



ธนาคาร อินเดียน โอเวอร์ซีส์

สาขากรุงเทพฯ

โทรสาร(Tel) 0-2224-5411-4

โทรสาร(Fax) 0-2224-5405

คำขอเปิดบัญชีเงินฝาก-ส่วนบุคคล

ACCOUNT OPENING FORM - PERSONAL

Indian Overseas Bank, Bangkok Branch

เลขที่บัญชี / Account No.

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ประเภทเงินฝากที่ขอเปิดบัญชี Nature of Account

กระแสรายวัน Current ออมทรัพย์ Savings ฝากประจำ Fixed Deposit

รายละเอียดผู้ขอเปิดบัญชี Personal Details

ชื่อบัญชี Full Name (s)	หนังสือสำคัญประจำตัวเลขที่ Identification No.
สัญชาติ Nationality <input type="checkbox"/> ไทย Thai <input type="checkbox"/>	วัน / เดือน / ปีเกิด Date of Birth
สถานะถิ่นที่อยู่ Residential Status <input type="checkbox"/> มีถิ่นที่อยู่ในประเทศไทย Resident <input type="checkbox"/> ไม่มีถิ่นที่อยู่ในประเทศไทย Non Resident	อาชีพ Occupation สถานที่ทำงาน Office

รายละเอียด เงินฝาก Account Details

เงื่อนไขพิเศษในการส่งจ่าย Special Signing Condition <input type="checkbox"/> คนเดียว Singly <input type="checkbox"/> ทุกคน Jointly <input type="checkbox"/> คนใดคนหนึ่ง Anyone	การส่งเอกสารติดต่อ Mailing Documents <input type="checkbox"/> ทางไปรษณีย์ Mail <input type="checkbox"/> มารับด้วยตนเอง Collect
ที่อยู่ปัจจุบัน / สถานที่ติดต่อ Present Address / Mailing Address	โทรศัพท์ (บ้าน) Home Tel No
	โทรศัพท์ (ที่ทำงาน) Office Tel No

ข้อตกลง Agreement

ข้าพเจ้าได้ทราบและได้รับข้อกำหนดและเงื่อนไขการเปิดบัญชีเงินฝาก ยินยอมผูกพันและปฏิบัติตามข้อกำหนดและเงื่อนไขดังกล่าว รวมทั้งการแก้ไขเพิ่มเติมใด ๆ ซึ่งธนาคารอาจกระทำเป็นครั้งคราว โดยไม่จำเป็นต้องแจ้งเป็นลายลักษณ์อักษร

I/We have received and read a copy of the Bank's Terms and Conditions relating to the Account and I/We Jointly and severally agreed to abide and be bound by them and any amendments, alterations and additions thereto as may from time to time be made without written notice.

ลงชื่อ Signature (s) ผู้ขอเปิดบัญชี Applicant (s)

วันที่ (Date).....

สำหรับเจ้าหน้าที่ธนาคารกรอก For Bank Use

หมายเหตุ Remarks	ผู้รับเปิดบัญชี Attended by	ผู้อนุมัติ Authorised by	ผู้ตรวจ Input checked by
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Personal Information/ KYC Form

Name..... **Middle Name**..... **Surname**.....

Title Mr. Mrs. Ms. Other (Please specify)..... **Gender** Male Female

Marital Status Single Married Divorced Widowed

Date of Birth (dd/mm/yyyy)..... **Country of birth**..... **Nationality**.....

ID Card/ Passport No

Contact Address As on Residential Address in Home Country(For Foreigner) Contact Address in Thailand

Residential Address in Home Country (For Foreigner)	Contact Address in Thailand
Name of Place.....	No.....Moo.....Building.....
Street Address.....	Floor.....Room.....Soi.....
City/District.....	Street.....
State/City/Province.....	Sub- District.....
Country.....	District/Amphur.....
Postal Code.....	Province.....
	Postal Code.....

Phone Number (Mobile)..... **(Home)**..... **E-Mail**.....

Occupation/Workplace

<input type="checkbox"/> Company Employee/Partner	<input type="checkbox"/> Professional	<input type="checkbox"/> Student	<input type="checkbox"/> Politician	<input type="checkbox"/> State Enterprise Employee
<input type="checkbox"/> Government officer	<input type="checkbox"/> business Owner(S)	<input type="checkbox"/> Employee	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
<input type="checkbox"/> Military/ Police	<input type="checkbox"/> Commission-based Income	<input type="checkbox"/> Not working	<input type="checkbox"/> Others (Please specify)	

Company/School Name..... **Type of Business**..... **Position**.....

Income per month (THB)

<input type="checkbox"/> 1-15,000	<input type="checkbox"/> 15,001-30,000	<input type="checkbox"/> 30,001-50,000	<input type="checkbox"/> 50,001- 75,000	<input type="checkbox"/> 75,001-100,000
<input type="checkbox"/> 100,001- 150,000	<input type="checkbox"/> 150,001-300,000	<input type="checkbox"/> 300,001-750,0000	<input type="checkbox"/> 750,0001-1,000,000	<input type="checkbox"/> 1,000,001-More

Tax Residency: (Country/ies where you pay your Income tax at present)

Thailand Others (Please Specify) _____

Other Information:

Purpose of Account (You may tick ✓ more than one box)	<input type="checkbox"/> Saving	<input type="checkbox"/> Investment	<input type="checkbox"/> Salary	<input type="checkbox"/> Overseas Fund Transfer
	<input type="checkbox"/> Loan/Goods Service Repayment		<input type="checkbox"/> Other (please specify).....	
Source of Fund/Wealth (You may tick ✓ more than one box)	Country of source of funds	<input type="checkbox"/> Thailand		<input type="checkbox"/> Other please specify.....
	<input type="checkbox"/> Saving	<input type="checkbox"/> Self-employed		<input type="checkbox"/> Employee
	<input type="checkbox"/> Investment Unit Redemption	<input type="checkbox"/> Inheritance/ Gift		<input type="checkbox"/> Other (please specify).....

I hereby certify that the copy of my supporting document and the above information are true and correct as required for the opening of an account with India Overseas Bank. In case of any change in the future, the Bank shall be informed.

Applicant's Signature

.....

Date

For Bank's Use	Customer CIF No.	RIP 1/ 2/ 3 / exceptional
	Application has been checked against the sanction list / required documents have examined	
	Received By.....	Verified by.....
	Employee ID No.....	Employee ID No.....

TERMS AND CONDITIONS:

PDPA: To the extent permitted by law. I/We, at any time, agree and consent that the Bank, including the Bank's employees and/or agents, are entitled to keep, collect, use, provide, accept and deliver, disclose, and access to personal data, information relating the credit facility/services, records, and status of any other electronic information, including, other information, relevant to me/us, as the Bank deems appropriate, to the Bank's parent company, associated company, subsidiary company, group company, affiliated company and branches of such foregoing entities, whether located domestically or overseas, including their respective directors, employees, contractors, representatives, agents, auditors, appraisers, and professional advisers of such foregoing entities, assignee, government agency and regulatory body having authority over the bank, or any person who has a legal relationship with the Bank or me/us, for the purpose of considering to grant any credit facility, debt restructuring, renewal, credit review and/or credit data processing or other purposes as required by law, including for the operation and management of all businesses of the Bank, notice/demand for payment, demand of debt, assignment of rights and obligations, including any other services with the purpose to render the Bank able to fairly and continuously provide services to me/us.

I/We, at any time, agree and consent that the Bank, including the Bank's employees and/or agents, are entitled to keep, collect, use provide, accept and deliver, disclose, and access to personal data, information relating the credit facility/services, records, and status of any other electronic information, including, other information, relevant to me/us, for the purpose of proposing of products and services of the Bank.

I/We have given the foregoing consent with the purpose to render any and all activities as mentioned above in compliance with the applicable laws without any requirement to obtain any further consent or document for the purpose of obtaining any further consent, from me/us.

AMLO: I/We hereby confirm that I/we am/ are the sole and true owner of the account and that I/we not an agent to use the account for other person's benefit. I hereby confirm and acknowledge that "opening and selling accounts for hire shall be subject to penalty by laws".

I/We agree that the specimens shown below shall have a binding effect fully upon me/us and/ or persons related to me/ us in regard to the request for use and/or receipt of the service under this Application. I/We acknowledge that if I/we allow other person to use my/our account or dishonestly use the account for receiving incoming fund transfer and/ or money withdrawal, I/ We shall be accountable for the damage and accept all legal consequences caused by such acts. I/We agree and consent that the bank may discontinue or suspend or refuse to proceed with any transaction that comes within the restriction of Laws governing Anti-Money Laundering and Counter-Terrorism Financing and the like.

COMMUNICATION AT ADDRESS: To the extent permitted by law, notices sent to me/ us as may be required by the agreement via registered mail with returned receipt to the address or contact place specified in this application or to such other address as declared via the latest change of address notice, shall be deemed duly sent and received by me/ us. Communication, general notice, notice of approved credit line, invoice, billing statement, receipt, news, general document demand for repayment that specifies outstanding balance, whether sent by the Bank or person assigned by the Bank, mail or email or such others electronic media given to the Bank, or sent to home address, office address or the address as informed to the Bank through the latest change of address notice or such other address as appears in this Application or other application or in the national registration, shall be deemed to have been duly sent to and received by me/ us.

CHANGE OF ADDRESS/CONTACT NUMBER: I/We acknowledge that any change in the address/contact details should be informed to the Bank immediately in writing along with supporting documents.

TAX DEDUCTION: Where the Bank is required by the law to deduct withholding tax from the aggregate deposit interest payment and the tax amount is greater than the interest amount due and payable upon any interest payment date at which the aggregate taxable interest income threshold is reached, I hereby grant consent to the Bank to deduct the tax due and payable from the balance of deposit standing to the credit of my/our account to account for the tax due and payable on such aggregate interest income.

CARD READER: I/We am/are glad to allow the Bank to verify the true identification card or any card issued by government service for proving my authentication through the card reader program which the Bank is allowed to use.

POSSESSION OF PASSBOOK: I/We acknowledge that passbook of the account is the evidence showing deposit transaction movement between the Bank and the customer (s). If the passbook is in possession of whom, the Bank may assume that he/ she is authorized by the account holder to request for issuing a new passbook when the pages of passbook are fully printed with account transaction entries. Thus, it is the account holder's responsibility in immediately notify the Bank in person or via proxy bearing duly executed power-of-attorney supported by certified copies of ID cards of the authorized person and the account holder (s).

INTIMATION FOR LARGE CASH WITHDRAWAL: I/We acknowledge that Requirement of Large cash withdrawal of THB 1 Mio or above should be informed to the branch at least two days in advance

I/We confirm and acknowledge the following service Charges applicable on the account

- Savings/Current account shall be classified as **inactive** in case it is not operated for more than a year and **Dormant** in case not operated for more than two years. In both cases fresh KYC forms has to be submitted and personal presence is required to make the account active.
- If the balance of account falls below the required **minimum Balance** as prescribed by Bank, the Bank will charge account maintenance fee pursuant to the relevant rules and at the rate announced during then by the Bank.
- If the account is **closed within 3 months** of opening the Bank will charge account maintenance fee pursuant to the relevant rules and at the rate announced during then by the Bank
- **Service charges** above and others applicable is available on the Bank's website.

ANNOUNCEMENT OF SERVICE CHARGES: Rates of fees and service charges are based on the Bank's Announcements which are made and announced according to the Bank of Thailand's regulations. The Bank may change the rates which will be announced 30 days in advance by posting them at the Bank's Branches and on the Bank's website. (www.iob.co.th).

I/We confirm that I/we have the full capacity at the time when performing this juristic act and that I/we am/are not a person of unsound mind, quasi incompetent or incompetent, subject to interim or absolute receivership order, bankrupt or in process of business rehabilitation, and shall inform the Bank forthwith of change of my/our status hereafter. I/We agree that the Bank may suspend all my/our transactions promptly upon change of my/our status and certify that the above mentioned information is true and correct.

(Signature of Account Holder/(s))



FATCA&CRS 01: FATCA/CRS Self-Certification Form

For Individual Customer

Date/...../.....		Account No.	
Applicant Name (Title/Name/Surname)		Nationality(ies) Please specify all nationalities that you hold.	
Identification No. / Passport No			
Place of Birth		City	Country
Part 1	Status of Customer: FATCA Individual Self-Certification		
Please select the appropriate boxes corresponding to your status			
U.S. Person			
(If you select "yes" in any one box, please complete Form W-9)			
1. Are you a U.S. Citizen?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
You must answer "Yes" if you are a U.S. citizen even though you reside outside of the U.S. You must answer "Yes" if you hold multiple citizenships, one of which is U.S. Citizenship. You must answer "Yes" if you were born in the U.S. (or U.S. Territory) and have not legally surrendered U.S. Citizenship.			
2. Are you a holder of any U.S. Permanent Resident Card (e.g. Green Card)?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
You must answer "Yes" if the U.S. Citizenship and Immigration Service (USCIS) has issued a U.S. Permanent Resident Card to you, regardless of whether or not such card has expired on the date you complete and sign this form. You should answer "No" if such card has been officially abandoned, revoked, or relinquished as of the date you sign and complete this form.			
3. Are you a U.S. resident for U.S. tax purposes?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
You may be considered a U.S. resident if you meet the "Substantial Physical Presence Test", for instance, during the current year, you were present in the U.S. for at least 183 days. For more details, please refer to the information on the IRS' website: http://www.irs.gov/Individuals/International-Taxpayers/Substantial-Presence-Test			
Additional Questions			
(If you select "yes" in any one box, please complete Form W-8BEN and provide supporting document(s))			
(1) A copy of Thai Citizen ID card (or passport in case you are not a Thai citizen which indicate that you are not a US Person) and (2) A copy Certificate of Loss of Nationality of the United States In case of answering "yes" in item 1. below			
1. Were you born in the U.S. (or U.S. Territory) but have legally surrendered U.S. citizenship?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Do you have standing instructions to transfer funds from the account opened or held with Indian Overseas Bank to an account maintained in the U.S.?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Do you have a power of attorney or signatory authority for the account opened or held with Indian Overseas Bank granted to person with U.S. address?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Do you have a hold mail or in care of address as the sole address for the account opened or held with Indian Overseas Bank?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Do you have a current U.S. residence address or U.S. mailing address for the account opened or held with companies in Indian Overseas Bank?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Do you have a current U.S. residence address or U.S. mailing address for the account opened or held with Indian Overseas Bank?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Part 2	CRS: Declaration of All Tax Residency		
Do you have tax residence in countries other than the U.S.?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
"tax residence" means particular jurisdictions in which you are liable to pay income tax by reason of domicile, residence, number of days you stay in that country in each year or any other criterion. You must answer "Yes" if you have tax residence in countries other than Thailand and the U.S. and specify your country of tax residence and TIN in the table below.			
Country of Tax Residence	TIN	If no TIN available, enter Reason A, B or C	Please explain why you are unable to obtain a TIN if you select Reason B
If a TIN is unavailable, indicate which of the following reason is applicable: Reason (A) – The jurisdiction where the account holder is a tax resident does not issue TINs to its residents. Reason (B) – The Account Holder is otherwise unable to obtain a TIN. (Note: Please explain why you are unable to obtain a TIN.) Reason (C) – TIN is not required. (Note: Only select this reason only if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction.)			

Part 3	Confirmation and Change of Status	
<p>You confirm that the above information is true, complete, accurate and current.</p> <p>1. You acknowledge and agree that if the information provided on this form or Form W-9 is false, inaccurate or incomplete, Indian Overseas Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with you or part of such relationship as Indian Overseas Bank may deem appropriate.</p> <p>2. You agree to notify and provide relevant documents to Indian Overseas Bank within 30 days after any change in circumstances that causes the information provided in this form to be incorrect, incomplete or not current.</p> <p>3. You acknowledge and agree that failure to comply with item 2 above, or provision of any false, inaccurate or incomplete information as to your status, shall be entitled Indian Overseas Bank to terminate, at its sole discretion, the entire banking/business relationship with you or part of such relationship as Indian Overseas Bank may deem appropriate.</p>		
Part 4	Disclosure of information and authorization for debiting funds in account	
<p>You hereby irrevocably agree as follows:</p> <p>1. Indian Overseas Bank will disclose to the Indian Overseas Bank (including other entities related to financial products you receive service from), for the benefit of FATCA / CRS / OECD compliance, domestic and/or foreign tax authorities, including the U.S. Internal Revenue Service (IRS), your name, address, taxpayer identification number, account number, FATCA compliance status (compliant or recalcitrant), account balance or value, the payments made into or from the account, account statements, the amount of money, the type and value of financial products and/or other assets held with Indian Overseas Bank, as well as the amount of revenue and income and any other information regarding the banking/business relationship which may be requested or required by the companies under Indian Overseas Bank, domestic and/or foreign tax authorities, including the IRS; and</p> <p>2. You authorize Indian Overseas Bank to debit funds withhold from your account and/or the income derived from or through Indian Overseas Bank in the amount as required by the domestic and/or foreign tax authorities, including the IRS, pursuant to the laws and/or regulations, and any agreements between Indian Overseas Bank and such tax authorities.</p> <p>3. If you fail to provide the information required to determine whether you are a U.S. person, Reportable Person, or to provide the information required to be reported to Indian Overseas Bank, or if you fail to provide a waiver of a law that would prevent reporting, Indian Overseas Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with you or part of such relationship as Indian Overseas Bank may deem appropriate.</p>		
<p>By signing in the space below, I hereby acknowledge and agree to the terms and conditions specified herein, which include acknowledging the disclosure on information, and authorizing the Indian Overseas Bank to debit funds in account and/or terminate banking/business relationship.</p>		
Signature of Applicant		Date
For Indian Overseas Bank use only		
<p>..... Signature of Officer who receives the document</p> <p>Date</p>	<p>Attachment (if any)</p> <p><input type="checkbox"/> W-9</p> <p><input type="checkbox"/> W-8 BEN</p> <p><input type="checkbox"/> A copy of Thai Citizen ID card or Passport</p> <p><input type="checkbox"/> Certificate of Loss of Nationality of the United States, A copy of Certificate of Loss of Nationality. (in case "Yes" in Additional Questions point 1.)</p> <p><input type="checkbox"/> Supporting Document (specify)</p>	<p>..... Authorized Person</p> <p>Date</p>

INDIAN OVERSEAS BANK
LETTER OF CONSENT FOR CUSTOMERS

Please read the **Privacy Notice for Customers** before giving consent to the Bank to collect your Personal Data.

Pursuant to the Personal Data Protection Act B.E. 2562 and other related laws, including any further amendments thereof (“PDPA”), **INDIAN OVERSEAS BANK** (the “Bank”) seeks to obtain your consent to collect Personal Data to use and disclose according to the objectives and details stipulated in the Privacy Notice for Customers. Nonetheless, after you have given your consent, you may withdraw your consent at any time. The withdrawal of your consent shall not affect any Personal Data which has already been processed prior to you withdrawing your consent.

- I have read and I understand the details and objectives of the Privacy Notice for Customers

In the case that obtaining consent is legally required, I, as the data subject, having the status of Individual Customer / Relevant Person of Individual Customer or Corporate Customer _____ (please specify the relevance e.g. director, employee, representative, etc.) hereby give consent to the Bank to collect my Personal Data for the following purposes:

- The Bank can collect my Sensitive Personal Data as appeared on the copy of identification card or other identity documents for receiving Bank’s services.

I consent that the Bank can collect my Sensitive Personal Data, e.g. religion, blood group as appeared on the copy of the identification card or other identity documents, ethnicity origin and disclose to third parties, e.g. head office of the Bank in India, for receiving the Bank services such as opening bank accounts. (In the event that you do not give consent for the collection of religion and blood group data on the copy of identification card or other identity documents, please cross out such data before sending the documents to the Bank)

- The Bank can collect my copy of identification card and disclose it to the delivery agents for identifying the receiver of goods.

I consent that the Bank can collect copy of my identification card and disclose it to the delivery agents for identifying myself and my authority as the receiver of goods of the Bank. (Please cross out the religion and blood group data on the copy of identification card before sending the documents to the Bank. However, in case you do not give consent to the Bank for the collection, the delivery agents may request for your identify documents from you directly)

I hereby sign this letter voluntarily and independently as evidence to allow the Bank to collect, use and disclose my Personal Data for the objectives stipulated in this Letter of Consent.

Signature _____

Full name (Block letter) _____

Date _____

