

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: DATE OF ISSUE: DATE OF EXPIRY: RSA WORK PERMIT NO.: DATE OF ISSUE: DATE OF EXPIRY: NATIONALITY: USA CITIZEN: Y/N
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) NET MONTHLY AVERAGE INCOME: NO. OF DEPENDANT FAMILY MEMBERS: INCOME TAX NO (IF APPLICABLE): DEALINGS WITH OTHER BANKS: EXISTING CREDIT FACILITIES: (FROM BANKS AND FINANCIAL INSTITUTIONS IN SOUTH AFRICA) ASSETS (APPROXIMATE VALUE): PURPOSE OF OPENING ACCOUNT:
10. IN CASE OF USA CITIZENS A) Green Card holder: Y / N B) Permanent Address C) Correspondence Address:

D) Town and Country of Birth: \_\_\_\_\_

E) Power of attorney given to or received from US person (details)

F) USA Tel. No: \_\_\_\_\_ G) USA TIN \_\_\_\_\_

H) Any other account maintained with SBI branches, if yes, provide customer ID Number: \_\_\_\_\_

**ATM FACILITY / INTERNET BANKING**

1<sup>st</sup> Applicant

ATM debit card required? Yes No

Internet banking facility required? 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 credit balance for a year.
- vii) The depositor shall keep the Bank informed of any change in his address, telephone and mobile No.
- 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 fax instructions issued or purported to have been issued by the depositor.
- 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.

**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 back to me)
- 2) Copy of Contract letter duly attested indicating Remuneration
- 3) Proof of Physical Residential Address i) Utilities Bill ii) Bank statement iii) Letter from Employer iv) Municipal Rates & taxes invoices or Telephone a/c or Recent Lease or Rental agreement or TV Licence (**ANY ONE**)
- 4) Copy of recent SARS Tax Return (IRP 5) (**IF APPLICABLE**)

SIGNATURE: \_\_\_\_\_ Date: \_\_\_\_\_

**FULL NAME:** \_\_\_\_\_

**State Bank of India, South Africa**



The Chief Executive Officer  
State Bank of India

Dear Sir,

**FOREIGN NATIONAL TEMPORARY RESIDENT IN RSA**

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 that I have not applied for similar facilities through another Authorised Dealer.

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.**

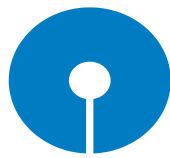
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Yours faithfully

**Signature:**

**Full Name**.....

**Date :** ...../...../.....



**INTERNET BANKING  
REGISTRATION FORM**

To,  
**The Chief Executive Officer  
State Bank of India**

I wish to register as a user of SBI’s Internet Banking Service in South Africa with / without transaction rights.

I have read the provisions contained in the “Terms of service document” of Internet Banking and accept them. I agree that the transactions executed over Internet Banking under my User ID and Password will be binding on me.

**I UNDERSTAND THAT SBI, BY DEFAULT, PROVIDES A DAILY INTERBANK / THIRD PARTY TRANSFER LIMIT OF R 25,000.00. HOWEVER FOR SECURITY REASONS IT IS ADVISABLE TO KEEP THE LIMIT TO A MINIMUM LEVEL WHILE NOT DOING TRANSACTIONS THROUGH INB.**

\_\_\_\_\_  
**Customer’s Signature**

\_\_\_\_\_  
**Date**

Name: \_\_\_\_\_

**For Office Use**

- 1. Recommended for User Allocation
- 2. Signature verified, customer’s particulars checked and updated in Finacle

Asst Manager (Banking)  
\_\_\_\_\_ Branch

- 3. User ID allotted on ..... / Customer advised on .....

Authorised Signatory  
\_\_\_\_\_ Branch

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

**General Information:**

- 1. You should register for ‘Internet Banking of SBI’ with the branch where you maintain the account.
- 2. If you maintain accounts at more than one branch, you need to register at each branch separately.
- 3. Normally Internet Banking services will be open to the customer only after he acknowledges the receipt of password.
- 4. We invite you to visit your account on the site frequently for transacting business or viewing account balances. 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.
- 5. In a joint account, all account holders are entitled to register, as users of ‘Internet Banking Service’, but transactions would be permitted based on the account operation rights recorded at the branch. (To begin with the services will be extended only to single accounts only).
- 6. All accounts of a customer at the branch whether or not listed in the registration form, will be available on the ‘Internet Banking Portal’. However the applicant has the option to selectively view the accounts on the ‘Internet Banking Page of SBI, South Africa’.

**Security:**

- 1. The Branch where the customer maintains his account will assign:
  - a) User-id &
  - b) Password
- 2. The User-id and Password given by the branch must be replaced by UserName and Password of customer’s choice at the time of first log-on. This is mandatory.

3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. The 'Internet Banking service of SBI is VERISIGN certified which guarantees, that it is a secure site. It means that
  - You are dealing with SBI at that moment.
  - The two-way communication is secured with 128-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.
4. You are welcome to access 'Internet Banking of SBI' from anywhere anytime. However, as a matter of precaution, customers should avoid using PCs with public access.
5. There is no way to retrieve a password from the system. Therefore if a customer forgets his password, he must approach the branch for re-generation and the bank may charge a fee for such service.
6. SBI or any of its representative never sends you e-mail / sms or calls you over phone to get your personal information, password or one time sms token. Any such e-mail / sms or phone call is an attempt to fraudulently withdraw money from your account through internet banking. Never respond to such e-mails /s sms or phone calls. Please report to [mgrsys.rsa@statebank.com.in](mailto:mgrsys.rsa@statebank.com.in) case of such an attempt. Please change your password immediately, if accidentally divulged to anybody.

#### **Bank's terms:**

1. All requests received from customers are logged for backend fulfilment and are effective from the time they are recorded at the branch.
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.

#### **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.
4. Bank reserves the right to recover services charges for resetting the forgotten/lost Password and providing of a new Password.
5. **For resetting of Passwords, the Customer has to physically come to the Bank. Applications received through fax or other electronic means shall not be accepted due to security reasons.**

#### **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 is free to choose a password of his own for Internet Banking services. As a precaution a password that in is generic nature, guessable or inferable personal data such as name, address, telephone number, 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.