank is relying on this information for the purpose of determining my status above in compliance with FATCA/CRS.
- If any information provided on this form changes, I will provide suitable self-certification form within 30 days of change.
- I agree that as may be required by regulations, the Bank may also be required to report or exchange this information to the relevant authorities in the country/countries.

(Please read the instructions overleaf)

FATCA CRS Instructions

Details under FATCA-CRS/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I understand and acknowledge that a regulatory fine of AED 20,000/- shall be imposed on the account holder or the controlling person, if the personal statement or any supporting documents submitted by the account holder or the controlling person, includes any incorrect or misleading information, data or documents that I am aware or should have been aware of the incorrectness.

Place: _____

Date : ____/____/____

Signature of the Individual

Annexure 1
FATCA-CRS Annexure for Individual Accounts / share holders in corporate accounts

Account No	Name of the account for which this declaration is being filled

1. Name of the Individual _____
2. Please tick the applicable tax resident declaration :(Any one) (if b. is applicable, pl provide all other information)
- a) I am a tax resident of UAE and not resident of any other country _____(specify Yes/No, If No provide details in point b)
- OR
- b. I am tax resident of the country/ies mentioned in the table below

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)

To also include USA, where the individual is a citizen/ green card holder of USA # In case Tax Identification Number is not available, kindly provide functional equivalent ex. PAN card in case of India

Declaration

- I have understood the information requirements of this Form and I understood the FATCA-CRS Terms and Conditions and hereby accept the same.
- I declare that the information supplied by me is as per the provisions of the term & conditions governing account opening regulations at Bank of Baroda Branches in UAE.
- I understand that the bank is relying on this information for the purpose of determining my status above in compliance with FATCA/CRS.
- If any information provided on this form changes, I will provide suitable self-certification form within 30 days of change.
- I agree that as may be required by regulations, the Bank may also be required to report or exchange this information to the relevant authorities in the country/countries.

(Please read the instructions overleaf)

FATCA CRS Instructions

Details under FATCA-CRS/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I understand and acknowledge that a regulatory fine of AED 20,000/- shall be imposed on the account holder or the controlling person, if the personal statement or any supporting documents submitted by the account holder or the controlling person, includes any incorrect or misleading information, data or documents that I am aware or should have been aware of the incorrectness.

Place: _____

Date : ____/____/____

Signature of the Individual

Annexure 1
FATCA-CRS Annexure for Individual Accounts / share holders in corporate accounts

Account No	Name of the account for which this declaration is being filled

1. Name of the Individual _____
2. Please tick the applicable tax resident declaration : (Any one) (if b. is applicable, pl provide all other information
- a) I am a tax resident of UAE and not resident of any other country _____ (specify Yes/No, If No provide details in point b)
- OR
- b. I am tax resident of the country/ies mentioned in the table below

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)

To also include USA, where the individual is a citizen/ green card holder of USA # In case Tax Identification Number is not available, kindly provide functional equivalent ex. PAN card in case of India

Declaration

- I have understood the information requirements of this Form and I understood the FATCA-CRS Terms and Conditions and hereby accept the same.
- I declare that the information supplied by me is as per the provisions of the term & conditions governing account opening regulations at Bank of Baroda Branches in UAE.
- I understand that the bank is relying on this information for the purpose of determining my status above in compliance with FATCA/CRS.
- If any information provided on this form changes, I will provide suitable self-certification form within 30 days of change.
- I agree that as may be required by regulations, the Bank may also be required to report or exchange this information to the relevant authorities in the country/countries.

(Please read the instructions overleaf)

FATCA CRS Instructions

Details under FATCA-CRS/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I understand and acknowledge that a regulatory fine of AED 20,000/- shall be imposed on the account holder or the controlling person, if the personal statement or any supporting documents submitted by the account holder or the controlling person, includes any incorrect or misleading information, data or documents that I am aware or should have been aware of the incorrectness.

Place: _____

Date : ____/____/____

Signature of the Individual

Annexure 1
FATCA-CRS Annexure for Individual Accounts / share holders in corporate accounts

Account No	Name of the account for which this declaration is being filled

1. Name of the Individual _____
2. Please tick the applicable tax resident declaration : (Any one) (if b. is applicable, pl provide all other information
- a) I am a tax resident of UAE and not resident of any other country _____ (specify Yes/No, If No provide details in point b)
- OR
- b. I am tax resident of the country/ies mentioned in the table below

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)

To also include USA, where the individual is a citizen/ green card holder of USA # In case Tax Identification Number is not available, kindly provide functional equivalent ex. PAN card in case of India

Declaration

- I have understood the information requirements of this Form and I understood the FATCA-CRS Terms and Conditions and hereby accept the same.
- I declare that the information supplied by me is as per the provisions of the term & conditions governing account opening regulations at Bank of Baroda Branches in UAE.
- I understand that the bank is relying on this information for the purpose of determining my status above in compliance with FATCA/CRS.
- If any information provided on this form changes, I will provide suitable self-certification form within 30 days of change.
- I agree that as may be required by regulations, the Bank may also be required to report or exchange this information to the relevant authorities in the country/countries.

(Please read the instructions overleaf)

FATCA CRS Instructions

Details under FATCA-CRS/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I understand and acknowledge that a regulatory fine of AED 20,000/- shall be imposed on the account holder or the controlling person, if the personal statement or any supporting documents submitted by the account holder or the controlling person, includes any incorrect or misleading information, data or documents that I am aware or should have been aware of the incorrectness.

Place: _____

Date : ____/____/____

Signature of the Individual

Requirement For Documents For Opening Corporate Current Account

Documents Required for LLC Companies

- Trade License + Commercial Register + Chamber of Commerce Certificate
- Memorandum Association
- Board Resolution duly stamped & signed by all Indian Partners
- Commercial Tenancy Contract
- Original Passport and Emirates ID for All Indian Partners/Signatories
- Residence Tenancy Contract of All Signatories
- One photo of all signatories
- Copy of Passport and EID of Local Sponsor - Self attested
- Company Letter head + Company Stamp
Latest 6 months existing bank account statements of the company
- Auditing Balance Sheet (or) In-house Balance Sheet

*All documents to be verified with original by official
** All documents need to be self attested by signatory.

Documents Required for FZC / FZC LLC / FZE / FZE LLC Companies

- Trade License + Share Certificate + Certificate of Incorporation
- Memorandum of Association & Articles of Association
- Board Resolution duly stamped & signed by all Partners
- Commercial Tenancy Contract
- Original Passport and Emirates ID for All Signatories
- Residence Tenancy Contract of All Signatories
- One photo of all signatories
- Company Letter head + Company Stamp
- Latest 6 months existing bank account statements of the company / personal account statement of Signatory
- Auditing Balance Sheet (or) In-house Balance Sheet

*All documents to be verified with original by official
** All documents need to be self attested by signatory.

Documents Required for Service Agency Companies

- Trade License + Commercial Register + Chamber of Commerce Certificate
- Service Agent Contract
- Commercial Tenancy Contract
- Original Passport and Emirates ID for All Indian Partner
- Residence Tenancy Contract of Indian Partner
- One photo of all signatories
- Copy of Passport and EID of Local Sponsor - Self attested
- Company Letter head + Company Stamp
- Latest 6 months existing bank account statements of the company
- Auditing Balance Sheet (or) In-house Balance Sheet

*All documents to be verified with original by official
** All documents need to be self attested by signatory.

Overseas Companies (All) Documents to be notarized in country of incorporation & legalized by UAE Govt./Consulate)

1. Memorandum & Article of Association.
2. Board resolution regarding conduct of the account along with signature(s) of the authorized signatories
3. Incorporation/Registration Certificate.
4. Passport one copy and One passport size photograph of each signatories.
5. Auditing Balance Sheet (or) In-house Balance Sheet

**No Cheque Book Facility will be Provided.
Only Bank to Bank Transfer will be offered.**