



Bank of India (New Zealand) Limited

APPLICATION FOR OPENING A PERSONAL ACCOUNT

(Current / Savings / Term Deposits)

The Branch Manager

Branch: AUCKLAND / PAPATOETOE / HAMILTON

Dear Sir/Madam

I/We request you to open an account in my/our name(s) styled as (Tick type of A/c):

Current Savings Term Deposit

Period of Term Deposit: _____ Months

Currency - SB/Term Deposit 1. NZD 2. USD

For Office Use

Customer ID: _____

Account No: _____

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

Date of all formalities completed: _____

Officer's signature: _____ Date: _____

Manager's signature: _____ Date: _____

PLEASE COMPLETE DETAILS IN BLOCK LETTERS

	FIRST APPLICANT	SECOND APPLICANT
	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/>
FIRST NAME		
MIDDLE NAME		
SURNAME/FAMILY NAME		
DATE OF BIRTH		
PLACE OF BIRTH		
PASSPORT No.		
DATE OF ISSUE		
PLACE OF ISSUE		
EXPIRY DATE		
DRIVING LICENSE No.		
EXPIRY DATE		
IRD No.		
WITHHOLDING TAX RATE ON INTEREST EARNED ON THIS A/C	A. 10.5% B. 17.5% C. 30% D. 33%	A. 10.5% B. 17.5% C. 30% D. 33%
ARE YOU A NEW ZEALAND RESIDENT		
IF NO, COUNTRY OF RESIDENCE		
EMPLOYMENT STATUS		
NAME OF EMPLOYER		
IF SELF EMPLOYED - NAME OF THE BUSINESS		
ANNUAL INCOME (BEFORE TAX)		



Bank of India (New Zealand) Limited

	FIRST APPLICANT	SECOND APPLICANT
PERMANENT ADDRESS:		
HOUSE/BLDG. NO.		
STREET/ROAD		
AREA		
CITY/COUNTRY		
POST CODE		
TELEPHONE LANDLINE		
MOBILE		
E MAIL ADDRESS		
CORRESPONDENCE ADDRESS:		
HOUSE/BLDG. NO.		
STREET/ROAD		
CITY/AREA		
COUNTRY		
POST CODE		
TELEPHONE LANDLINE		
MOBILE		
E MAIL ADDRESS		
RELATIONSHIP WITH THE JOINT APPLICANT		
OPERATING INSTRUCTIONS <small>This tells us who the authorized signatories of the account are. If you would like to authorize persons other than the first and second applicant, please select 'Other' and complete the schedule at the back of this application setting out the details of such authorized persons.</small>	1. First Applicant <input type="checkbox"/> 2. Either First or Second Applicant <input type="checkbox"/> 3. First and Second Applicant jointly <input type="checkbox"/> 4. Other (Please specify)* <input type="checkbox"/> _____	1. First Applicant <input type="checkbox"/> 2. Either First or Second Applicant <input type="checkbox"/> 3. First and Second Applicant jointly <input type="checkbox"/> 4. Other (Please specify)* <input type="checkbox"/> _____
I am a US Citizen:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
I am a tax resident in:	_____	_____
If US citizen/US tax resident/US tax payer	_____	_____
IN CASE APPLICANT IS MINOR:		
NAME OF GUARDIAN		
RELATIONSHIP WITH MINOR		
FACILITIES REQUIRED:		
1. CHEQUE BOOK	Yes <input type="checkbox"/> No <input type="checkbox"/> 20 Leaves / 50 Leaves / 100 Leaves	Yes <input type="checkbox"/> No <input type="checkbox"/> 20 Leaves / 50 Leaves / 100 Leaves
2. STATEMENT OF ACCOUNT	Yes <input type="checkbox"/> No <input type="checkbox"/> Monthly / Quarterly	Yes <input type="checkbox"/> No <input type="checkbox"/> Monthly / Quarterly
3. INTERNET/MOBILE BANKING	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. ATM - EFTPOS CARD**	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
*NAME TO APPEAR ON ATM - EFTPOS CARD		



Bank of India (New Zealand) Limited

PROOF OF IDENTITY AND ADDRESS DOCUMENTS TO BE SUBMITTED BY APPLICANT

Each applicant must provide proof of his/her identity and address, in accordance with Bank of India (New Zealand) Limited's General Terms and Conditions.

(Please note that a current valid passport containing your name, date of birth, photograph and signature is sufficient as to your identity. An electricity bill, telephone bill or bank statement containing your address and issued within the last three months is sufficient as to your address. For other methods to satisfy us as to your identity and address, please refer to our General Terms and Conditions which are available at any of our branches and on our website at www.bankofindia.co.nz)

I/We have provided you with proof of my/our identity and address, in accordance with Bank of India (New Zealand) Limited's General Terms and Conditions.

Please specify the type of document provided as:

Proof of identity: _____ Proof of address: _____

TELECOMMUNICATION MANDATE

THIS AGREEMENT IS MADE THIS _____ day of _____ 20____ AND BETWEEN BANK OF INDIA (NEW ZEALAND) LIMITED, of the one part AND _____

(herein after called 'the Customer')

of the party:

WHEREAS

- A. The customer has opened or may in the future open one or more accounts with the Bank and in all cases has executed or will execute mandates in respect thereof.
- B. At the request of the customer and subject as hereinafter set out the Bank has agreed to act upon instructions received by email, telephone, fax, telex, telecopier, telegram, cable or similar and in consideration thereof the customer has agreed to give the Bank the covenant undertaking and indemnity hereinafter contained.

THIS AGREEMENT WITNESS AS FOLLOWS:

1. In this agreement:
 - The expression 'the customer' shall be deemed to include one or more individuals, a limited liability company, a corporation, trust or any other legal entity and their respective heirs, estates and successors.
 - The expression 'the mandate' shall mean the mandate in force from time to time in respect of each account.
 - Each and every covenant undertaking and liability of each signatory hereto if more than one shall be joint and several on their part and be construed accordingly.
 - The singular shall include the plural and vice versa.
2. The customer hereby irrevocably and unconditionally authorises the Bank to act upon unauthenticated instructions which appear or purport to be from the customer or from the person authorised under the mandate and which are received by email, telephone, fax, telex, telecopier, telegram, cable or other means of electric communication.

The Bank shall be under no duty or obligation to make inquiry onto or to, in any way to verify instructions received from the person authorised under the account mandate. Any failure on its part to do so shall not render the covenant undertaking and indemnity on the customer's part set out above invalid illegal or unenforceable and shall not impair the same in any way.
3. In the event of the Bank acting upon instructions so received THEN:
 - The customer covenants and undertakes that the customer will make no claim of any kind in any jurisdiction against the Bank or its successors/agents in respect of any delay/loss damage cost or expense the customer may suffer incur or sustain directly or indirectly as a consequence our failure to carry out instructions/obligations, if the Bank, reasonable believes that there may be fraudulent activity or other financial crime affecting the transaction or the Bank is required not to comply with the instructions any law, regulation or court order or due (directly or indirectly) to circumstances beyond the its reasonable control preventing it from offering a normal service (such as the failure of any machine, data processing system or transmission link or due to industrial dispute, terrorist threat, etc).
 - The customer agrees to indemnify and to keep indemnified the Bank and its agents against all actions proceedings, liabilities, demands, claims, damages, costs and expenses which the bank or its agent may suffer incur or sustain directly or indirectly as a consequence thereof.
4. The customer encloses a duly certified copy of an authorisation authorising certain person(s) to act on the customer's behalf in giving of instructions to the Bank and the conclusion of agreements with the Bank by telephone, tested or untested telex or facsimile transmission.
5. This agreement shall be governed by and be construed in accordance with the laws of New Zealand and the parties hereby agree that any legal action or proceedings arising out of or in connection with this agreement may be brought in the Courts of New Zealand.



Bank of India (New Zealand) Limited

AUTHORITY TO ACT

(A) The Authorised Signatories are authorised to:

- (a) Open, operate the primary account(s), additional account(s) and any related service(s), in any way permitted by BANK OF INDIA (NEW ZEALAND) LIMITED including foreign currency accounts;
- (b) Notify immediately BANK OF INDIA (NEW ZEALAND) LIMITED of any change to the customer's name, address, telephone number or other details;
- (c) Sign cheques, withdraw money from any account(s) held with BANK OF INDIA (NEW ZEALAND) LIMITED;
- (d) Draw, endorse, accept and discount bills of exchange and drafts and make, endorse and discount promissory notes or accept cheques and other negotiable instruments;
- (e) Issue a bank cheque, a bank draft, a certificate of deposit and any other instrument payable to, or to the order of, any party or to bearer;
- (f) Withdraw/Transfer money (of any currency, and by any means) from any account(s) held with BANK OF INDIA (NEW ZEALAND) LIMITED to:
 - 1) A term deposit or any other investment with BANK OF INDIA (NEW ZEALAND) LIMITED; or
 - 2) An account with BANK OF INDIA (NEW ZEALAND) LIMITED or any other bank or institution
- (g) Stop payment from an account previously authorised by the customer or revoke stop payment instruction previously given to BANK OF INDIA (NEW ZEALAND) LIMITED by the customer;
- (h) Establish a periodic payment from an account of customer or revoke a request or instruction to establish a periodic payment from an account by the customer;
- (i) Establish and amend a documentary credit or a clean letter of credit in favour of any party;
- (j) Establish, deliver, pre-deliver, extend or cancel a forward exchange, swap, option, money market, futures, foreign exchange, currency, securities repurchase, securities buy-back or sell-back transaction, or any other derivative transaction undertaken or product traded on financial markets (whether on an exchange or not) from time to time and at any future time, or any synthesis or derivative of any of them;
- (k) Confirm, vary or cancel (to the extent permitted by BANK OF INDIA (NEW ZEALAND) LIMITED) a transaction entered into by the customer with BANK OF INDIA (NEW ZEALAND) LIMITED;
- (l) Give instructions in relation to and execute any securities, overdrafts, guarantees, indemnities, loans, term deposits, safe custody and security items; and
- (m) Make, do, order or request any other transactions whatsoever in relation to any account(s) or related service(s).

(B) Limited liability to give instructions by facsimile, telephone or email

- (a) The customer directs BANK OF INDIA (NEW ZEALAND) LIMITED (at its discretion) to accept and act on any request on instruction the customer sends, or that BANK OF INDIA (NEW ZEALAND) LIMITED reasonably believes the customer has sent, to BANK OF INDIA (NEW ZEALAND) LIMITED by facsimile transmission requesting or instructing BANK OF INDIA (NEW ZEALAND) LIMITED to do any of the matters set out in clause A above;
- (b) The customer directs BANK OF INDIA (NEW ZEALAND) LIMITED (at its discretion) to accept and act on any request on instruction the customer sends, or that BANK OF INDIA (NEW ZEALAND) LIMITED reasonably believes the customer has sent, to BANK OF INDIA (NEW ZEALAND) LIMITED by telephone or email requesting or instructing BANK OF INDIA (NEW ZEALAND) LIMITED to update the customer's records following any change to its name, address, telephone number or other details;
- (c) The customer acknowledges that:
 - 1) Sending information by facsimile, email or telephone is not a secure means of sending information;
 - 2) The customer is aware of the risks involved in sending instructions by facsimile, email or telephone, including the risk of such instructions being intercepted and of such instructions being fraudulently or mistakenly made, written, altered or sent and of not being received in whole or in part by BANK OF INDIA (NEW ZEALAND) LIMITED;
 - 3) The customer requests to BANK OF INDIA (NEW ZEALAND) LIMITED to accept and act on instructions by facsimile, email or telephone is for the customer's convenience and benefit;
- (d) If BANK OF INDIA (NEW ZEALAND) LIMITED receives an instruction by telephone or facsimile that purports to have been made, sent or authorised by Authorised Signatories, in accordance with this Account Authority, BANK OF INDIA (NEW ZEALAND) LIMITED may rely on that instruction without making any enquiries and the instruction will be deemed effective.

(C) Customer Acknowledgement and Obligations

The customer acknowledges and agrees that:

- (a) The customer has read, understood and agree to abide by BANK OF INDIA (NEW ZEALAND) LIMITED'S General Terms and Conditions, any terms set out in this application and any other rules and conditions relating to the conduct of the above account/services/products/fees & charges which are displayed on the website www.bankofindia.co.nz contained in the brochures of BANK OF INDIA (NEW ZEALAND) LIMITED as amended or replaced from time to time;
- (b) The customer shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority (if applicable);
- (c) BANK OF INDIA (NEW ZEALAND) LIMITED may accept and act on any instructions that appear to have been given in accordance with this Account Authority;
- (d) The customer will ensure that all instructions are clear and unambiguous and the customer accepts the risk of misunderstandings in the instructions given, including any misunderstandings in connection with this Account Authority;
- (e) BANK OF INDIA (NEW ZEALAND) LIMITED is under no obligation to accept an instruction, and no instruction is operative:
 - 1) Until it appears to BANK OF 'INDIA (NEW ZEALAND) LIMITED that it has been received in full and is accepted by BANK OF INDIA (NEW ZEALAND) LIMITED;and



Bank of India (New Zealand) Limited

- 2) Unless it is received on a day on which BANK OF INDIA (NEW ZEALAND) LIMITED is open for business and within BANK OF INDIA (NEW ZEALAND) LIMITED's normal business hours. Any Instruction not received on such a day will be dealt with on the next day on which the BANK OF INDIA (NEW ZEALAND) LIMITED is open for business;
- (f) Any account(s) or related service(s) will be operated in accordance with this Account Authority and by the terms and conditions (as amended from time to time) applicable to BANK OF INDIA (NEW ZEALAND) LIMITED accounts & services, and the customer has received the copies of these;
- (g) This Account Authority supersedes all previous authorities given to BANK OF INDIA (NEW ZEALAND) LIMITED by the customer except with respect to any liabilities not yet determined and, instruments already drawn or executed under a previous authority;
- (h) Changes to the Authorised Signatories and operating options in this Account Authority will only take effect when BANK OF INDIA (NEW ZEALAND) LIMITED receives written notice of variation of Account Authority; and
- (i) The customer is aware of its obligation and undertakes to inform BANK OF INDIA (NEW ZEALAND) LIMITED promptly of any change in the customer's circumstances and provide any missing or updated information as appropriate relating to this Account Authority.

(D) Declaration

The customer declares that:

- (a) The information contained in this Account Authority is true and correct and that all relevant information has been disclosed to BANK OF INDIA (NEW ZEALAND) LIMITED;
- (b) The entry into this Account Authority does not and will not contravene any applicable law, the customer's constitutional documents and the customer's directions and obligations under this Account Authority are legal, binding and enforceable;
- (c) The customer is the beneficiary/owner of the funds that are being and/or will be deposited from time to time into the account and these funds in all or any part of it are in no way linked in any manner howsoever with terrorist financing or are proceeds of any illegal activities/ criminal conduct and do not constitute tainted property (as that term is defined under the Criminal Proceeds (Recovery) Act 2009) or a money laundering offence under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.
- (d) Every person appointed as an Authorised Signatory is trustworthy and suitably qualified to act in accordance with this Account Authority. The customer has established control processes and procedures to monitor the Authorised Signatories in discharging their obligations.
- (e) The customer is not an undischarged bankrupts and the customer is not liable under any proceedings under the Insolvency Act 2006 and its amendments.

(E) Indemnity

- (a) To the fullest extent permitted by law the customer agrees to indemnify and keep indemnified BANK OF INDIA (NEW ZEALAND) LIMITED against each cost, loss, expense or liability (together with interest thereon) sustained or incurred by BANK OF INDIA (NEW ZEALAND) LIMITED as a direct or indirect result of BANK OF INDIA (NEW ZEALAND) LIMITED accepting and acting on an instruction or of your breach of this Account Authority, including:
 - 1) All legal expenses on a full indemnity basis;
 - 2) Any cost or loss sustained or incurred by BANK OF INDIA (NEW ZEALAND) LIMITED as a result of any discrepancy between exchange rates used when carrying out instructions;
 - 3) Where the instructions given by the customer or any other party are unauthorised, forged, fraudulent, or otherwise improperly given in accordance with this Account Authority; and
 - 4) Where the customer represents a minor, any claim of such a minor of any withdrawals/transactions made by the customer in relation to the minor's account.
- (b) The customer shall pay interest on any amounts required to indemnify BANK OF INDIA (NEW ZEALAND) LIMITED under clause E from the date of demand until the date of receipt by BANK OF INDIA (NEW ZEALAND) LIMITED (after as well as before judgment). The rate of default interest shall be determined by BANK OF INDIA (NEW ZEALAND) LIMITED and published from time to time by BANK OF INDIA (NEW ZEALAND) LIMITED on its website www.bankofindia.co.nz, in its Fees & Charges brochure and/or the General Terms and Conditions.
- (c) The obligations of the customer under this clause E are unconditional, irrevocable, and shall survive termination of all dealings between the customer & BANK OF INDIA (NEW ZEALAND) LIMITED, closure of the account(s) and payment of all indebtedness owed by the customer to BANK OF INDIA (NEW ZEALAND) LIMITED and shall not be impaired by any act, omission, matter or thing that might discharge or impair the indemnity but for this clause and
- (d) The customer authorises BANK OF INDIA (NEW ZEALAND) LIMITED to apply (without prior notice) any credit balance of the customer on an account with BANK OF INDIA (NEW ZEALAND) LIMITED in or towards satisfaction of any amounts owing under this clause E.

For Term Deposits

[/We certify that [/we have been provided with a copy of Bank of India (New Zealand) Limited's current investment Statement for Term Deposits, that I have read and understood the same, and that [/we make this application with full knowledge of my/our risks and obligations.

Marketing

I would prefer not to receive marketing material from you about your bank's products or services.

(Please tick here)

Please note that if you tick this box we will be unable to notify you about any new products or services that may be of benefit to you.

Full Signature:

(1st Applicant)

(2nd Applicant)

Date

Date



Bank of India (New Zealand) Limited

APPLICATION FORM FOR INTERNET/MOBILE BANKING (FOR INDIVIDUALS)

I/We request you to register my/our application for internet banking facility & link my/our account with your branch/other branch/es with the following rights (Choose one):

TRANSACTION RIGHTS <input type="checkbox"/>	VIEW ONLY <input type="checkbox"/>	iTRACK Application No. _____ (to be filed by Branch)
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(if you are not aware of your Customer ID, please enquire from your branch)

CUSTOMER ID:	
ACCOUNT NO:	
NAME OF ACCOUNT HOLDER	
DATE OF BIRTH	
MARITAL STATUS	
MARRIAGE ANIVERSARY DATE	

BRANCH NAME	NAME OF JT A/C HOLDER	ACCOUNT NO.	MODE OF OPERATION

I/We wish to avail Mobile Banking Facility

Whenever offered by Bank of India (New Zealand) Limited

MOBILE NUMBERS FOR MOBILE BANKING			
1.	2.	3.	4.

DECLARATION:

I/We affirm, confirm and undertake that I/we have read and understood the terms and conditions for usage of the Bank of India (New Zealand) Limited e-Banking retail services (which govern the terms and conditions relating to internet banking and mobile banking) and agree to them. I/ We am/are aware that usage of Bank of India (New Zealand) Limited e-Banking is governed by the terms and conditions which are displayed on www.bankofindia.co.nz the site maintained by Bank of India (New Zealand) Limited and I/we have reviewed the contents of the same. I/We accept the terms and conditions governing e-Banking of Bank of India (New Zealand) Limited for bank accounts as displayed on Bank of India (New Zealand) Limited'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 www.bankofindia.co.nz. 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 the same extent as if such provisions had been set forth in full herein.

I/We do hereby indemnify and forever keep indemnified Bank of India (New Zealand) Limited and its successors, assigns, from and against any and all claims, act, penalties that may be made, suffered or incurred by Bank of India (New Zealand) Limited by reason of non compliance of any of the terms and conditions mentioned therein or any non compliance with any New Zealand statutes, including but not limited to sections 248- 254 of the Crimes Act 1961.

Date: _____ dd/mm/yyyy

Place: _____

Signature: 1. _____

2. _____



Bank of India (New Zealand) Limited

FOR OFFICE USE	
<p>BRANCH CONFIRMATION</p> <p>We confirm that:</p> <ol style="list-style-type: none"> The customer details given above are correct and the same are recorded in CBS also; We have verified the signatures of the customer as appended above; All the accounts of the above customer have been linked to one Customer ID as given above. We have enabled the above Customer ID for ebanking in Finacle and We recommend granting ebanking facility to the above customer. <p>Signature of Branch Manager: _____</p> <p>Name of Branch Manager: _____</p> <p>Signature Number: _____</p>	<p>FOR BANK OF INDIA NEW ZEALAND LIMITED'S OPERATIONS TEAM</p> <p>User ID created on: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Signature: _____</p> <p>Name: _____</p> <p>User ID dispatched on: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Password dispatched on: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Signature: _____</p> <p>Name: _____</p>

CUSTOMER IDENTIFICATION PROCEDURE / CHECKLIST TO BE VERIFIED AND DOCUMENTS THAT MAY BE OBTAINED FROM CUSTOMERS

FEATURES	DOCUMENTS
Legal Name and any other Name	<ul style="list-style-type: none"> • Valid Passport <input type="checkbox"/> • Valid Driving Licence <input type="checkbox"/> • National Identity Card <input type="checkbox"/> • NZ Full Birth Certificate <input type="checkbox"/>
Correct Permanent Address	<ul style="list-style-type: none"> • Telephone/Electricity/Water Bill <input type="checkbox"/> • Bank Account Statement <input type="checkbox"/> • Letter from any Recognized Public Authority <input type="checkbox"/> • Rental Agreement copy duly signed by JP <input type="checkbox"/> • Letter from the employer <input type="checkbox"/> (Subject to the satisfaction of the branch)

Whether KYC Compliant: Yes No Date: _____

Teller
Supervisor
Cocurrent Auditor
AAML Compliance Officer

Bank of India (New Zealand) Limited

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Bank of India (NZ) Limited is a wholly owned subsidiary of Bank of India

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www.bankofindia.co.nz