

Date: DD/MM/YYYY

First accountholder name: _____

Second accountholder name: _____

Third accountholder name (if any): _____

Customer ID (First accountholder): _____

Account no.: _____

Customer Declaration – Joint holder liberalisation

I/We _____ (resident holder) confirm that Mr./Ms. (mention name and relative relationship* from list below) _____ and _____ holding a status of Non-Resident Indian (as defined in Regulation 2(vi) of FEMA 2000 Notification no. 5) will be a co-applicant to my/our resident account mentioned above.

I/We am/are the joint accountholder(s) of Savings bank/Fixed Deposit/Recurring Deposit/Current account bearing no. _____ which stands in my name and in the name of Shri/Smt. _____ who is my _____ (state relationship*). I/We the Non-Resident Indian accountholder(s)/hereby undertake that I/we shall not use the proceeds lying in the above account for any transaction in contravention of the provisions of the Foreign Exchange Management Act (FEMA) 1999, Rules/Regulations made thereunder and the related circulars/ instructions issued by the Reserve Bank from time to time.

I/We further undertake that if any such transaction is put through the said account in contravention of the FEMA, 1999 or Rules/Regulations made thereunder, I/we shall be held responsible for the same. I shall intimate my bank in the event of any change in our non-resident/resident status.

We are also aware of the facility on this account is subject to the following conditions:

- This facility is extended to all types of resident account(s) (including resident savings bank account) with the mode of operation as Either or Survivor
- All signatories/holders will be eligible for a view only access for internet and mobile banking. No financial transactions rights will be given on such alternate channels
- The account(s) will be treated as resident bank account(s) for all purposes. Resident bank account regulations will be applicable to such account(s)
- Cheques, instruments, remittances, cash, card or any other proceeds belonging to the co-applicant NRI close relative(s) will not be permitted for credit to this account
- The NRI close relative(s) as per the above list shall operate such an account only on behalf of the resident applicant for domestic payments and not creating any beneficial interest for himself/herself
- Where due to any eventuality, the non-resident accountholder(s) becomes the survivor of such an account, the resident account will be converted to a Non-Resident Ordinary Rupee (NRO) account as per the existing regulations. It is the responsibility of the non-resident accountholder(s) to intimate the Bank on this event
- It is the responsibility of the NRI close relative (sole survivor) to intimate the Bank on the death of the resident accountholder(s) and have the account converted to NRO (Non-Resident Ordinary) within 30 days, else the HSBC will be constrained to restrict all banking operations on the account

	Name	Signature
First accountholder		
Second accountholder		
Third accountholder		

***'Relative' as defined in Section 6 of Companies Act, 1956 are eligible for becoming joint accountholder(s) to the resident account. Please select the relationship from the following list:**

- | | | |
|--|--|--|
| <input type="checkbox"/> Father | <input type="checkbox"/> Mother
(including step-mother) | <input type="checkbox"/> Son
(including step-son) |
| <input type="checkbox"/> Son's wife | <input type="checkbox"/> Daughter
(including step-daughter) | <input type="checkbox"/> Father's father |
| <input type="checkbox"/> Father's mother | <input type="checkbox"/> Mother's mother | <input type="checkbox"/> Mother's father |
| <input type="checkbox"/> Son's son | <input type="checkbox"/> Son's son's wife | <input type="checkbox"/> Son's daughter |
| <input type="checkbox"/> Son's daughter's husband | <input type="checkbox"/> Daughter's husband | <input type="checkbox"/> Daughter's son |
| <input type="checkbox"/> Daughter's son's wife | <input type="checkbox"/> Daughter's daughter | <input type="checkbox"/> Daughter's daughter's husband |
| <input type="checkbox"/> Brother
(including step-brother) | <input type="checkbox"/> Brother's wife
Sister
(including step-sister) | <input type="checkbox"/> Sister's husband |
| <input type="checkbox"/> Spouse | | |