

Please note, your Forex Card is default enabled only for ATM withdrawal and POS transactions.

Do you want to nominate Yes No

Nomination Form

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of Banking Companies (Nomination) Rules, 1985 in respect of Bank Deposits
I (Name) _____ (Address) _____

_____ nominate the following person/s to whom in the event of my/ our/ minor's death the amount of deposit in the above account may be returned by HDFC Bank (Nominee Name) _____
(Nominee Address) _____

Relationship with depositors, if any _____ Age _____ Yrs.' If nominee is minor Date of Birth: DD / MM / YYYY

If nominee is minor, I appoint (Name) _____ Relationship with Minor _____
Address: _____

to receive the amount of deposit on behalf of the nominee in the event of my/ our/ Minor's death during the minority of the nominee

Signature of Witness* x _____

Signature of Primary Applicant**:- (Please see signature overleaf)

Name of Witness _____

Name of Primary Applicant: _____

Address of Witness: _____

Date: _____ Place: _____

*In case of thumb impression, nomination details to be filled in as an annexure

** Where deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor

Fees & Charges applicable on your Forex Card

(a) Fees & Charges:

Sr. No.	Particulars	Card Variant			
		Multicurrency ForexPlus Card	Regalia ForexPlus Card	ISIC Student ForexPlus Card	Hajj Umrah ForexPlus Card
1	Issuance Fee	Rs. 500 + GST	Rs. 1000 + GST	Rs. 300 + GST	Rs. 200 + GST
2	Reload Fee	Rs. 75 + GST	Rs. 75 + GST	Rs. 75 + GST	Rs. 75 + GST
3	ATM Withdrawal Fee	\$2 or equivalent in other currency	\$4	\$2 or equivalent in other currency	\$2 or equivalent in other currency
4	Balance Enquiry Fee	\$0.5 or equivalent in other currency	\$0.5	\$0.5 or equivalent in other currency	\$0.5 or equivalent in other currency
5	Cross Currency Markup Charges*	2%	0%	3%	3%
6	Back-up Card Charges	Rs. 100 + GST	Rs. 100 + GST	Service not available	Service not available
7	Card Replacement Charges	Rs. 100 + GST	Rs. 100 + GST	Service not available	Rs. 100 + GST

*Cross Currency Markup Charges

- Exchange rate used will be as per the VISA/MasterCard wholesale exchange rate prevailing at the time of the transaction/ merchant settlement.
- For transactions where the transaction currency is different than the currency available on Forex card, Cross Currency Markup charges will be levied.
- Cross currency mark-up will be charged for cross currency transactions involving wallet to wallet transfers within currencies available on the Forex card.
- GST will be applicable for relevant fees & charges as per prevailing rate.

(b) Limits:

Daily Limit for ATM Cash Withdrawal	Up to USD 5,000 or equivalent in any other currency
Daily reload limit through online channels	Up to USD 5,000 or equivalent in any other currency
Annual reload limit through online channels	Up to USD 25,000 or equivalent in any other currency
Annual total Load and reload limit as per Liberated Remittance Scheme*	Maximum USD 250,000 or equivalent in any other currency in a financial year (Or as prescribed by RBI)

*Note: Liberalised Remittance Scheme (LRS), is a facility where all resident individuals (as defined under FEMA 1999), including minors+, are allowed to freely remit up to USD 250,000 per financial year (April – March) for any permissible current or capital account transaction or a combination of both.

+ Forex card can be issued to the customer more than 12 years.

(c) Currency Conversion Tax:

Applicable on load, reload and refund transactions.

Buy and sell forex currency	Service tax amount
Up to Rs 1 lakh	0.18% of the gross value or Rs. 45 (whichever is higher)
> Rs 1 lakh upto Rs 10 lakhs	Rs 180 + 0.09% of the amount exceeding Rs. 1 lakh
> Rs. 10 lakhs	Rs. 990 + 0.018% of the amount exceeding Rs. 10 lakhs

(d) Tax Collected at Source (TCS)

Tax Collected at Source (TCS) is applicable under the provision of Financial Act, 2020.

Sr. No.	Nature of payment	Rate wef 1st October 2023
I	LRS for education financed by loan	Nil up to Rs 7 lakh
		0.5% above Rs 7 Lakh
ii	LRS for Medical treatment/ education (other than financed by loan)	Nil up to Rs 7 lakh
		5% above Rs 7 Lakh
iii	LRS for other purposes	Nil up to Rs 7 lakh
		20% above Rs 7 Lakh
iv	Purchase of Overseas tour program package	5% till Rs 7 Lakh, 20% thereafter
V	Resident individual falling under Specified Person category defined as In-operative Pan/ Non-furnishing of ITR for relevant year (preceding year to which TCS is to be deducted)	Double the normal rate of TCS , shall not exceed Maximum 20%

Disclaimer:

- The details mentioned above is subject to change as per regulatory guidelines and customer may refer the Bank's website for the updated information.
- Please note PAN number of the Forex Card holder will be considered for LRS reporting to RBI and for TCS reporting to Central Board of Direct Tax.

I understand and agree to the Terms and Conditions part of welcome kit, fees & charges, taxes and limits as applicable for HDFC Bank Forex Card.

Signature (Please see signature overleaf)

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

Details under FATCA and CRS

(Please consult your professional Tax Advisor for further guidance on your tax residency, if required)

- Identification type and identification number (Documents submitted as proof of identity of an individual)
- Name of the document submitted (PAN / PASSPORT): _____ Identification number (PAN /PASSPORT): _____
- Please tick the applicable tax resident declaration: (Any One)*

A. I am a tax resident of India and not resident of any other country (if option A is selected then no need to fill option B and table below)

Or

B. I am a tax resident of the country/ies mentioned in the table below (if option B is selected fill details in table below)

Country #	Tax Identification Number%	Identification Type (TIN or other%, please specify)
Mention tax resident country e.g USA	Mention tax identification number eg. ASDF1234	(Type of Tax identification number) Eg.Social security number

To also include USA, where the individual is a citizen/ green cardholder of USA

% In case Tax Identification No. is not available, kindly provide functional equivalent \$

Permissible documents for verification of FATCA declaration are Passport, Election ID Card, PAN Card, ID Card, Driving License, UIDAI, NREGA job card and Others.

FATCA – CRS Certification

I have understood the information requirement of this Form (and Terms & Conditions) and hereby confirm that the information provided by me on this Form is true, correct, and complete and hereby accept the same.

Signature (Please see signature overleaf) _

FATCA – CRS Terms & Conditions:

The Central Board of Direct Taxes has notified on August 7, 2015, Rules 1114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian Financial Institutions such as the Bank to seek additional personal tax and beneficial owner information and certain certification and documentation form all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly i.e. within 30 days from the date of change in the information.

If you have any question about tax residency, please contact your Tax Advisor. If you are a US citizen or resident or green cardholder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent of the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to the Form.

Declaration under Income Tax Act, 1961

I confirm that I am a resident individual as per the provision of Income Tax Act 1961.

(If you are non-resident as per Income Tax Act 1961, provide your tentative taxable income in India for current FY in an extra sheet)

FORMA2 and Declaration for Purchase of Foreign Exchange under Liberalised Remittance (LRS) Scheme of \$ 250,000

(For payments other than imports and remittances covering intermediary trade)

I _____ (Name of applicant remitter) request HDFC Bank to issue me Forex card as per details below.

PAN: _____

Address: _____

I enclose cheque no _____ of _____ (bank name) and authorise HDFC bank to debit my Savings Bank/ Current/ RFC/ EEFC A/c. No. including charges and taxes to issue Forex card. Details of present request as below:

Currency	Load/Reload amount

Details of the remittances made/transactions effected under the Liberalised Remittance Scheme in the current financial year (April- March)

Sr. No.	Date	Amount	Name & address of AD Branch/ FFMC through which the transaction has been affected.

Sr. No.	Whether under LRS (Yes/ No)	Purpose Code	Description	Purpose Category	Purpose Code	Purpose Category	Purpose Code
				Personal	S0306	Medical Treatment	S0304
				Business	S0301	Education	S0305
				Employment	S1307	Immigration	S1307

* Please add annexures in case of multiple records

Declaration under Liberalised Remittance Scheme for Resident Individuals:

1. I/ We, hereby, declare that the total amount of foreign exchange purchased from or remitted through, all sources in India during the financial year including this application is within the overall limit of USD 250,000/- (US Dollar Two hundred and Fifty Thousand only), as per the Liberalised Remittance Scheme prescribed by the Reserve Bank of India and certify that the source of funds for making the said remittance belongs to me and the foreign exchange will not be used for prohibited purpose.
2. Foreign exchange purchased from you is for the purpose indicated in the form.
3. I am a person resident in India and not a Foreign National/ NRI/ PIO.
4. The remittance would be utilised for permitted Capital & Current Account transaction only.
5. I have not availed any loan/ credit/ borrowings for remitting under Liberalised Remittance Scheme for Capital Account transactions.
6. The remittance is not being requested for any transaction not permitted under FEMA and those in the nature of remittance for margins or margin calls to overseas exchanges/ overseas counterparty are not allowed under the scheme.
7. The Scheme is not available for capital account remittances to countries identified by Financial Action Task Force (FATF) as non-co-operative countries and terrorists as available on FATF website www. Fatf-gafi.org or as notified by the Reserve Bank.
8. The remittance / Forex Card is not being sent / used for purchase of FCCBs issued by Indian companies in the overseas secondary market.
9. The remittance/ Forex Card is not being sent / used for trading or speculations in Foreign exchange abroad.

Aadhaar informed Consent (if Aadhaar is provided)

1. I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, "Information").
2. I am informed by the Bank, that:
 - (i) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.
 - (ii) for e-KYC/authentication/offline verification, Bank will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with Bank, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned below.
3. I authorise and give my consent to the Bank (and its service providers), for following informed purposes:
 - (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank, existing and future.
 - (ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;
 - (iii) enabling my account for Aadhaar enabled Payment Services (AEPS);
 - (iv) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
4. I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.
5. The above consent and purpose of collecting Information has been explained to me in my local language.

Declaration cum undertaking under sec 10(5), Chapter III of FEMA, 1999

1. I/ We, hereby, declare that the transaction details of which are mentioned above does not involve, and is not designed for the purpose of any contravention or evasion of the provision of the aforesaid Act, or of any rule, regulation, notification, direction or order made there under.
2. I/ We, also understand that if I/ We refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank shall refuse, in writing, to understand the transaction and shall, if it has reason to believe that any contravention. Evasion is contemplated by me/ us, report the matter to RBI.
3. I/We also hereby and undertake to give such information/ documents as will reasonably satisfy you about this transaction, in terms of the above declaration

General Declaration

1. The purpose and transaction details as mentioned above are true to the best of my knowledge.
2. I/ We shall be responsible and liable for any incorrect details provided by me/ us.
3. The remittance is not being requested for any purpose specifically prohibited under Schedule I or any item restricted under Schedule II of Foreign Exchange Management (Current Account Transaction) Rules, 2000.
4. The remittance is not being sent directly or indirectly to Nepal & Bhutan
5. The remittance is not being sent directly or indirectly to those individuals and entities identified as posing significant risk of committing acts of terrorism as advised separately by the RBI to the banks.
6. The transaction mentioned above does not involve, and is not designed for any purpose for which the drawl of foreign exchange is prohibited under Rule 3 of the Foreign Exchange Management (Current Account Transaction) Rules, 2000 read with Schedule I thereof viz:
 - a. Remittance out of lottery winning
 - b. Remittance of income from racing/ riding, etc. or any other hobby
 - c. Remittance for purchase of lottery tickets, banned/ prescribed magazines, football pools, sweepstakes, schemes involving money circulation, securing prize money/ awards etc.
 - d. Payment of commission on exports made towards equity investment in Joint Ventures/ Wholly Owned Subsidiaries abroad of Indian Companies
 - e. Remittance of dividends by any company, to which the requirement of dividend balancing is applicable
 - f. Payment of commission on exports under Rupee State Credit Route, except commission up to 10% of invoice value of export of tea & tobacco
 - g. Payment related to 'Call-back Services' of telephones
 - h. Remittance of Interest income on funds held in the Non-Resident Special Rupee Account Scheme
 - i. Travel to Nepal and/ or Bhutan
 - j. A transaction with a person residing in Nepal & Bhutan
7. I/ We agree that submission of request does not necessarily imply processing of the transaction. HDFC Bank has full rights to reject the transaction based on regulatory and internal guidelines
8. I/ We agree that the event the transactions could not be executed / debited to my/ our account, after submitting the request for processing the bank on account of insufficient/ unclear balance at the time of execution of the transactions in my/ our account, HDFC Bank shall not be responsible for not being able to process the transaction. Any exchange loss incurred in this connection, due to reversal of the forex deal, can be charged to my/ our HDFC Bank Account.
9. I/ We agree that in the event the transaction is cancelled or revoked by me/ us after submitting the request for processing to the bank, any exchange losses incurred in this connection, can be charged to my/ our HDFC Bank Account
10. I/ We further agree that once the funds remitted by me/ us have been transmitted by HDFC Bank to the correspondent and/ or beneficiary banks, HDFC Bank shall not be responsible for any delays in the disbursement of such funds, including the withholding of such funds by the correspondent and/ or beneficiary banks.
11. I/ We agree that once the funds remitted by me/ us have been transmitted by HDFC Bank. Intermediary Service charges may be levied by correspondent and/ or beneficiary banks, which may vary from bank to bank
12. I/ We agree that in the event the transaction being rejected by the beneficiary bank, because of incorrect information submitted by me, any Service charges levied by the beneficiary bank or exchange losses incurred in this connection can be charged to my HDFC Bank Account
13. I/ We further declare that the undersigned has the authority to give the application, declaration and undertaking on behalf of the firm/ company. (Applicable when the application/ declaration/ undertaking is signed on behalf of the firm/ company)
14. I/We hereby declare on the date of signing/ filing of this application form, which declaration shall be deemed to be repeated by me on each day during my continued availing of the ForexPlus Cards facility and/ or the Approved Currency facility, that:
 - (a) I do not have any administrative, civil and/ or criminal case/proceeding/investigation pending against me before any court, judicial or quasi-judicial authority or any governmental or administrative agency/ authority;
 - (b) I have never been accused/ found guilty/convicted of any offence and/ or crime and no charges have been framed against me in such connection.

I understand that in the event of any misrepresentation as to the truth or veracity of the foregoing, the Bank shall be entitled to:

 - (a) immediately discontinue/block the ForexPlus Cards facility and/ or the Approved Currency facility;
 - (b) initiate or file an administrative, civil and/ or criminal proceeding/case against me before any court, tribunal, governmental and/ or administrative authority in India or otherwise and report any such matter to the Reserve Bank of India and/ or any other governmental authority/agency as the Bank may deem fit in its sole discretion.

GENERAL DECLARATION ON PURCHASE OF FOREXCARD:

- I hereby apply for the issue of a HDFC Bank Forex Card to mean declare that the information included in the application is true and correct and that I am eligible to apply for an internationally valid Forex Card. If this application is accepted, I will be bound by the Terms and Conditions governing the HDFC Bank Forex Card, as may be in force from time to time and use of the Card shall be deemed to be acceptance of those Terms and Conditions. I authorize HDFC Bank and / or its associates to verify any information or otherwise at my office / residence or to contact me, my employer / banker / credit bureau / RBI or any other source to obtain or provide any information that may be required for maintaining any account in good standing. I understand and acknowledge that local laws and Reserve Bank of India rules and regulations lay down norms and limits for the purchase and use of foreign exchange. I undertake that the usage of the HDFC Bank Forex Card by me will be in accordance with the Exchange Control Regulations of the Reserve Bank of India and the applicable laws in-force from time to time, in particular and without limitation, to the Foreign Exchange Management Act, 1999. In the event of any failure on my part to do so, in the event of any information supplied by me being incorrect or inaccurate, I agree that I will be solely liable for any / all penalties and / or action under local laws and / or regulations as may be in force, governing the purchase and use of the HDFC Bank Forex Card.
- I agree and acknowledge that HDFC Bank will act on requests made by any persons for reload of the HDFC Bank Forex Card issued to me. In case of HDFC Bank Forex Card issued to me at the requests of my employer, I hereby authorize HDFC Bank to act on the requests made by my employer for reload, cancellation and refund of the HDFC Bank Forex Card.
- Details under FATCA/Foreign Tax Laws: Tax Regulations require the bank to collect information about each individual's tax residency. In certain circumstances (including if the bank does not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in the information provided to the bank, please ensure you advise us promptly within 30 days.
- I understand and take responsibility to surrender any unutilized balances of value greater than \$ 2,000 (or equivalent) on the card within 180 days from completion of my travel as per the FEMA guidelines
- I understand that there can be scenarios when a Forex Card can get over-utilized, resulting in the Bank paying on behalf of the cardholder, and the card getting into a negative balance. I understand and take responsibility to make good this negative card balance to the bank, as the Bank has paid this sum for the goods/ services utilized by me. I also accept that the bank reserves the right to regularize negative card balance by debiting my account or any other Prepaid Forex Card held with the bank without giving any prior notice.
- I acknowledge that I carry the risks of reloading a wrong Card number by communicating a wrong Card number to the Bank. I understand that the Bank cannot be held responsible for the same. I agree and acknowledge that the fees are non-refundable.
- I authorize HDFC Bank to act on such requests believed by HDFC Bank to be made by me or on my behalf. HDFC Bank shall be entitled to treat any such requests for reload of the HDFC Bank Forex Card as to have been personally made by me. HDFC Bank shall not be obliged / required in any manner whatsoever to confirm with me whether orally or in writing or otherwise the giving of such requests.
- I understand that ATMs / EDC terminals are machines and errors could occur while in operation. I agree to indemnify the Bank for any such machine / mechanical errors / failures.
- I understand that the Alert facility offered by HDFC Bank Limited ("the Bank") will enable me to receive customized Alert messages through the Short Messaging Service ("SMS") over my registered mobile phone and Email ID, with respect to events and transactions on my Card.
- I have read and understood the Terms and Conditions relating to the Alerts service being offered by the Bank. If this Application Form is accepted, I shall be bound by the said Terms and Conditions as in force, and as may be amended by the Bank and use of Alert facility will be deemed to be acceptance of those Terms and Conditions. I acknowledge having received a sealed Forex card kit.
- I certify that the details furnished in this Application Form are correct and I give my consent to receive such information under this Alert Facility. I shall advise the Bank immediately in the agreed manner as acceptable to the Bank, in case of any change in any of the above details & information given in this Registration Form. I agree to provide any further information required and demanded by the Bank, from time to time, for providing the Facility. I authorize the Bank to recover all Service charges related to the Alert Facility from time to time.
- I/We understand that the usage of the HDFC Bank Forex Card(s) shall be strictly in accordance with exchange control regulations, law of the land or of the Regulatory authorities as applicable from time to time, the card will not be used for transactions involving Forex trading, lottery, betting, gambling, dating which I/We undertake as my/our responsibilities to keep myself/ourselves updated of and in the event of any failure to do so, I/We will be liable for action under the Foreign exchange management act 1999 or its statutory modifications or re-enhancement thereof.

- HDFC Bank shall in no way be held responsible, if the Cardholder incurs any loss as a result of the Card details/ PIN being disclosed by the Cardholder to any third parties and/ or misuse of the Forex Card by a person who has obtained the PINs/CVV/OTP etc.
- I authorise the bank to disclose, from time to time any information relating to my Forex Card to any parent/subsidiary, affiliate and associate of HDFC Bank, third parties engaged by the Bank or to a Co- branding Partners for various purposes such as enrolling the cardholders into a promotional or card benefit program, managing end-to-end offers or redemption process, handling customer queries/grievances etc.

X

Date: _____

Signature of the Cardholder

Place: _____

Name: _____

PAYMENT MODE (any one of the below allowed)

Direct debit to HDFC Bank A/c No. _____ or HDFC Bank Cheque No. _____

Other Bank Cheque No.# _____ (Card activation subject to availability of funds after clearing.)

Drawn on (Bank Name): _____ Branch Name: _____

Amount (in figures and words): _____

I authorize the Bank to close any existing Forex Card issued to me and transfer the balance (if any) to the new Forex Card issued against this Forex Card application form. I accept the conversion fees, applicable exchange rate (if applicable) and taxes that will be levied when the balance is transferred from the old card to the new card.

Relationship with Cardholder: Self Family member (Please enclose Letter of authority from cardholder (in case of third party))

A person shall be deemed to be a relative of another, if and only if, the one is related to the other in the manner indicated below:

- | | | | |
|-------------------------|------------------------------------|--------------------------------|------------------------------------|
| (1) Husband | (2) Wife | (3) Father (incl. step-father) | (4) Mother (including step-mother) |
| (5) Son (Incl. stepson) | (6) Daughter (incl. step-daughter) | (7) Brother (incl stepbrother) | (8) Sister (incl stepsister) |
| (9) Son's wife | (10) Daughter's husband | | |

Debit Authority from family member (funding the forex card on behalf of customer) holding existing HDFC Bank account:

I/ We authorise you to debit my/ our account number _____ vide signed Cheque No _____ and effect the ForexCard funding, as detailed above, along with applicable Service charges & taxes.

Signature of Account Holder / Family Member:

Name of Account Holder / Family Member:

Bank's Use

Confirmed that de-duping is done for the purchaser against banned list. This is to certify that the remittance is not being made by/ to ineligible entities and that the remittance is in conformity with the instruction issued by the Reserve Bank from time to time under the Scheme.

Branch Name _____ Branch Code _____ Date of Issuance ____/____/ 20____

LC Code _____ x

LG Code _____ Signature of Inputter

Emp ID _____

