

FUNDS TRANSFER APPLICATION FORM

Please complete all sections of this form fully before you print and sign.

Please arrange to debit my account as per instructions below:

Type of transfer : Demand Draft RTGS NEFT Account to Account Transfer Foreign Currency Telegraphic Transfer (FCTT)

Date :

D	D	M	M	Y	Y	Y	Y
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Currency of transfer: INR USD EURO GBP SGD CAD AUD

Details of Sender (Applicant)

Primary Account Holder : _____

Joint Account Holder : _____

Account Number(s) : _____

Deposit* Number(s) : _____

For Term Deposits, please confirm whether it is a:

Pre-mature Withdrawal or Withdrawal on Maturity

*If you want multiple deposits to be closed, please mention all those numbers.

Details of Recipient (Beneficiary)

Beneficiary Name : _____

Account number/IBAN** : _____

Reconfirm Account number/IBAN** : _____

Bank Name : _____

Bank City & Branch : _____

Purpose of Fund transfer : _____

For RTGS & NEFT Transfers : IFSC Code : _____

For Telegraphic Transfers : SWIFT Code/Sort Code : _____

For Drafts: Location to be drawn on : _____

For Drafts/CAD FCTT : Address : _____

**Please provide SWIFT and IBAN for all transactions. Where IBAN is mandated by beneficiary bank, non-submission may result in return of funds, including from the beneficiary/correspondent bank, leading to possible FX loss and/or charges

Amount in figures : _____ Amount in words: _____

I/We hereby confirm that we have read and understood the terms and conditions mentioned overleaf.

Signature of Primary Account Holder

Signature of Joint Account Holder

Please Note: For Pre-Mature Withdrawal of Term Deposits, all Account Holders on the Account are required to sign this Application Form.

FOR BANK USE ONLY

Instructions received by : Mail In Person

Date :

D	D	M	M	Y	Y	Y	Y
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Photo ID Copy enclosed for transfer > USD 100,000

Met in Person Verification Confirmation :

Customer Met in Person & MPP Checks performed : Name: _____ Signature: _____ GEID: _____

Independently verified by : Name: _____ Signature: _____ GEID: _____

Signature verified by : Name: _____ Signature: _____ GEID: _____



FUNDS TRANSFER TERMS & CONDITIONS

The Customer hereby understands, acknowledges and accepts that:

- "Account" means any account of the Customer with Citibank N.A. ("Citibank") including but not limited to Non Resident (Ordinary) ("NRO") savings Account and Non Resident (External) ("NRE") savings Account.
- "Customer" refers to any person who is a non-resident Indian ("NRI") and/ or Person of Indian origin ("PIO") and has accepted the NRI Banking Account Terms & Conditions and is holding an Account with Citibank.
- "Beneficiary" refers to the person to whose favour the Customer instructs Citibank to transfer funds.
- The Customer shall be solely liable and responsible for providing the correct information in for the fund transfer request.
- Citibank shall not be liable to act on incomplete information furnished by the customer in this Application Form (the "Instructions") and Citibank shall not be liable for any erroneous transaction incurred arising out of or relating to the disclosure of wrong information by Customer.
- The instruction, once issued, shall be irrevocable and the Customer shall not be entitled to withdraw the same under any circumstances.
- The Customer shall execute all such other documents and writings, in addition to the Instructions, in a form and manner satisfactory to Citibank, as it may require for any transactions via NEFT and or RTGS/TT/Drafts.
- Upon receipt of instructions, Citibank shall debit the Account and will endeavour to effect funds transfer transaction subject to availability of sufficient funds in the Account. If standing instructions are provided for effecting periodic transfers, Citibank shall affect such transfers upon receipt of Instructions till such time the Instructions are revoked in writing by the Customer.
- The actual time taken to credit the beneficiary account for transactions effected through NEFT/RTGS/TT depends on the time taken by the Beneficiary's bank to process the payment.
- Without prejudice to any other rights of recovery that Citibank may have, Citibank is hereby authorized to debit any Account of the Customer held with Citibank for any such fees and/or charges for these instructions and/or transactions. The charges for instructions are applicable as per the Schedule of Charges.
- RBI (and/or any other agency/company appointed by RBI) shall be an intermediary/a service provider in the process of settlement of a transaction initiated using any of the funds transfer facilities and, subject to the availability of sufficient funds in the account of the Customer, a transaction should be deemed to be complete in all respects (a) in case of RTGS fund transfers - upon settlement of transaction upon the central system of the RBI, (b) in case of NEFT and TT fund transfers - if the transaction message is not returned unaffected to Citibank within a reasonable time (decision of Citibank as regards reasonable time shall be final).
- The account to be credited, in accordance with the instructions, is not an account on which there are restrictions, as per applicable law, on crediting monies.
- The transaction includes various counter-parties and Citibank shall not be liable or responsible for delays/deficiencies in settlement of the transactions dues to system constraints, actions of other parties or any other circumstances beyond reasonable control of Citibank.
- The fund transfer terms and conditions including its amendments made from time to time shall govern the fund transfer request of the customer and such terms and conditions shall be binding on the Customer
- The Customer agrees to adhere to and comply with all such terms and conditions as Citibank may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting fund transfer transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established or that may be established by or on behalf of Citibank, for and in respect of the Account, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Citibank's terms and conditions for such facilities, as may be prescribed from time to time.
- The Customer hereby agrees to unconditionally and irrevocably indemnify against any or and all consequences, losses, including but not limited to costs of legal proceedings, which Citibank may suffer or sustain or incur at anytime as a consequence of or arising out of any funds transfer facility provided to the Customer by Citibank in good faith, including commission or omission of any Instruction of the Customer including due to any regulatory, judiciary, statutory, quasi judiciary order or notice or any other cause beyond Citibank's control. Without prejudice to the generality of the foregoing, the Customer shall indemnify and save, keep harmless and indemnified Citibank against any improper/fraudulent instructions.
- The provision of the transfer of funds via RTGS/NEFT/Telegraphic transfers, demand draft is subject to Indian laws and the guidelines and regulations issued from time to time by the RBI in this behalf.
- In the event of delay in effecting the transfer for any reason whatsoever, any interest payment for the delayed period shall be subject to the compensation policy of the bank.
- Customer acknowledges that:
 - (i) the foreign instrument(s)/draft(s) presented for clearing is/are subject to the Clearing rules of the respective Country to which such instrument pertains to.
 - (ii) If the instrument(s)/Draft(s) is/are not returned within the prescribed cooling period, as per the Clearing rules of the respective Foreign Country, it is possible that such instrument(s)/draft(s) may be returned for any reason and at any point of time by Beneficiary bank of the respective Country. In such event, the refund of the funds credited to my/our account may be sought by Citibank and customer unconditionally agrees to refund such amount that was credited to his/her/their/its account without demur or protest, considering the fact that, clearing of instrument(s)/draft(s) regulation(s), sanction(s) and / or restriction(s) as may be applicable from time to time of the respective Country.
 - (iii) The encashment of the instrument(s)/draft(s) or payment of the transferred funds is subject to clearing or any rules, regulations, sanctions and restrictions of the respective Country.
- The Customer also agrees that neither Citibank nor its correspondents or agents shall be liable for any delays or loss caused by any act or order of any government or government agency or as a result of any other cause whatsoever.
- The Customer understands that a refund or repurchase of the amount of the draft or of the transferred funds desired shall be made at Citibank's option and only to or from the applicant. In case of a draft, it shall be made upon receipt of the original draft duly endorsed by the applicant. The Customer agrees and acknowledges that refund or repurchase shall be made at the current buying rate for the currency in question less the costs, charges, expenses and interest and further the same can be provided only when Citibank is in possession of the funds for which the payment instructions were issued and they are free from any exchange or other restrictions.
- Unless otherwise expressly and specifically agreed in writing, Citibank may at its discretion, convert into foreign values, the funds received from the applicant, at Citibank's selling rate of the day such funds are received. Citibank's statement, in writing for such conversion shall be conclusive and binding upon the Customer. The remittance made shall be payable in the currency of the country to which the remittance has been made and will be at the buying rate of Citibank's correspondents or agents unless the beneficiary by separate arrangement with paying correspondent or agent obtains payment in some other currency.
- Citibank may take its customary steps for issue of drafts or for remittance. In doing so Citibank shall be free, on behalf of the Customer, to make use of any correspondent, sub-agent or other agency. In no case will Citibank or any of its correspondents or agents be liable for interruptions, errors or delays occurring in the wire cable or mails or on part of any postal authority, telecom, cable or wireless company or any employee or such authority or any company, or through any other cause. Citibank may send any message related to the transfer in explicit language, code or cipher.
- The beneficiary bank(s) will credit RTGS/NEFT/TT proceeds solely based upon the beneficiary account number provided and the beneficiary name details may not be used.
- These Terms & Conditions shall be in addition to the NRI Banking Account Terms & Conditions and shall bind the Customer upon submission of duly executed form.
- All such funds transfer transactions shall be initiated by Citibank as per Clearing cut-off timings as on display at the respective branches or Citibank website, from time to time.
- The Parties hereby agree that any legal action or proceedings arising out of these terms and conditions shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals.