



Please Affix a recent photo and sign over it

# INDIVIDUAL ACCOUNT OPENING FORM

Account Opening Branch: Johannesburg  Durban

Currency: ZAR  USD  GBP

US Citizen? (Refer to page 6): Yes  No

Purpose of Account Opening: Savings  Remittance  Other \_\_\_\_\_

## PERSONAL DETAILS

Surname: \_\_\_\_\_ First Name: \_\_\_\_\_

ID/ Passport Number: \_\_\_\_\_ Issued At: \_\_\_\_\_

Date of Issue: 

D	D	M	M	Y	Y	Y	Y
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 Date of Expiry: 

D	D	M	M	Y	Y	Y	Y
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 Work Permit Number: \_\_\_\_\_

Date of Issue: 

D	D	M	M	Y	Y	Y	Y
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 Date of Expiry: 

D	D	M	M	Y	Y	Y	Y
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 Nationality: \_\_\_\_\_

Residential Address in (RSA): \_\_\_\_\_

Suburb: \_\_\_\_\_ City: \_\_\_\_\_ Post Code: 

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Mailing Address in (RSA): \_\_\_\_\_

Suburb: \_\_\_\_\_ City: \_\_\_\_\_ Post Code: 

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Telephone Number: \_\_\_\_\_ Mobile Number: \_\_\_\_\_

Work Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Residential Status: Owned  Rented  Living with Parents/Relatives  Company Owned

## EMPLOYMENT

Profession/Occupation: \_\_\_\_\_ Employer/Employment Details: \_\_\_\_\_ Period at employment: \_\_\_\_\_

Source of Funds:

Salary  Contract Worker

Self-Employed  Investments

Pension  Other: \_\_\_\_\_

Gross Annual Income:	Monthly Net Income:	PAN/TAX Number:	Number of Dependents:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dealing with Other Banks: Yes <input type="checkbox"/>	Bank Name:	Existing Bank Facilities:	Approx. Value of Assets
No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## **ATM FACILITY / ADVERTISEMENTS/ONLINE SHOPPING TERMS & CONDITIONS**

Direct marketing: Yes  No

I, the undersigned, hereby declare that the above information is true and correct and undertake to notify the bank in writing of any amendment. I undertake to submit on request any documentary evidence. I acknowledge that the bank will act upon the information given. I, the undersigned, hereby declare that Money deposited in account is beneficially owned by me. I 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 would like State Bank of India to communicate with me through email / SMS/ direct mail /all. I agree to the following terms and 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) Deposits 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) Fixed deposits will auto renew at the prevailing interest rate, for the initial period on the date of maturity, should the bank not receive any communication/instructions from the client upon expiry.

vii) The bank reserves the right to close the account without giving notice, if the account remains inoperative for a period of 12 months and without minimum credit balance of R250 or as stipulated by the bank.

viii) 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.

ix) The depositor authorizes and indemnifies the Bank to:

- Accept any instructions by electronic means, including e-mails from the registered mail id with the Bank as per this account opening form.
- 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 <https://za.statebank>
- 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.
- Debit any erroneously credited funds by the bank or third parties.

x) 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 if any change is made to his/her registered e-mail id).

xi) 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.

xii) 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 by me:

- All above identification and verification requirements are applicable for Individual customer.
- I, 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.

xiii) Our fee structure can be found on our website <https://za.statebank/transactional-services>

xiv) It is your responsibility as the customer to keep your pin safe.

- Never share your ATM pin/OTP with anyone, including friends and family.
- Always follow the general guidelines/safety tips when using your debit card, for more information please visit our website <https://za.statebank>

Activate debit card for Online Shopping (E-Commerce) Yes  No

Debit Card Number:

5	5	5	9																
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- The debit card can be used for online shopping (internet purchases) only on domestic websites with transactions in ZAR currency.
- The debit card can only be used on 3D secured websites.
- SBI will not be responsible /liable for quality of goods/ services purchased by me online.
- SBI will not be responsible /liable for any dispute on account of late delivery/ non-delivery of goods/ services purchased by me online.
- Charge back claims for refund/ return of amount for any unsuccessful/ disputed transaction shall be dealt with by the Bank as per MasterCard Charge- back policy.
- I undertake that any dispute with vendor/ supplier of goods/ services for any reason above or otherwise will be settled by me directly with them.

## **INTERNET BANKING TERMS & CONDITIONS**

### **General Information:**

- Please refer to the Internet banking registration information in your welcome kit to register and activate your Internet banking.
- 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.
- Once registered for Internet Banking the customer can change his/her User ID.
- 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.
  - ❖ T h e 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.
- As a security precaution, customers should avoid using PCs with public access or public Wi-Fi when accessing [www.onlinesbiglobal.com](http://www.onlinesbiglobal.com).
- 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](mailto:mgrsys.rsa@statebank.com) and [report.phishing@sbi.co.in](mailto: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:**

- 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](http://www.onlinesbiglobal.com).
- Rules and regulations applicable to normal banking transactions in the bank will be applicable mutatis mutandis for the transactions executed through this site.
- The Internet banking service cannot be claimed as a right. The bank, if so decided, may also convert this into a discretionary service anytime.
- 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.
- 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 the banks internet banking site as well as the banks website.

### **Security:**

#### **Customer's obligations:**

- 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.
- 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.
- 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 choose his/her own password as per the password policy when registering/resetting the password. As a precaution a password that is generic in 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.

### **THE PROTECTION OF PERSONAL INFORMATION**

The Protection of Personal Information Act (POPI) 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.

### **PERMISSION TO USE YOUR PERSONAL INFORMATION**

- By agreeing to the terms of this account opening form, I hereby voluntarily authorise State Bank of India to process my personal information (including my name, physical address, telephone numbers and any other information I have provided to State Bank of India).
- Processing shall include the receipt, recording, storage, updating or modification, retrieval, alteration, dissemination by means of transmission and destruction of information. This consent is effective immediately and will endure until the relationship between State Bank of India and the Customer has been terminated.
- I take note that by supplying State Bank of India with the above-mentioned information I consent to them using the information for the purpose of opening a bank account and any other process that flows out of this matter.
- Cross border transfer: Where personal information and related data is transferred to a country which is situated outside the borders of South Africa, your personal information will only be transferred to those countries which have similar privacy laws to POPI in place or where the recipient of the personal information is bound contractually to no lesser obligations than those imposed by POPI.
- Access by others: SBISA may from time to time have to disclose your personal information to other parties, including its group companies or subsidiaries, client companies and entities and or approved product or third party service providers, regulators and or governmental officials, overseas service providers and related companies or agents, but such disclosure will always be subject to an agreement which will be concluded between SBISA and the party to whom it is disclosing your personal information to, which contractually obliges the recipient of the personal information to comply with strict confidentiality and data security conditions.

### **YOU'RE RIGHTS IN TERMS OF THIS CONSENT:**

- Right to know what information is being kept, how that information is being used and when State Bank of India will disclose that information
- Right to correct your details - State Bank of India endeavours to keep your information up to date, should any of your details change, please notify us of same so that our records are as accurate as possible.
- Right to object in the prescribed manner to SBISA to process your personal information. On receipt of your objection, SBISA will place a hold on any further processing until the cause of the objection has been resolved.

### **DECLARATION AND INFORMED CONSENT**

I declare that all Personal Information supplied to State Bank of India for the purpose of opening a bank account and related operational processes is accurate, up-to-date, is not misleading and that it is complete in all respects. I undertake to immediately advise State Bank of India of any changes to my Personal Information should any of these details change.

I furthermore, give State Bank of India permission to process my Personal Information, as provided above, and acknowledge that I understand the purpose for which it is required and for which it will be used. With this consent, I accept the bank's terms and conditions.



**FOREGIN NATIONALS- TEMPORARY RESIDENT IN RSA**

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 undersigned, hereby declare that:

1. I have read this document and understand the contents thereof
2. The information furnished above is in all respects both true and correct;
3. The currency applied for will only be used for the specific purpose stated herein;
4. The documentation presented in support of this application is in all respects authentic; and
5. The account will not be associated with any illegal/criminal activity and that transactions or money does not constitute part of money laundering or the financing of terrorism. I hereby consent to my information being provided to the South African Revenue Service, the Financial Intelligence Centre and other law enforcement agencies.”

Surname:

First Name:

Passport Number:

Signature:

Date:

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## FATCA & CRS SELF DECLARATION FORM

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

This form must be completed by all individuals who wish to establish a customer relationship with State Bank of India, South Africa

For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA), please confirm whether you are a US Person/Citizen.

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

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

I confirm the information provided above is true, accurate and complete. I also agree to notify the Bank within 30 calendar days if there is any change in any information which I have provided.

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. Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

Surname:

First Name:

Signature:

Date:

D	D	M	M	Y	Y	Y	Y
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**INDEMNITY FORM FOR ELECTRONIC INSTRUCTIONS**

With reference to my/our account No \_\_\_\_\_ with State Bank of India South Africa.

I \_\_\_\_\_ with I.D/Passport Number \_\_\_\_\_ hereby indemnify State Bank of India, South Africa of any loss or damage as a consequence of instructions executed on receipt of any email, fax or any other electronic instructions issued or purported to have been issued by me/authorized signatory from the email address registered with the Bank.

I understand that the Bank might be unable to verify the authenticity of electronic instructions and I hereby indemnify the Bank against any loss or damage incurred as a result of acting upon such instructions.

I acknowledge that it is my responsibility as the account holder to inform the Bank immediately and not later than a period of 1 month of any change made to the registered email address.

Signature:

Date:

D	D	M	M	Y	Y	Y	Y
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