

For Office Use

CIF No:

A/c No:

Welcome Kit No:

Product Code:

SL No:

ACCOUNT OPENING FORM (PERSONAL ACCOUNTS)

INSTRUCTIONS

- All fields are mandatory for new customers. Existing customers need only fill the fields marked with * (i.e. CIF no. , Full Name, ID Type and ID Document No.) under Applicant Information.
- Please fill the form in BLOCK LETTERS, and tick the appropriate boxes where applicable.
- Please read and understand the Terms & Conditions attached with this form before applying.
- Please submit the following documents with this form (with the originals to be produced for verification)
Singaporeans/ Permanent Residents:
 - Photocopy of both sides of NRIC (the NRIC should reflect your current address)
 - For opening Term Deposit accounts by post, new customers need to enclose the following additional documents:
 - Copy of Bank account statement for past 3 months
 - Cheque drawn on own account with any bank in Singapore (if account is to be funded by cheque)
 Non- Singaporeans:
 - Photocopy of Passport
 - Photocopy of EP/WP/DP
 - Documentary proof of address if not the same as in EP/WP/DP (eg.utility bill, bank statement, driving license).
- Incomplete account opening forms will be rejected. The Bank reserves the right to decline account opening without giving any reason.

To apply, please visit any of our branches with the required documents. Existing customers may mail the completed Account Opening Form with the required documents to:
Deputy Manager (Liability Products), State Bank of India
135 Cecil Street, #01-00, Singapore 069536

1st APPLICANT

If Existing customer, please provide your CIF* (Existing customers need only their CIF No., Full Name, ID Type and ID Document No.)

Personal Details

Mr. Mrs. Miss. Ms.

Full Name (as per NRIC/Passport)*

ID Type* NRIC / Passport Sex: Male / Female Marital Status: Single / Married / Other

ID Document No* Date of Birth

Issue Date Nationality

For passport, please fill in:

Expiry Date Country of Residence

Place of Issue Mother's Maiden Name

Contact Details

Mailing Address Postal code

Permanent Address (If different from mailing address) Postal code

Home Office Mobile

Fax Email

Employer Information (To be filled up if employed)

Occupation Annual Personal Income: Below SGD 30,000 / SGD 30,001 – 50,000 / SGD 50,001- 70,000 / SGD 70,001 – 100,000 / SGD 100,001 – 150,000 / Above SGD 150,000 _____ (please specify)

Designation

Company Name

Company Address

Other Information (optional)

Total Household Annual Income: Below SGD 30,000 / SGD 30,001 – 50,000 / SGD 50,001- 70,000 / SGD 70,001 – 100,000 / SGD 100,001 – 150,000 / Above SGD 150,000 _____ (please specify)

DEPOSIT INSURANCE SCHEME

Deposit accounts held by individuals and charities are insured by the Singapore Deposit Insurance Corporation for up to SGD 20,000 in aggregate across specified accounts for each depositor under the Deposit Insurance Act.

Please refer to the pricing guide attached with this form for filling product details

TYPE OF ACCOUNT

Savings (Basic , Special, Multi Sweep) Current (CheckPlus, MOD) Term Deposit Recurring Deposit

MODE OF OPERATION (applicable only for joint accounts)

Single Joint Either or survivor Former or survivor Latter or Survivor Anyone

ATM FACILITY / INTERNET BANKING / CHEQUEBOOKS (If applicable)

	1 st applicant		2 nd applicant		3 rd applicant	
Would you like an ATM Card ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Would you like Internet Banking facility ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Would you like a personalized Chequebook ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

OTHER ACCOUNT INFORMATION (please fill only the section corresponding to the type of account you are opening)

Savings

Please select the type of savings account Savings Basic Savings Special Multi Sweep *(Please fill additional details for Multisweep on next page)*

What is the initial amount you would be depositing? SGD _____

Current

Please select the type of current account Check Plus Current A/c Multi-Option Deposit (MOD)

For (MOD A/C only) MOD MIN BAL _____ MOD UNIT AMOUNT _____ (in multiples of 1000 SGD only)
MOD PERIOD _____

What is the initial amount you would be depositing? SGD _____ **OR** USD _____ (not applicable for Multi-Option Deposit (MOD)

Term Deposit

What would be term of the deposit? months (choose from 1/ 2/ 3/ 6/ 12/ 18/ 24/ 36 months)

Currency SGD USD Other _____ (Please specify)

What is the amount you would be depositing? _____

In case of non SGD type, please choose interest type Floating Fixed **AND** Cumulative Non- Cumulative

How would you like us to handle the proceeds?

Interest (select appropriate option) Credit it yearly to SBI A/C No. _____
 On maturity date, credit it to SBI A/C No. _____
 On maturity date, renew it
 On maturity date, mail me a banker's cheque

Principal Upon maturity, credit it to SBI A/C No. _____
 Upon maturity, renew it
 Upon maturity, mail me a banker's cheque

Recurring Deposit

What is the duration of the RD ? months (choose from 6/ 12/ 18/ 24 months)

What is the monthly deposit amount ? SGD _____

Upon maturity, how would you like us to handle the proceeds? Upon maturity, credit it to SBI Account No. _____
 Upon maturity, mail me a banker's cheque

Mode of Initial Remittance: Demand Draft / Cheque/ TT/ Cash/ NETS/ MEPS/ Others _____ (Please specify)

Mode of remittance for existing customers _____

Source of funds: _____

DECLARATION: I/ we confirm that the information provided by me/us is true to my/ our knowledge and in case of any change in it, I/ we will bring it to the knowledge of the Bank. I/ we confirm having read and understood the general terms and conditions of account enclosed herewith and also agree to be bound with the updated terms & conditions as posted in the website of the bank. I/we also declare that I/we am/are the beneficial owner/s of the fund deposited with the Bank.

All funds being routed by me under the deposit product are clean, clear, good and not related to any criminal activities/drug trafficking / terrorist activities / other forms of money laundering and suspicious activities and do not violate any provisions of the law in this regard. In case it is found that the above conditions are not fulfilled, the Bank will be at liberty to inform Regulatory/Law-enforcing authorities in compliance with the regulations / legal provisions in Singapore or other countries, and will initiate action as will be deemed fit.

Signature of 1st applicant	Signature of 2nd applicant	Signature of 3rd applicant	Signature of verifying official
Date: _____			

Account Opening Authorized By: _____

MULTI SWEEP DETAILS (To be filled in case of MultiSweep account only)

Number of linked Sub-accounts

(Maximum number of Sub-accounts allowed is 5)

If existing savings account customer, please mention,
Main Savings Account No. _____

Linked Sub-accounts details:

S.No	Existing/ New	Account No.	Percentage allocation of funds
1.			
2.			
3.			
4.			
5.			
Total			100%

Threshold limit:

SGD _____

Frequency of sweep:

Daily

Weekly

Fortnightly

Monthly

Quarterly

Half Yearly

Yearly

Public

Staff

Branch _____

Sales Person : _____

Risk Profile

Low Risk Simplified CDD Yes NA
 OHR Enhanced CDD Yes NA
 PEP Enhanced CDD Yes NA

Non-Face-to-Face-Verification (additional checklist)

Self-Cheque, or
 Transferred from own account
 Bank Statement/ Salary Slip

Threshold Limit

Annual Income/ Turnover: _____
 Threshold Limit (in figure): _____
 Threshold Limit (in words): _____

Source of funds _____

Purpose of account opening _____

CDD Verifying Official

Name: _____
 Place: _____
 Date: _____
 Signature: _____

Account Opening By: _____

Clearing House Reference No. _____

Account Verified By : _____

Compliance Check By: _____

Term Deposit		Recurring Deposit	
Minimum Deposit	SGD 1000	Minimum Monthly installment	SGD 50
Maximum Deposit	-	Duration	6/12/18/24 months
Duration	1/ 2/ 3/ 6/ 9/ 12/ 24/ 36 months*		
* Deposits for 8 – 30 days available for amount > SGD 500,000			
Singaporeans/ Permanent Residents can apply by mailing the filled application form along with required documents by post.			
Savings Basic Banking		Savings Special	
Minimum Initial Deposit	SGD 10	Minimum Initial Deposit	SGD 100
Minimum Daily Balance	SGD 100	Minimum Daily Balance	SGD 300
Fall Below Fee (If balance on any day is < SGD 100)	SGD 1	Fall Below Fee (If balance on any day is < SGD 300)	SGD 1
Early Account Closure Fee (If account is closed within 6 months)	SGD 10	Early Account Closure Fee (If account is closed within 6 months)	SGD 10
Check Plus		Multi Option Deposit (MOD)	
Minimum Daily Balance	SGD 500	Minimum Daily Balance	SGD 5000
Fall Below Fee (If balance on any day is < SGD 500)	SGD 5	Fall Below Fee (If balance on any day is < SGD 5000)	SGD 10
Cheque Book Charges	First two cheque books of 25 leaves free on account opening. SGD 7 per cheque book of 25 leaves thereafter.	Cheque Book Charges	First two cheque books of 25 leaves free on account opening. SGD 7 per cheque book of 25 leaves thereafter.
Account Maintenance Fee	SGD 1 per month for chequebook operated accounts SGD 20	Account Maintenance Fee	SGD 2 per month for chequebook operated accounts
Early Account Closure Fee (If account is closed within 6 months)		Early Account Closure Fee (If account is closed within 6 months)	SGD 20
		Changes in Sweep Details	SGD 5
MultiSweep			
Minimum Balance	SGD 5000 in primary / main SA		
Fall Below Fee (If balance on any day is < SGD 5000)	SGD 10		
Early Account Closure Fee (If account is closed within 6 months)	SGD 20		
Changes in Sweep Details	SGD 5		

* All Fees and Charges are quoted as of 10 October 2008 and subject to change without prior notice.

Account related		Cheques	
Statement of Account (monthly)	Free	Chequebooks	First two cheque books of 25 leaves free on account opening. SGD 7 / USD 5 per cheque book of 25 leaves thereafter.
Statement of interest earned (annual)	Free	Transaction Fee for chequebook operated accounts	SGD 1 per month
Duplicate Statement		Stop Payment of Cheque	
- Within 1 year	SGD 10 per copy	- Via counter	SGD 20/cheque (max. SGD 40)
- Between 1-3 years	SGD 30 per copy	- Via phone/ IB	SGD 10/cheque (max. SGD 20)
- More than 3 years	SGD 50 per copy	- Outward return cheques due to insufficient funds	SGD 30 / USD 20
Holdmail Services	SGD 200	Retrieval of physical cheque	SGD 50
Standing Instructions		Retrieval of cheque image	
- New	SGD 5	- Within 1 year of clearing date	SGD 20
- Amendment	SGD 5	- Between 1-3 years of clearing date	SGD 30
Request for reference letters	SGD 20	- More than 3 years of clearing date	SGD 50
Audit Confirmation of Account Balances	SGD 20		
Coin Deposit / Withdrawals		Coin Exchange	
SGD 2 per 200 pieces or part thereof. (Service available on Wednesday at Cecil Street Branch only)		SGD 2 per SGD 50 or part thereof. (Service available on Wednesdays at Cecil Street Branch only)	
ATM Card and Internet Banking		Internet Banking	
Replacement of lost ATM card	SGD 5	Replacement of lost/damaged token	SGD 15
Replacement of damaged ATM card	Free	Internet Banking for Joint A/c Holder	SGD 15
Re-issuance of forgotten ATM pin	SGD 3/request	Re-issuance of internet banking password	Free
Bulk Cash Deposit			
First 1000 pieces free.			
Thereafter, SGD 2 per 100 pieces or part thereof (not applicable if notes are of SGD 100 denomination & above)			

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