

CUSTOMER INFORMATION FORM

For Resident Individuals
(To be filled by applicant only)



NOTE: 1. Please fill the form in BLOCK LETTERS and in BLACK INK only. 3. This is a MACHINE READABLE form and will pass through a SCANNER.
2. All fields marked* are mandatory. 4. Account facility shall be at sole discretion of Deutsche Bank AG, India.

Date:

Customer ID No.

Branch

Work Item No.

For Bank Use Only

For Bank Use Only

Personal Details

Title ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Master ☐ Miss ☐ Others (Please specify)

*Name (As per Aadhaar)

*Date of Birth *Gender ☐ M ☐ F ☐ T *Nationality

*Country of Citizenship & *Town/City of Birth

*Country of Birth *US TIN/SSN *US Resident ☐ Yes ☐ No

*Mother's Maiden Name Father / Spouse Name W9 ☐ Yes ☐ No

Passport No. *PAN / Acknowledgement No.

(If not available, please attach Form No. 60/61)

Passport issuing Country Date of Issue Date of Expiry

Driving Licence No. Date of Issue Date of Expiry

Minor ☐ Yes (Please provide Guardian Details) ☐ No Senior Citizen ☐ Yes ☐ No (Please attach age proof)

Voter ID No. Aadhaar card

KYC No. *Proof of Identity

Contact Details

Communication Address

*Address 1

*Address 2

*City *PIN Code

*State *Country

Landline No. Mobile No. (Landline or mobile no mandatory)

E-mail Fax No.

Office Address

*Address Line - 1

*Address Line - 2

*City *PIN Code

*State *Country

Landline No. Mobile No. (Landline or mobile no mandatory)

E-mail Fax No.

Permanent Address (Only if it is different from the current residence address)

*Address Line - 1

*Address Line - 2

*City *PIN Code

*State *Country

Landline No.

Preferred Communication Address ☐ Residence Address ☐ Office Address ☐ Permanent Address ☐

Local / Communication Address for Deutsche Bank only ☐ Y ☐ N *Proof of Address

Guardian Details (In case of minor, please submit copies of identification and address document of the guardian)

Name of Parent / Guardian Date of Birth

Relationship with minor ☐ Father ☐ Mother ☐ By Court Order (If yes, please attach a copy) ☐ Others (Please specify)

I shall represent the minor in all transactions of any description in any account opened with Deutsche Bank AG, India ("Bank") till the said minor attains majority. I shall fully indemnify the Bank against any claim of the above minor for any withdrawal/transaction made by me in his/her account.

Phone Banking Access Request

Phone Banking Access* ☐ Yes ☐ No

*Note: Phone Banking access can be given to all individual customers except to accounts with Joint operations. Using Phone Banking services, you can have all your queries and requests addressed either through the Interactive Voice Response (IVR) service or through one of our phone banking officers 24 hours a day, 7 days a week.

Communication with Customer

Deutsche Bank AG, India ("Bank") reserves the right at its discretion to: i) e-mail the statement of account to your e-mail ID provided; ii) send account-related alerts through SMS & e-mail; iii) replace certain periodic paper statements with e-mail statements. You may choose to unsubscribe to this mode of communication by sending a request to the Bank at any time.

NOTE: THIS FACILITY / SERVICE IS NOT AVAILABLE FOR RESIDENTS OF CERTAIN COUNTRIES.

Educational Qualification ☐ Undergraduate ☐ Graduate ☐ Post-graduate (General) ☐ Post-graduate (Professional)

Marital Status ☐ Married ☐ Unmarried ☐ Others No. of Dependents Adults Children

Bank Name (1) _____ Account No. Overdraft facility exist : Yes/No

Bank Name (2) _____ Account No. Overdraft facility exist : Yes/No

Occupation ☐ Salaried (☐ Pvt. ☐ Pub. ☐ Gov.) ☐ Self-employed/ Professional ☐ Business ☐ Retired ☐ Student ☐ Housemaker

Name of the Company _____ Designation _____ If self-employed _____
(N.A. for Student, Housemaker and Retired) (Profession)

If in business ☐ Public Limited ☐ Private Limited ☐ Proprietorship ☐ Partnership ☐ Others _____

Annual household income ☐ < Rs. 20 lakhs ☐ Rs. 20 lakhs - 50 lakhs ☐ Rs. 50 lakhs - 1 crore ☐ > Rs. 1 crore _____

Estimated Agricultural Income (in figure) _____ Estimated Non-agricultural Income (in figure) _____

I/We have read and understood Bank's General Business Conditions (a copy of which has been sent to me/us is in my/our possession) governing the business relationship with the Bank and those special conditions relating to various services including but not limited to Accounts, ATM, Phone Banking, Debit Card, Internet Banking, Bill Payment, etc. I/We accept and agree to be bound by the said Bank's General Business Conditions including those excluding/limiting the Bank liability. I/We agree, understand and acknowledge that Bank may at its absolute discretion, reject, discontinue or terminate any of the services or transaction, completely, or partially, with notice personal or public to me/us, for any reason whatsoever including any violation of applicable laws or internal policies of the Bank. I/We agree that Bank may debit my account for service charges as applicable from time to time. I/we confirm that I/We am/are resident of India. I/We hereby irrevocably authorize the Bank to monitor my/our account(s) and disclose, from time to time, any information on or relating to my/our account(s) with the Bank to any other branch of the bank and any of its subsidiaries or affiliates or Regulators or to any Authority or Credit Bureau or third party without my/our specific consent. The Bank's General Business Conditions, the receipt and acceptance of which I/we herewith confirm, and all other rules and conditions of the Bank including any amendments thereto as notified by the Bank shall apply to each of the accounts and all documentation in relation thereto. "I/We are aware that Deutsche Bank reserves the right to either close my payroll account or convert my payroll account as a normal savings account with average quarterly balance requirement & applicable schedule of charge if salary credits / other credits are not received in the said account for the period of 3 months and above under intimation to me." At present, I/We do not wish to include my/our contact details with Do Not Call Registry and I/We take note to update my/our contact details with the registry whenever I/We wish to.

***Aadhaar -** By submitting Aadhaar number/copy of Aadhaar card to Deutsche Bank, I/we confirm and agree that the Bank has duly explained to me/us that submission of Aadhaar number/Aadhaar card is no longer mandated for the purpose of KYC for bank accounts and I/ we have the option to submit any other documents considered as a valid proof for the purpose of KYC as per the Reserve Bank of India direction. However, I/we are providing my/our Aadhaar number/Aadhaar card, as proof to Deutsche Bank voluntarily for the purpose of KYC and I confirm that I have struck off the Aadhaar number from the copy of the Aadhaar card submitted by me to Deutsche Bank. I/We further confirm that Deutsche Bank is authorized to collect, store and use my/our Aadhaar as proof of address/KYC document in accordance with extant rules and regulations.

☐ I/We am/are the beneficial owner of all assets run through my/our own account(s) opened with Deutsche Bank

☐ The beneficial owner of some/all assets run through the account(s) is/are (name and address of person for whom the account(s) are maintained)

The Branch of the Bank in _____ (State/Country) where my/our account(s) is/are kept (the "Accountable Branch") is the sole branch of account for repayment of any credit balance in the account(s) and any interest accruing thereon which will only be made at the Accountable Branch and in the currency in which the credit balance is denominated. Accordingly, the Bank shall not be required to repay any such credit balance or interest at its head office or any branch other than the Accountable Branch for so long as and to the extent that the Accountable Branch cannot repay the balance or interest due to (a) an act of war, insurrection or civil strife; or (b) an action by the government or any instrumentality of or in _____ (State/Country) (whether de jure or de facto) preventing such repayment. The competent court within whose jurisdiction the Accountable Branch is situated shall have exclusive jurisdiction in respect of any claims against the Bank. However, this will not affect the Bank's general lien and right of set-off over all my/our accounts at all branches of the Bank and for this purpose the Bank shall be entitled to combine and consolidate all or any of such accounts.

I/We understand that the Bank can seek my/our latest information and collect the required KYC documents on periodical basis in compliance with applicable regulatory guidelines. I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/ Email on the above registered number/email address.

I/We will update the Bank in case of any change in my/related party/Beneficial Owner details provided at the time of opening the account which includes address change, change in industry, change in employment etc.

I/We hereby declare that the transactions relating to foreign exchange routed through your Bank do not involve, and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, direction, or order made hereunder. I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about the transactions in terms of the above declaration.

The information including Landline Number, Mobile Number and Email ID as mentioned above (apart from being used for mandatory account verification and maintenance purposes) may also be used by Deutsche Bank AG, India to contact the customer and offer carefully selected products and services from time to time either itself or through its agents or authorised representatives. Please indicate if you are agreeable to receiving such offers: ☐ Yes ☐ No

As per RBI directive, banks have been advised to review accounts wherein frequent cheques / ECS are returned with the reason "insufficient funds" and to take necessary action as per its discretion which could also lead to closure of the account.

	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div> <p>Photograph</p>
	<p>Name: _____ Place : _____ Date: _____</p>

[illegible]

SELF CERTIFICATION FOR INDIVIDUAL CLIENTS

(Only valid along with the Customer Information Form)

The U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) require Deutsche Bank AG and its affiliates (collectively "Deutsche Bank") to collect and report certain tax related information about its clients.

Please complete the sections below as directed and provide any additional information as may be required. If the tax residence of an Account Holder is located outside the country of the Deutsche Bank entity requesting this form and also in a Reportable Jurisdiction then the Account Holder will be a Reportable Jurisdiction Person and Deutsche Bank is legally bound to report the relevant information on this form to the appropriate tax authorities.

You are required to state the tax residence (or residences) of the Account Holder. For joint or multiple Account Holders, please complete a separate form for each Account Holder.

U.S. tax forms may be required in addition to this Self-Certification.

- If you are not a U.S. citizen or resident of the U.S., receiving income that constitutes U.S. Source Fixed and Determinable Annual or Periodical (FDAP) income, please provide a completed IRS W-8 series tax form.
- If you are a U.S. citizen or resident of the U.S. for tax purposes, please provide a completed IRS Form W-9.

This form is for an Individual Account Holder only. Do not complete this form for an entity, nominee or other intermediary. Instead you should complete and provide the appropriate Self Certification for Entity Clients which can be obtained from your Deutsche Bank Relationship Manager.

If the account is held for the benefit of another individual, as agent, custodian, nominee, signatory, investment adviser, intermediary or other similar capacity please provide:

- This Self Certification Form for Individual Clients with your details as Account Holder, duly completed and signed, **and**
- A separate duly completed and signed Self Certification Form for Individual Clients for each Beneficiary containing the Beneficiary's details.

If you have any remaining questions about how to complete this form or about how to determine your tax residence status you should contact your tax adviser or local tax authority. Deutsche Bank will not be in a position to provide assistance beyond the information contained within this guide as by law we are not permitted to give tax advice.

Part 1 – Certification of U.S./Non U.S. Status

I hereby certify that

☐ I am a U.S. person, including a U.S. citizen and resident alien¹ individual or

☐ I am not a U.S. person

If you are a U.S. Person please provide TIN² below:

Note: If you are a U.S citizen, U.S. tax resident, or other U.S. person including a resident alien individual, please also enclose a completed and signed **IRS-Form W-9**.

Part 2 – Country of Residence for Tax Purposes and related TIN or functional equivalent

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country indicated.

If the Account Holder is tax resident in more than three countries please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason **A, B or C where appropriate:**

Reason A - The country where I am liable to pay tax does not issue TINs to its residents.

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number
(Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C - No TIN is required. (Note: only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

Country of Tax Residence	Local Tax Identification Number (TIN)	TIN Type	If no TIN available enter Reason A, B or C

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

☐ 15. I certify that for the purposes of taxation the Account Holder **is not Tax Resident** in any other country other than the countries indicated in Part 2 above.

Note: If you are a U.S citizen, U.S. tax resident, or other U.S. person including a resident alien individual, please also enclose a completed and signed **IRS-Form W-9**.

¹Resident alien: A non U.S. national who meets one of two tests. (1) The “green card” test: The individual holds a U.S. alien registration card, Form I-551 (i.e., green card), at any time during the calendar year (even if not residing in the U.S.) or (2) The “substantial presence” test: To meet this test, a non U.S. national must be physically present in the U.S. on at least:

- a. 31 days during the current year, and
- b. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

²TIN Type Examples: U.S. Federal Taxpayer Identification Number (U.S. TIN), Individual Taxpayer Identification Number (ITIN) or Social Security Number (SSN)

Appendix 1: Due Diligence for Citizenship / Residency by Investment

Due Diligence for Citizenship / Residency by Investment

“Citizenship by Investment” (CBI) and “Residence by Investment” (RBI) schemes are being offered by a substantial number of jurisdictions / countries and allow foreign individuals to obtain citizenship or temporary or permanent residence rights on the basis of local investments or against a flat fee.

Under Section VII of the CRS, financial institutions are required to perform additional due diligence if the individual account holder(s) or beneficial owner(s) and controlling person(s) of the entity account has sole tax residency in a CBI or RBI jurisdiction (per the OECD list¹)

1. Did you obtain residence rights under a CBI / RBI scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Do you hold residence rights in any other jurisdiction(s)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Have you spent more than 90 days in any jurisdiction(s) during the previous or current calendar year?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Have you filed income tax returns in any other jurisdiction(s) during the previous or current calendar year?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered “Yes” to any of the above questions, please list the jurisdiction(s) not already reflected on Part 2 above.

In addition, please reflect these jurisdiction(s) as Country of Tax Residence along with Tax Identification Number (TIN) in the Part 2 above or provide a reasonable explanation why the jurisdiction(s) is not a tax residency.

Part 3 – Declaration and Signature

I understand that the information supplied by me in this Self-Certification form (including any attachment hereto) is covered by the full provisions of the terms and conditions governing my/the Account Holder’s relationship with Deutsche Bank setting out how Deutsche Bank may use and share the information supplied by me to Deutsche Bank.

I acknowledge that the information contained in this Self-Certification form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all statements made in this Self-Certification are, to the best of my knowledge and belief, correct and complete. I undertake to advise Deutsche Bank promptly of any change in circumstances which causes the information contained herein to become incorrect and to provide Deutsche Bank with a suitably updated Self-Certification within 30 days of such change in circumstances.

I certify that I am the Account Holder or authorised to sign for the individual who is the Account Holder of all the income to which this Self-Certification form relates and/or am using this Self-Certification to document myself as an individual who is the Account Holder.

Deutsche Bank also hereby remind you that the information supplied by you in this Self-Certification is provided pursuant to the full terms and conditions governing the Account and your contractual relationship with Deutsche Bank, setting out how Deutsche Bank may use and share the information supplied by you to Deutsche Bank.

Print Name:	Signature:
Date (dd/mm/yyyy):	
Note: If you have signed this Self-Certification on behalf of the Account Holder, please indicate the capacity in which you are acting. If signing under a power of attorney please also attach a certified copy of the power of attorney.	Capacity:

¹ Jurisdictions as of Q2-2021: Antigua and Barbuda, Bahamas, Bahrain, Barbados, Cyprus, Dominica, Grenada, Malta, Panama, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, United Arab Emirates and Vanuatu. This reflects the current state of the OECD’s analysis of CBI/RBI schemes as of Q2-2021, and will be updated by OECD on an ongoing basis.

1. Foreign Account Tax Compliance Act (FATCA)

FATCA is a component of the Hiring Incentives to Restore Employment Act (the HIRE Act), which was enacted by the U.S. Congress and signed into law on March 18, 2010. FATCA's objective is to reduce tax evasion by U.S. individuals receiving income from financial assets held outside the United States. FATCA has worldwide impact. Its provisions are designed with incentives for Foreign Financial Institutions (FFIs) to provide information to the U.S. Internal Revenue Service (IRS) on financial accounts held by U.S. persons. While foreign institutions are outside of U.S. jurisdiction and have no formal reporting obligation to the U.S., they will be incentivised to comply in order to avoid a 30% withholding tax on payments received from sources within the U.S. levied on non-compliant individuals or entities.

FATCA compliance requires that an FFI, including foreign subsidiaries of U.S.-based organizations, takes steps to:

- Conduct Due Diligence procedures on new and pre-existing accounts to classify account holders or investors as either U.S. or non-U.S.
- Report account information to the IRS or, if under a Model 1 IGA, to the local tax authorities
- Potentially withhold 30% tax on certain payments to individuals and entities that fail to comply.

2. Intergovernmental Agreements (IGA)

The U.S. Treasury published two Model Intergovernmental Agreements (Model 1 and Model 2 IGAs) for implementing the broad-ranging provisions of FATCA globally. Non-U.S. countries may enter into one of these agreements with the U.S. and following this, introduce local regulations to implement the agreement. Under a Model 1 IGA, a Foreign Financial Institution (FFI) in a respective partner country is required to report U.S.-owned account information directly to their local tax authority, rather than to the Internal Revenue Service (IRS). The local authority would then share that information with the IRS. However, a Model 2 IGA requires FFIs to report certain information directly to the IRS.

3. Common Reporting Standard (CRS)

On 20 July, 2013, the G20 leaders endorsed the OECD proposals for a global model of automatic information exchange as the expected new standard on information exchange. This directive was carried out on 13 February, 2014, when the OECD released the Common Reporting Standard ("CRS") and model Competent Authority Agreement ("CAA"). On 15 July, 2014, the Council of the OECD published its detailed commentary on both the CRS and Model CAA.

In order to promote adoption of the Common Reporting Standard within the European Union, a revised Directive on Administrative Cooperation ("DAC") was published on 09 December, 2014 requiring EU Member States to begin the automatic exchange of information under the revised DAC no later than end of September 2017, which will be in line with other OECD "Earlier Adopter" countries. Per the DAC, the deadline for Member States to adopt local legislation will be 31 December, 2015, with the revised DAC "go-live" date commencing on 1 January, 2016. As of June 17, 2015, more than 90 countries and jurisdictions have signed up for the CRS, including at least 50 who have committed to be a part of the early adopter group, which phases in beginning 01 January, 2016. It is expected that more countries will opt to implement the standard as the initial go-live date approaches.

CRS introduces requirements on top of other global and local implementation programs (e.g. FATCA, EUSD, QI) aiming at a uniform global standard of information exchange. Both the Model CAA and CRS each have a foundation that is substantially similar to that of the FATCA Intergovernmental Agreements (IGAs), with subtle differences imposed by the OECD and influenced through local law. Just as with FATCA, the CRS therefore impose obligations on Financial Institutions resident in those territories to report information on financial accounts held by foreign tax residents to the local tax authorities.

4. Legal Disclaimer

The above tax regulations require Deutsche Bank to collect certain information about each account holder's tax residence. Please note that Deutsche Bank cannot provide you with tax advice, including tax residence.

If you are unsure about how to complete this form, please consult your tax adviser.

It is the responsibility of the Account Holder to ensure that the information provided is complete and accurate and to provide Deutsche Bank with any additional documentation, information or replacement forms when requested or required.

Deutsche Bank assumes no responsibility for the independent verification of any information provided on this Form and will rely on such information as being complete and accurate in all material respects. Deutsche Bank is also under no obligation to accept a form if we have either reason to know, believe or have actual knowledge that the information provided in the form is invalid or incorrect.

The Deutsche Bank entity requesting this form will operate under the regulations applicable to its local tax jurisdiction or country where the person is located.

5. Who should complete this form?

This form is to be completed by all account holders. The person may be the account holder or acting on behalf of other clients/account holders. Please do not use this form for entity account holders. Instead, the Self Certification Form for Entity Clients should be used.

Please contact your Deutsche Bank Relationship Manager for blank copies of this form or for the Self Certification Form for Individual Clients.

6. Expiration of the Self-Certification

Generally, the self certification will remain valid indefinitely unless there is a change in circumstances, in which case you are required to notify Deutsche Bank within 30 days of the change in circumstances and provide us with an updated self certification.

7. Consequences of non-provision of a valid form

Deutsche Bank is required to validate the information provided in this form against other information that we hold about the account holder. If, for any reason, conflicting information is identified, then the form may be rejected. Deutsche Bank may need to request additional supporting information as necessary under the rules.

In the case where the discrepancies cannot be resolved, the below are some possible consequences:

- The person can be treated as a Reportable account and as a consequence account holder information, account balances and payments may be reported by Deutsche Bank to the relevant local tax authority for onward exchange of information to the tax authority where the person is tax resident.