



Please affix
one recent
colour
passport
photo and
sign over it

STATE BANK OF INDIA, SOUTH AFRICA
(Reg No. 96/18176/10)

_____ Branch / Sub-Office / Marketing Office

ACCOUNT OPENING FORM (INDIVIDUAL - DEPOSIT ACCOUNT)

1. SURNAME: _____ FIRST NAME: _____
2. ID/PASSPORT NO.: _____ ISSUED AT: _____
(PLEASE SPECIFY) DATE OF ISSUE: _____ DATE OF EXPIRY: _____

RSA WORK PERMIT NO.: _____ DATE OF ISSUE: _____

NATIONALITY: _____ DATE OF EXPIRY: _____

USA CITIZEN: Y / N (please refer to pg.6)
3. DATE OF BIRTH: _____
4. PHYSICAL ADDRESS (IN RSA): _____

_____ SUBURB: _____
CITY: _____ POST CODE (mandatory): _____
5. MAILING ADDRESS (IN RSA): _____
CITY: _____ POST CODE (mandatory): _____
6. RESIDENTIAL STATUS: Owned Rented Living with relatives
7. TEL. NOs: (Res) _____ (Work) _____
Cell No. (MANDATORY – FOR RECEIVING TRANSACTION SMS ALERTS): _____
E-mail address (MANDATORY): _____
8. PROFESSION / OCCUPATION: _____
EMPLOYER: _____
9. SOURCE OF FUNDS: Salary / Self-employed / Pension / Contract worker / others (specify)

GROSS ANNUAL INCOME: _____
(AS PER EMPLOYMENT CONTRACT/SALARY SLIP)
NO. OF DEPENDANT FAMILY MEMBERS: _____
INCOME TAX NO/PAN NO (IF APPLICABLE): _____
DEALINGS WITH OTHER BANKS: _____
(DURATION)
EXISTING BANKING FACILITIES: _____
(FROM BANKS AND FINANCIAL INSTITUTIONS IN SOUTH AFRICA)
ASSETS (APPROXIMATE VALUE): _____
PURPOSE OF OPENING ACCOUNT: _____

ATM FACILITY / INTERNET BANKING

ADVERTISEMENTS

- ATM debit card required? Yes No
Internet banking facility required? Yes No
Direct marketing Yes No

I / We, the undersigned, hereby declare that the above information is true and correct and undertake to notify the bank in writing of any amendment. I / We undertake to submit on request any documentary evidence. I / We acknowledge that the bank will act upon the information given.

I/We, the undersigned, hereby declare that Money deposited in account is beneficially owned by me / us. We understand and that neither part nor all of it is associated with illegal / criminal activity and that transaction or money does not constitute part of money laundering process.

I / We would like State Bank of India to communicate with me through email / SMS/ direct mail / cell / all.

I/We agree to the terms and conditions:

TERMS & CONDITIONS:

- i) In Case of Notice Deposit / Fixed Deposit / or any other type of investment account where the term of contract is fixed, interest will be paid at the rate contracted on the date of investment and it will not be subject to any change whatsoever during the term of Contract. No premature payment of fixed deposit is allowed. In case of extreme emergencies, bank may at its discretion, allow Premature payment subject to levy of penalty.
- ii) Every renewal will be treated as a fresh contract.
- iii) New service charges may be levied and existing charges may be changed by giving reasonable notice to the customer either Individually or through the bank's website, or both.
- iv) The deposit will not earn any interest after the expiry of contract unless it is renewed in writing on due date in which case the interest will be paid at the rate ruling on the date of renewal.
- v) It is the duty of the depositor to ensure that the fixed deposit receipt or any document issued by the Bank in token of having received the deposit does not fall into unauthorized hands. Should it so happen that the receipt / document is lost, stolen or destroyed, it shall be the duty of the depositor to notify the Bank immediately. The Bank may at its sole discretion issue a duplicate receipt and charge a fee therefore.
- vi) Bank reserves the right to close the account without giving notice, if the account remains inoperative and without minimum credit balance of (R250) or as stipulated by the bank for a period of one year
- vii) The depositor shall keep the Bank informed of any, change in his address, identity documents, contact details or any other Personal particulars including his/her registered e-mail id.
- viii) The depositor authorizes the Bank to:
 - a) accept any instructions by electronic means, including e-mails from the mail id registered with the Bank as per this Account opening form.
 - b) debit the account, from time to time, with all charges consistent with the banking practices and notified in advance in Available media including Banks website "statebank.co.za"
 - c) exercise a lien on the deposit account as security for any advance granted to the depositor and in event of default in repayment of such amount on due date exercise the right of set off on the credit balance in the deposit account
- ix) The depositor indemnifies the Bank of any loss or damage as a consequence of acceptance of any email instructions issued or purported to have been issued by the depositor from his registered e-mail id with the bank.(It is the responsibility of the account holder to inform the bank well within time (max. 1 month) if any change is made to his/her registered e-mail id).
- x) I understand that SBI is a Foreign Financial Institution as per US Foreign Accounts Tax Compliance Act (FATCA) and registered with US Internal Revenue Service (IRS). The transaction in the US Citizen owned account shall be shared with the appropriate government Agency to comply with FATCA provision as declared by me in the FATCA declaration form.
- xi) Any complaint lodged by you with the Bank will be dealt with in terms of our Complaints Handling and Redressal Policy, which is available on our website or can be obtained upon request.

The account (s) proposed to be opened will be operated me:

- * **All above identification and verification requirements are applicable for Individual customer.**
- * **I/We the undersigned note to maintain a minimum balance of ZAR 250 in my account (or such amount as may be notified by the bank From time to time) failing which bank may charge penalty at the applicable rate.**
- * **I have read the terms and conditions of account opening with State Bank of India, understood the meaning and shall be bound thereby.**

We hand you herewith the following.

1. Copy of Identity document / Passport (Original perused and returned)
2. Proof of Physical Residential Address
3. Copy of contract or any other relevant document duly attested indicating remuneration
4. Copy of recent SARS Tax Return (IRP 5) (IF APPLICABLE)

SIGNATURE: _____

DATE: _____

FULL NAME: _____



State Bank of India, South Africa

FOREIGN NATIONAL TEMPORARY RESIDENT IN RSA

The Chief Executive Officer
State Bank of India

Dear Sir,

I advise that I entered South Africa on and confirm that I do not intend to take up Permanent Residence in the Republic. My country of origin is and I hold a Passport, the number is

Furthermore, I advise that I have foreign assets and hereby undertake not to place these foreign assets at the disposal of any third party normally resident in the Republic.

I confirm
{ } I have not applied for similar facilities through another Authorised Dealer.
Or
{ } I have applied for similar facilities through another Authorised Dealer and I have signed a foreign national declaration form

I also declare that:-
{ } I have never resided permanently in the Republic of South Africa
OR
{ } I have resided permanently in the Republic of South Africa

I undertake that for all Cross Border Transfer, as required by Exchange Control Regulations in South Africa, I shall utilize the services of one Bank which presently is State Bank of India, South Africa. I shall advise of any change.

I, the applicant, hereby declare that the Deposits will be beneficially owned by me, the applicant and no part nor all of it is / will be associated with illegal /criminal activity and that transaction or money does not constitute part of money laundering process.

Yours faithfully

Signature:

Full Name _____

Date: ____/____/____



INTERNET BANKING

Terms of service: Internet Banking Service of SBI, South Africa

General Information:

1. Please refer to the Internet banking registration information in your welcome kit to register and activate your Internet banking.
2. Kindly login to your Internet Banking at least once every 90 days to avoid your password expiring. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter.
3. Once registered for Internet Banking the customer can change his/her User ID.
4. SBI will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services which means that:
 - ❖ You are dealing with SBI at that moment.
 - ❖ The two-way communication is secured with 256-bit SSL encryption technology, which ensures the confidentiality of the data during transmission. These together with access control methods and digital token system designed on the Site would afford a high level of security to the transactions you conduct.
5. As a security precaution, customers should avoid using PCs with public access or public WiFi when accessing www.onlinesbiglobal.com.
6. SBI or any of its representative will never send you e-mail / sms or call you for your personal information, password or one time Pin token (OTP). Any such e-mail / sms or phone call is an attempt to fraudulently gain access to your account through internet banking. Never respond to such e-mails/ sms or phone calls. Please report to mgrsys.rsa@statebank.com and report.phishing@sbi.co.in in case of such an attempt. If you feel your password has been compromised please change it immediately.

Bank's terms:

1. All requests received via email (Customer's registered email ID) for unlocking of a customer's User ID will be acted on. To reset the Login or Transaction Password can be done as per the FAQs available on www.onlinesbiglobal.com.
2. Rules and regulations applicable to normal banking transactions in the bank will be applicable mutatis mutandis for the transactions executed through this site.
3. The Internet banking service cannot be claimed as a right. The bank, if so decided, may also convert this into a discretionary service anytime.
4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of South Africa and governed by the laws prevailing in Republic of South Africa.
5. The Bank reserves the right to modify the services offered or the Terms of service of 'Internet Banking of SBI'. The Changes will be notified to the customers through a notification on internet site as well as website of the bank.
6. The Protection of Personal Information (POPI) Act requires us to inform you how we use, disclose and destroy personal Information we obtain from you. We are committed to protecting your privacy and will ensure that your personal Information is used appropriately, transparently, securely and according to applicable law.

Security:

Customer's obligations:

1. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by SBI to have emanated from the registered customer and will be binding on him / her.
3. The customer will not attempt or permit others to attempt accessing the 'Internet Banking Service of SBI' through any unlawful means.

Dos' & Don'ts:

1. The customer should keep his/her ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer can chose his/her own password as per the password policy when registering/resetting the password. As a precaution a password that in is generic nature, guessable or inferable personal data such as name, address, telephone member, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.



State Bank of India, South Africa

FATCA and CRS SELF CERTIFICATION FORM

Foreign Account Tax Compliance Act ("FATCA")
Common Reporting Standard ("CRS")

This form must be completed by all individuals (including joint account holders) who wish to establish a customer relationship with State Bank of India.

Please complete in BLOCK LETTERS

Name of the Customer: _____

Please [X] Yes or No to the following questions (as applicable):

1. Are you a US Citizen? [] Yes [] No
2. Are you a Green Card holder? [] Yes [] No
3. Are you a US tax Resident? [] Yes [] No
4. Are you born in the US? [] Yes [] No
5. Do you have a US residential or correspondence Address? [] Yes [] No
6. Do you have a US Telephone number? [] Yes [] No
7. Have you issued a standing instruction to transfer funds to an account with US address? [] Yes [] No
8. Have you given Power of Attorney or Signature Authority to a person with US address? [] Yes [] No
9. Is the only address you have with the bank a "Hold Mail" address? [] Yes [] No
10. Please provide income tax (including foreign tax number)/pan number []

I confirm the information provided above is true, accurate and complete.

I hereby consent for State Bank of India or any of its affiliates (collectively "the Bank") to share my information with domestic and overseas tax authorities where necessary to establish my tax liability in any jurisdiction.

I agree and undertake to notify the Bank within 30 calendar days if there is any change in any information which I have provided to the Bank.

Signature []

Date []