

\*Please staple the relevant documents here along with the applicants latest visiting card.

## CUSTOMER COPY

Please quote the reference no. for future reference.

Instructions overleaf

Date :        

Signature of Bank official

## Instructions :

Welcome kit would be delivered to the mailing address only. If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at support@hdfcbank.com or contact the nearest branch. The PIN number for the ATM / Debit card for carrying out transactions on the ATM will be despatched to your mailing address by post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

## ACCOUNT OPENING RULES

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- All accounts should maintain the stipulated average quarterly balance based on the product and branch in which the account is opened.
- In case of non-maintenance of the stipulated average quarterly balance, charges as outlined in the Service Charges & Fees Brochure from time to time will be applicable.
- Savings accounts can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to support@hdfcbank.com or call up local phone banking number

(Please staple all documents in the space provided above)

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## KID'S ADVANTAGE ACCOUNT OPENING FORM

(Please fill the form in BLOCK LETTERS only)

Please open my Individual Account at your \_\_\_\_\_ Branch **(THIS IS A MACHINE READABLE FORM AND WILL PASS THROUGH A SCANNER)**

PERSONAL DETAILS (Please leave one box space between names) (All fields marked \* are mandatory)

Application Date        

FIRST NAME MIDDLE NAME SURNAME

\*NAME OF MINOR

\*SHORT NAME (of the minor)

(This name will be displayed on Advices/ATM Card/Correspondence)

\*DATE OF BIRTH

Date Month Year        

\*GENDER

(Male/Female)

 M  F

\*NAME OF PARENT / GUARDIAN

DATE OF BIRTH OF PARENT / GUARDIAN         GENDER OF PARENT / GUARDIAN  M  F

MAILING ADDRESS : For existing customer, address given below will be updated for the primary applicant in all accounts held with the bank.

\*Flat No./Bldg. Name

\*Road No. / Name

\*Landmark

\*City

\*State

\*Tel (O) \*EXT No. STD Code \*Tel. (R)

Mobile No. Email ID

PERMANENT ADDRESS:  Please tick in case permanent address is the same as mailing address.

\*Flat No./Bldg Name

\*Road No. / Name

\*Landmark

\*City

\*State

\*PAN NO. OF THE GUARDIAN / FORM 60/61 ATTACHED Y N PAN NO. OF MINOR \*MOTHER'S MAIDEN NAME (of the guardian)

(If PAN No. is not available, attach form 60/61 if applicable.)

(I declare that my child does not have any income chargeable to tax)

In case the applicant is EXISTING ACCOUNT HOLDER, please mention the Customer Identification No.

Minor Parent/Guardian Account no. of Parent/Guardian

INTRODUCTION DETAILS HDFC Bank Customer (Introducer's) Name :

Account Number Customer ID

I confirm that I am an account holder with HDFC Bank Ltd. for over six months. I confirm that I personally know the applicant/s detailed above for more than six months and confirm his/her identity, occupation and address.

Signature : Date :

## FOR BANK USE

Signature Verified :  Yes

Date of A/c. Opened : \_\_\_\_\_

Signature of PB : \_\_\_\_\_

PB Code :    

## NOMINATION DETAILS

 Yes \*Name of Nominee No, I declare that I do not wish to make a nomination in my savings account. \*Please attach Nomination Form

## PAYMENT DETAILS

Amount Rs. \_\_\_\_\_ ps. \_\_\_\_\_ Cash (To open an account with cash, the customer must deposit the cash, in person, only at the account branch)

Cheque No. \_\_\_\_\_ Dated       drawn on \_\_\_\_\_ Bank, \_\_\_\_\_ Branch.

The Cheque should be crossed A/c Payee and drawn payable to "HDFC Bank Ltd. A/c. \_\_\_\_\_ (Customer Name)"

ACCOUNT OPERATING INSTRUCTIONS  Single, minor account operated under guardian Cheque Book Required  Yes  No

## FIXED DEPOSIT DETAILS\*

\*PAN No. Mandatory

Amount : \_\_\_\_\_ Tenure : \_\_\_\_\_ Yrs. \_\_\_\_\_ Months \_\_\_\_\_ Days Rate of Interest : \_\_\_\_\_

Please tick your choice :  Simple Fixed Deposit  Reinvestment Deposit (Compounded Quarterly)INTEREST PAYMENT SIMPLE FIXED DEPOSIT  Monthly Interest  Quarterly InterestREINVESTMENT DEPOSIT  Renew Principal and pay interest

Note : All Fixed Deposit will be renewed automatically on maturity.

 Renew Principal + Interest

Payment of interest or deposit amount

 By transfer to the Kid's Advantage Account  Pay by Manager's cheque. Mail to the address on record.

## SWEEP - IN INSTRUCTIONS

 I wish to avail Sweep-in facility against the above mentioned deposit and in case of insufficient balance in my Kid's Advantage Account, please honour my cheque/allow withdrawal by transferring funds to my Kid's Advantage Account by breaking units of my fixed deposit.

## FEATURES &amp; BENEFITS

**Free Education Insurance of Rs.1,00,000/-** (in the event of death by accident of the parent / guardian to safeguard the future of the child )

**Free ATM / International Debit Card** on the child's name with a pre fixed limit of Rs.1,500/- per day for cash withdrawals at ATM's and Rs. 1,000/- as purchases at POS (age criterion 7-18 years)

**1 Free personalized cheque book of 25 leaves**

**Free Standing Instruction** to transfer any amount from parent/guardian account to Kid's Advantage Account every month (Minimum value = Rs. 1,000/- & Minimum tenure = 1 year) (Mandatory)

**Systematic investment in Mutual Funds** to plan for your Kid's future

**Special Sweep-out facility** for investment into a Fixed Deposit.

**Minimum Average Quarterly Balance requirement - Rs 5,000/- OR**  
Average Quarterly Balance requirement is not applicable if you maintain a Fixed Deposit of Rs 50,000/- or more (in the primary applicant's customer id)

**Penalty: Non - maintenance of Average Quarterly Balance**  
• Rs. 300/- per quarter  
Penalty not applicable for accounts maintaining a Fixed Deposit of Rs. 50,000/- or more.

- Business/Trading/Partnership/Proprietary/Company/Corporations cannot open a savings account. Trusts/Societies/Charitable/Educational Institutions may open a savings account subject to conditions. The bank reserves the right to close the account in case the savings account is used for business purposes as evinced by the transaction behaviour.
- Savings accounts will be issued only 25 cheque leaves per calendar quarter. The branch manager can be contacted for additional cheque leaves at a nominal charge.
- Adequate balance should be maintained in the account before issuing a cheque.
- Details of charges on funds transfer, inter branch banking and other services are available in the Service Charges & Fees Brochure.
- Copy of the Terms & Conditions, Service Charges & Fees Brochure and the Code of Bank's Commitment for Individual Customers can be obtained from the branch/website
- Interest on Savings account will be paid at the rate stipulated by RBI from time to time.
- No unarranged overdraft would be allowed in the Savings account. In case of exceptions, the bank would charge interest at commercial rate.
- The bank reserves the right to close the account in case of unsatisfactory conduct of the account.
- In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause
- The Deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator.
- For availing passbook facility, please visit your home branch.

**\*REQUEST FOR STANDING INSTRUCTION MAINTENANCE**

I/We, \_\_\_\_\_, hereby request you to maintain a Standing Instruction on my/our A/c No. \_\_\_\_\_ (hereinafter referred as "funding a/c") for the below mentioned amount (tick one)

Rs. 1000/- (minimum)  Rs. 2000/-  Rs. 5000/-  Rs.10,000/-  Others Rs. \_\_\_\_\_

(Rupees \_\_\_\_\_ only) as per the details given below:

Nature of Instruction : Funds Transfer (Monthly Credit to Kid's Advantage A/c)

Purpose of Standing Instruction : Monthly credit to the account of the minor

Next SI Date :

End Date :

Date on which the 1st SI will hit the funding a/c.

Date on which the last SI will hit the funding a/c.

(Please maintain a date of minimum 10 days post submission of the form at the branch)

(Min duration - 1 year, SI can be maintained till the minor turns 18 years of age)

For CPU Use only:

Maintained on:

Maintained by:

**SWEEP - OUT INSTRUCTIONS\***

I wish to avail of Sweep - out facility on this Savings Account.

\*PAN No. Mandatory

Note : 1. Sweep - in facility is automatically available for Fixed Deposits booked through Sweep - out.

2. Under Sweep - out facility Fixed Deposits will be booked on Monday beginning of day subject to availability of funds, for a tenure of 1 year 1 day at the applicable interest rate

**ATM CARD/DEBIT CARD**

To apply for an HDFC Bank ATM/Debit card, please tick your choice :

(For minors > 7 years)

ATM CARD\*

INTERNATIONAL MAESTRO DEBIT CARD (with ATM Facility)\*

\*Conditions Apply



**MOBILEBANKING & INSTAALERT REGISTRATION**

To apply for MobileBanking, please provide the mobile number and service provider details. You will also be registered for the following SMS alerts : Credit / Debit transactions greater than Rs. 5000/-. In case you need to add / modify / de-register for the alerts please log on to NetBanking or visit your nearest branch.

Mobile Number

Name Of Co.

**NETBANKING & EMAIL STATEMENT REGISTRATION**

(To apply for NetBanking, please tick below, and provide an email ID for future communication. An IPIN will be sent to your mailing address.)

I would like to sign up for NetBanking facility for myself on minor account

I wish to register for FREE monthly Email Statement (Please note that the 1st Applicant will be registered for Email Statements on the email ID mentioned below and physical statements will not be sent)

E-mail ID of Parent/ Guardian

**MINOR DECLARATION**

Type of Guardian:  Father  Mother  Court Appointed

Full Name of Guardian

I hereby declare that the date of birth of the minor who is my \_\_\_\_\_ is \_\_\_\_/\_\_\_\_/\_\_\_\_ and I am his / her natural and lawful guardian/guardian appointed by court order dated \_\_\_\_/\_\_\_\_/\_\_\_\_ (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I indemnify the Bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

**DECLARATION**

I/We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (A) ATMs, (B) PhoneBanking, (C) Debit Cards, (D) MobileBanking, (E) NetBanking, (F) BillPay facility, (G) InstaAlert facility, (H) Email Statements. I/We accept and agree to be bound by the said Terms & Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days notice and /or provide an option to switch to other services to me/us. I/We agree that the Bank may debit my/our account for the service charges applicable from time to time. I/We confirm that I/We am/are resident of India. I/We authorise the Bank to disclose, from time to time any information relating to my savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank, for purposes as detailed in the Terms & Conditions Booklet. I/We confirm that I/We am/are in possession of and have read the Terms and Conditions booklet which details the rules governing account operations, the Service charges and Fees Brochure which specifies the charges applicable from time to time for various services and the tear away customer copy detailing the instructions and account opening rules. I/We have understood that I/We am/are required to maintain the prescribed Average Quarterly Balance in the account. I also undertake to advise the Bank on the minor attaining majority.

\* I/We  consent /  do not consent to receive information/service etc for Marketing purposes through Telephone/Mobile/SMS/Email by the Bank/its agents. I/We agree and acknowledge that only direct telephone numbers (not board/general telephone numbers of offices/corporates/employers) will be accepted for registration of "Do Not Call". I/We am/are aware that post registration I/We may receive a call from the Bank to verify the correctness of request for registration. I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that my/our account been opened by Bank officer Mr./Ms. \_\_\_\_\_ & I/We have signed in his/her presence.

The Average Quarterly Balance (AQB) required to be maintained for this a/c. Rs. \_\_\_\_\_

\* Mandatory Field

Note.: Please sign in black ink. Photograph should be signed across by the applicant.

Date

Name : \_\_\_\_\_

Guardian

Sign Here

SIGNATURE OF GUARDIAN

Photo of Guardian

**FOR BANK USE ONLY :** A/C No. \_\_\_\_\_

CUSTOMER ID NO. \_\_\_\_\_

**FOR BRANCH USE :** LC CODE :

\_\_\_\_\_

LG CODE :

\_\_\_\_\_

Promo Code :

\_\_\_\_\_

Br Code where a/c is to be opened:

\_\_\_\_\_

Product Code :

\_\_\_\_\_

VALUE DATE	FUNDS PARKED	P B SIGNATURE	DATE	CPU USE ONLY	DATE
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			DVU	
Date Month Year	UDN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	APPROVED BY (BM)		FCU	
		SOURCING BR CODE			

**PERSONAL INFORMATION (of the minor)**

**Personal Profile:**  Infant (<3 Years)  Student  Working (part time)  Others (pls specify) \_\_\_\_\_

**Education, If Student:**  Pre-school  Primary (1st to IVth std)  Secondary (Vth to Xth std)  College (> Xth std)

**Source of Funds**  Stipend  Business Income  Agriculture  Investment Income  Gift from parents/others  Pocket money  Others (pls specify) \_\_\_\_\_

**Gross Annual income**  < 50,000  50,000 - 1,00,000  1,00,000 - 3,00,000  3,00,000 - 5,00,000  5,00,000 - 7,50,000

7,50,000 - 10,00,000  10,00,000-15,00,000  > 15,00,000

**ABOVE FIELDS ARE MANDATORY**