

Account Opening Form for Individuals

This Account Opening Form, together with the Bank's Terms and Conditions, constitutes a contract governing your account relationship with UBS AG, Mumbai Branch, India, upon written confirmation from the Bank. The Terms and Conditions are incorporated by reference and all terms used in this Form shall have the same meaning as assigned in the former, unless otherwise defined in the latter. Please read carefully the Terms and Conditions, in particular Sections 1, 3 and 6 of the Account Terms and Conditions.

ACCOUNT OPENING REQUIREMENTS

1. Completed account opening form
2. Passport size photographs duly signed on front
3. PAN Card or PAN Allotment Letter or Form 60/61 (whichever is applicable)

IMPORTANT NOTE

- Prior to returning the Account Opening Form, please ensure that you have:
 - Completed Parts 1 to 2
 - Completed and signed Part 3
- Authenticate any overwriting/cancellations with full signatures
- Submit original documents for verification against each photocopy submitted
- Please provide proof of address for all addresses and proof of identity for all account holders as mentioned in the form
- The Bank hereby reserves the right to decline the Account Opening Form without assigning any reason for the same

We require the following: For the Individual:**In all cases:**

1. Name and Address.
2. Permanent Account Number
Please provide us a copy of the Permanent Account Number ("PAN") Card (If not available please provide Form 60/61).
3. Identification and Address Documents
You need to obtain identification and address documents for all signatories on the mandate.

Identification

- Passport
- Driving License
- Voter ID Card
- PAN Card
- Ration Card with photograph

Address Proof for Permanent and / or Residential Address (and Correspondence Address if different from Permanent Residential Address)

- Fixed line telephone bill*
 - Government or Local Authority bill*
 - Bank statement*
 - Letter from employer (subject to satisfaction of the bank)*
 - Driving license
 - Ration Card
 - Passport
 - Valid Lease Agreement
 - Others (Please Specify)
- _____
- _____

4. Photograph (less than three months old)

Please note that documents (enlisted at numbers 1 to 4) must be in the individual's name and where marked with an asterisk (*), less than three months old.

Customer checklist

Please tick the relevant boxes to indicate to us which documents you have enclosed:

Identification and Address documentation:

- Passport
 - Driving License
 - Voter ID Card
 - Fixed line telephone bill
 - Government or Local Authority bill
 - Driving license (if not used as an identification document)
 - Bank statement
 - PAN Card
 - PAN allotment letter
 - Ration card
 - Valid Lease Agreement
 - Others (Please Specify)
- _____
- _____



Account No.

NAME OF APPLICANT:

ACCOUNT TYPE

- Regular Savings
- No Frills



Account No. _____

Part 1: Mandate and Personal details

Signing Authority

- Single
- Joint
- Either or Survivor

Account Holder 1

First Name _____ Last Name _____
 Aliases (if any) _____ Martial Status _____
 Date of Birth _____ Nationality _____
 Identity type¹ PAN / Passport / ID Card /Others _____ Identity Number _____

Residential address _____

State _____ City _____
 Landmark _____ Pin Code _____
 Country _____

Permanent address (if different from above) _____

State _____ City _____
 Landmark _____ Pin Code _____
 Country _____

Name of Father _____ Mother's Maiden _____
 Name of Husband _____ Name of Occupation _____
 (where applicable) _____

Name of Organization _____ Designation _____

Telephone Home _____ Mobile _____
 Office _____ Fax No. _____

Status Resident Non resident

Account Holder 2

First Name _____ Last Name _____
 Aliases (if any) _____ Martial Status _____
 Date of Birth _____ Nationality _____
 Identity type¹ PAN / Passport / ID Card /Others _____ Identity Number _____

Residential address _____

State _____ City _____
 Landmark _____ Pin Code _____
 Country _____

Permanent address (if different from above) _____

State _____ City _____
 Landmark _____ Pin Code _____
 Country _____

Name of Father _____ Mother's Maiden _____
 Name of Husband _____ Name of Occupation _____
 (where applicable) _____

Name of Organization _____ Designation _____

Telephone Home _____ Mobile _____
 Office _____ Fax No. _____

Status Resident Non resident

¹ Delete as appropriate



Account No.

Account Holder 3

First Name _____ Last Name _____

Aliases (if any) _____ Martial Status _____

Date of Birth _____ Nationality _____

Identity type¹ PAN / Passport / ID Card /Others _____ Identity Number _____

Residential address _____

_____ City _____

State _____ Pin Code _____

Landmark _____ Country _____

Permanent address (if different from above) _____

_____ City _____

State _____ Pin Code _____

Landmark _____ Country _____

Name of Father _____ Mother's Maiden _____

Name of Husband _____ Name of Occupation _____

(where applicable) _____

Name of Organization _____ Designation _____

Telephone Home _____ Mobile _____

Office _____ Fax No. _____

Status Resident Non resident

Part 2: Correspondence, Instructions and Statements

All original Correspondence should be:

- sent to the Permanent Address of the 1st Account Holder
- sent to the Residence Address of the 1st Account holder
- sent to the following correspondence address:

- The Client wishes to receive statements of account on a:
 - monthly basis; or quarterly basis

Power of Attorney

- None
- is conferred on the persons set out in the signed and completed Power of Attorney, as amended from time to time.

Use of unsecured e-mail

- The Client declares that he wishes, and authorizes the Bank, to communicate and exchange information and data via unsecured e-mail, even though he knows that the Bank offers secure communication channels. By signing this Account Opening Form, the Client expressly acknowledges and agrees to the following terms and conditions and those in Section 2 of the Account Terms and Conditions:
 1. The Client shall use no e-mail address(es) other than the e-mail address(es) of the Authorized E-mail User(s) set out below (as amended from time to time) to communicate with the Bank. Any instruction to change an Authorized E-mail User and address will be processed within a reasonable period and will be effective upon confirmation of receipt by the Bank. The Client acknowledges and accepts that any e-mail from the said e-mail address(es) shall be deemed by the Bank to have been written by the Authorized E-mail User regardless of whether the e-mail was actually written and sent by this person or received by the Bank with its contents unchanged. The Bank does not generally accept any orders, contract conclusions/Instructions, revocations, blocking of banking services or changes to personal data via unsecured e-mail;
 2. **E-mails are sent** mostly cross-border via open networks which could be accessed by anyone. The following risks (among others) are therefore inherent: (a) lack of confidentiality (e-mail and their attachments can be viewed and monitored, unnoticed); (b) manipulation of sender address and/or content (the content of an e-mail, any attachments and sender details (e-mail address) can be tampered with or falsified, unnoticed); (c) transmission errors/failures/interruptions may cause e-mail and their attachments to be delayed, misrouted, altered or deleted, etc. (d) appearance of viruses, Trojan horses, etc., which can be spread unnoticed by third parties and cause considerable damage. **The Client has received, read, understood, and accepts and is fully advised of these and other associated security risks as set out and highlighted at Section 5 of the Account Terms and Conditions;**
 3. The Client acknowledges his obligation to, amongst others: (a) be aware of risks and to apply due care in relation to incoming e-mail from the Bank (in case of doubt, the sender of the e-mail must be consulted by telephone); (b) re-enter in response e-mail to the Bank the recipient's address (not to use reply-buttons or links); (c) take appropriate measures in case of detection/suspicion of irregularities (if there is reason to suspect that another person, for example is abusing the indicated e-mail address or is intercepting, tampering with or falsifying the e-mail purported to be sent by the Bank), and inform the Bank without delay (if there is any doubt about the origin of an e-mail, it should be verified before it is opened or should be deleted/unopened); (d) use and update the Client's own security and system software on a regular basis (for example, by keeping the operating system and browser up to date, install and update the recommended security patches for the operating system and taking any other standard technical security precautions, such as installation of a continually updated firewall and use of a continually updated antivirus program);
 4. **E-mails received** by the Bank are generally handled in the ordinary course of business and during regular business hours; in particular, they are not allotted any priority as to time. The Client acknowledges and accepts the risks of using unsecured e-mail, namely the security risks mentioned above and the risk that his business relationship with the Bank and confidential information pertaining to him are disclosed. As far as permitted by law, the Bank shall not be liable for any damage resulting from the use of unsecured e-mail including damage arising from breaches of confidentiality or interference with e-mail. Likewise, liability is excluded for any losses resulting from interruptions in or overloading of IT systems. The Bank accepts no responsibility for prompt handling of e-mail even **if such e-mails are time critical** or subject to a deadline, for their correctness, completeness or for any risks in conjunction with their receipt, sending or transmission. Either party may refuse the receipt or handling of e-mail at any time without prior notice, or make the receipt or handling of e-mail subject to additional clarifications;
 5. The Client agrees that e-mail addresses provided to the Bank for correspondence may be used for marketing purposes and the Client consents to and authorizes the use by the Bank of any information relating to the Client for the purposes of sending electronic commercial messages, research reports and other information about products and services to the Client. The provisions herein shall constitute the Client's consent for the purposes of the provisions of any spam control laws. The Client acknowledges that the Client may opt out of such use at any time; and
 6. Both parties shall be entitled to revoke this authorization by written notice at any time.



Account No.

Details of Authorized e-mail User(s)

Last Name / First Name	ID/Passport No.	E-mail address	Tel. no. for questions
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

The Client does not wish to receive marketing material from the Bank. Paragraph 5 above shall not apply in case the Client does not wish to receive marketing material from the Bank.

Part 3: Agreement and Signatures

Agreement

By signing this Account Opening Form below, the Client (being the Account Holder(s) collectively or each of them) requests, agrees and authorizes the Bank to open an Account. The Client agrees that the Account will be provided subject to the Terms and Conditions and this Account Opening Form, as applicable (together the "**Account Agreement**"), as amended from time to time. The Client's request will be deemed accepted by the Bank and the Account Agreement will come into effect only upon written confirmation from the Bank. Unless the context otherwise requires, any capitalized terms used in this Account Opening Form shall have the meanings set out in the Account Terms and Conditions.

Confirmation and Acknowledgement

1. The Client affirms that he has received, read and understood the Account Agreement and any other documents referred to therein and that he agrees to be bound by the same, as modified, amended and in force from time to time pursuant to Clause 14 in Section 2 of the Account Terms and Conditions. The Account Agreement shall apply to all accounts subsequently opened upon the Client's request. If the Client makes use of any of the Services that he has not selected in this Account Opening Form, the Terms and Conditions (as amended from time to time) relating to those Services shall apply in any event, immediately upon utilization although all Services are provided at the Bank's sole discretion.
2. The Client warrants and confirms that the information and declarations provided in this Form and any other documents provided to the Bank are true and correct and agrees to notify the Bank in writing immediately of any changes. The Client acknowledges and agrees that the Bank shall not be responsible for any loss or damage suffered by the Client as a result of any information, declaration, representation or warranty being inaccurate or incomplete in any way and shall indemnify the Bank in full against any claim, demand, action or proceeding which may be made against the Bank and/or any damage, liability, loss and expense (including legal costs on a full indemnity basis) which the Bank may incur or suffer directly or indirectly in acting or relying upon any such information, declaration, representation or warranty.
3. The Client confirms that the signatures shown below shall be recorded as specimen signature(s) of each Account Holder and attests to the specimen signature of the Authorized Recipient above (where different from the Client), if any.

DECLARATION UNDER FOREIGN EXCHANGE MANAGEMENT ACT, 1999 (FEMA)

I/We hereby declare that the transactions relating to foreign exchange routed through your Bank do not involve, and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, direction, or order made hereunder. Account facility shall be at sole discretion of UBS Bank, Mumbai branch, India.

The Client

Name of Account Holder 1_____
Signature_____
Name of Account Holder 2_____
Signature_____
Name of Account Holder 3_____
Signature_____
Place/date (yyyy-mm-dd)

For internal bank use only

Signature witnessed/verified by _____

Reference Currency _____