

BANK OF INDIA: SINGAPORE-DOCUMENTS REQUIRED FOR OPENING CURRENT ACCOUNT

1. ACRA ORIGINAL
2. CERTIFICATE OF INCORPORATION
3. MEMORANDUM AND ARTICLES OF ASSOCIATION
4. ID AND ADDRESS PROOF OF ALL THE DIRECTORS AND SHREHOLDERS- ADDRESS PROOF IS ANY UTILITY BILL
5. SHARE HOLDING PATTERN OF THE COMPANY
6. ID AND ADDRESS PROOF OF ALL THE AUTHORISED SIGNATORIES
7. BOARD RESOLUTION
8. IF A COMPANY IS A SHARE HOLDER, THEN THE DETAILS OF THE SHAREHOLDERS OF THE SHARE HOLDING COMPANY WITH ACRA/COI/M&A AND SO ON TILL THE ULTIMATE BENEFICIAL OWNER IS ABLE TO BE IDENTIFIED AS PER ORGANISATIONAL CHART OF THE COMPANY
9. BRIEF WRITE UP ABOUT THE COMPANY ON LETTER HEAD COVERING WHY THE COMPANY CHOSE BOIS FOR OPENING ACCOUNT, WHAT ARE THE PRODUCTS THEY SHALL BE UTILISING, COMMODITIES THE COMPANY IS DEALING, COUNTRIES WITH WHICH THE COMPANY SHALL BE TRANSACTING BUSINESS, ACTUAL/PROJECTED TURNOVER, PROFIT/LOSS OF THE COMPANY ETC.,
10. ALL THE ID AND ADDRESS PROOF ORIGINAL TO BE PRODUCED FOR VERIFICATION. OTHERWISE THE COPIES TO BE ATTESTED BY ANY OF THE BANK OF INDIA OFFICIAL OR NOTARISED
11. CUSTOMER PROFILE SHEET FOR ALL THE DIRECTORS , SHARE HOLDERS AND AUTHORISED SIGNATORIES
12. ALL THE SIGNATURES SHOULD WITH OFFICE SEAL
13. COMMON SEAL SHOULD BE AFFIXED WHEREVER REQUIRED
14. ACCOUNT OPENING BALANCE: SGD 10000/USD 10000 TO BE DEPOSITED ONCE THE ACCOUNT IS OPENED
15. Company Balance sheet/financials
16. All the documents to be notorised or verified by BOI official if they are not originals.

MANAGER-DEPOSITS

A/C No :-

Name :-

BANK OF INDIA
SINGAPORE BRANCH
CURRENT ACCOUNT RULES

1. An applicant for current account shall complete and submit to the Bank all the forms required by the Bank.
2. The opening and continuation of an account with the Bank is subject to the Bank's approval/discretion.
3. No account is opened for a sum of less than SGD10,000 or USD10,000 unless the Bank specifically permits otherwise. Minimum balance charges at USD8 or SGD10 p.m. as the case may be. Minimum balance to be maintained on daily basis.
4. An account may be in the name of one person or in the names of two or more persons; arrangements can be made for one or more persons to operate upon the account and the balance to be paid to the survivors or survivor. The mode of operation of a joint account after it is opened can only be altered with the consent of ALL the joint account holders. The Bank is not bound to act on the instructions of one or some only of the joint account holders regarding such alteration.
5. In the event of death of a sole account holder or of the surviving or of the last surviving account holder, the amount payable in the account of such deceased account holder shall be paid to the legal representative of such sole account holder or the surviving or the last surviving account holder, as the case may be. The legal representative shall mean either the executor or the administrator who has obtained probate or letters of administration as the case may be.
6. Unless the Bank permits otherwise, all payments to the credit of an account with the Bank shall be accompanied by a Paying-in slip which shall be completed in accordance with instructions given by the Bank. Customers may obtain the books of Paying-in forms on application. The receipt of payment is valid only when the figures endorsed by the Bank are identical with the total amount described in the Paying-in form. Any material alteration of this receipt will invalidate it unless it bears the full signature of the relevant Bank Officer. The customer is required to see that this is done before leaving the premises of the Bank.
7. Cheques may not be drawn on the Bank except on the forms supplied and registered for each account. The conditions printed on the cheque book cover are to be strictly observed.
8. Applications for cheque forms must be made personally or on the printed forms. Request for delivery of cheque forms to third party, needs to be accompanied by authority letter in favour of Person to whom delivery is to be made.
9. The Bank may refuse to honour cheques on which, in the opinion of the Officer dealing with the cheque, the signature differs from the specimen supplied to the Bank and/or the cheque is not signed as per operational instructions. The Bank shall be entitled to refuse to pay over the counter cheques in which the word "bearer" has been cancelled.
10. All alternations made in the writing of a cheque must be authenticated by the drawer's full signature as supplied to the Bank, otherwise the Bank may dishonour it.
11.
 - a) In view of Cheque Truncation System (CTS), in vogue in Singapore, cheques deposited in by the customers and which have been dishonoured, the Bank will give Image Return Document (IRD) instead of original cheque deposited by the customer, via messenger or post to the customer at the last address registered with the bank at the customers' own risk and expenses. The IRD is a legal document covered under the Singapore Bills of Exchange Act.
 - b) The Bank shall impose an additional retrieval fee, should the customer want the original returned cheque or any of the presented cheque back, because the bank has to retrieve the same from Warehouse meant for such clearing cheques. Such claims should be made within one year from the date of first presentation of the cheque, because of the fact that the Warehouse would destroy the clearing cheques of the bank after one year.
12. The amount of a cheque must be stated both in words and figures unless the amount is franked by a machine.
13. Cheques must be drawn in such a way as to prevent alteration or addition after issue. The Bank will not unfairly rely on its contractual rights to hold the customer completely responsible for liabilities incurred on forged cheques if the customer has established that the customer has not by his/her acts or omissions (directly or indirectly) caused or contributed to the occurrence of liabilities.
14. In the case of an account in the names of two or more persons, the full title of the account should appear on the cheques drawn on the account. A rubber stamp should be used for this purpose, such stamp of the full title of the account to be in addition to the signature or signatures notified to the Bank.
15. The Bank will record any other countermanding payment of cheque only after a letter duly signed by the customer has been received.
16. The Bank may accept "DIRECT MARK" from presenting Bank and in such case, the customer's account shall be debited immediately with the amount of the cheque so marked.
17. The Bank may debit the customer's account with any amount owing to the Bank at any time by giving two (2) days notice.
18. Outport cheques may be received for collection but the proceeds will not be credited until after receipt of payment by the Bank. Local cheques are credited to customers' accounts when paid in but except by special arrangement, may not be drawn against until the proceeds have been received by the Bank.
19. Cheques must not be issued before the necessary funds have been credited to the relative account, If cheques be presented when there are insufficient funds to meet them, payment will be refused and the cheques returned. The Bank may summarily close the account if the customer repeatedly disregards these instructions.

One copy of this rules is required to be signed and returned to Bank along with Account Opening Forms.

20. No interest will be paid on balances in current accounts.
21. When the Bank accepts or incurs liability for or at the request of a customer, any funds or securities and other valuables deposited with the Bank belonging to the customer and in the hands of the Bank automatically become security to the Bank; and the Bank shall have the right to retain such funds or securities or any part thereof and even dishonour the customer cheques until the liability is settled.
22. The customer will indemnify the Bank, as collecting banker, from any loss which the Bank may incur by reason of its relying upon any endorsements, discharge or discharges on any cheque, bill, note, draft dividend warrant or other instruments presented by the customer for collection; and in all such cases such reliance by the Bank shall be deemed to have been given at the customer's express request in every case.
23. The Bank reserves the right to impose a service charge on all accounts according to the Rules of the Association of Banks in Singapore or any other relevant body. The charges will be notified displayed in branch premises.
24. Accounts must not be overdrawn unless under arrangement with the Manager or other senior Officer at the Branch. In case temporary overdraft allowed at the discretion of the Bank, interest on daily debit balances will be calculated and charged monthly at the rate Prime +3.5% P.A. or at the rate prescribed by the Bank from time to time and minimum interest will be S\$25.00 per application.
25. The Bank may close any customer's account by notice, and shall not be bound to disclose any reason therefore. In addition the Bank may review the customer's account at any time at the Bank's discretion.
26. Upon the closing of any account either by the customer or by the Bank a) All cheque forms previously issued to the customer and not used shall become the property of the Bank and the customer shall forthwith deliver the same to the Bank. b) The remaining balances in the account closed are paid to customers in accordance with customers' instructions. Cash payment upon closure of account shall be made to account holder only.
27. Unless there is no transaction during the month, a statement of the customers' account will be rendered once a month. Customers are requested (1) to examine all entries in the statement of account; (2) to report at once to the Bank any error found therein; and (3) to return the confirmation slip if any duly signed. If the customer does not within fourteen (14) days after receipt of the statement of account object to any entry therein, the entries made in the statement of account will be deemed to have been accepted as correct except for any manifest error.
28. Although entries may have been made to the credit of the account, should such credits be made of cheques which have to be collected, the amount they represent is not available for drawing until the proceeds have been received by the Bank.
29. For audit purposes, a periodic statement of balance as on a certain day as decided by the Bank may be sent to all customers. Customers are requested to co-operate with the Bank by returning the confirmation slip duly signed. Without prejudice to rule 27 above, in the absence of any objection to the statement within fourteen (14) days after its receipt by the customer, the account shall be deemed to have been confirmed as correct except for any manifest error.
30. Customers are requested to notify the Bank as early as possible of any change of relevant records such as change of authorised signature, change of partners (for partnership accounts), change of Directors or Secretary and also change in Articles of Association (for company accounts) and until such notice the Bank is entitled to reply on the existing instructions of the customers.
31. Customers shall notify the Bank of any change of address. All communications sent by post or left at the last address notified to the Bank shall be deemed to have been delivered to the customer to whom it is addressed at the time when the notice is left at such address or would in the ordinary course be delivered.
32. Current account depositors are required to pay the service charges, as applicable and notified by the bank from time to time. Presently the Account maintenance charges are at SGD 50 / USD 40 p.a. Cheque Book charges are SGD 10 or USD 8 for each 50 leaves.
33. Current account holders are required to pay the following charges at the time of closure of account:

(i) Within one year of opening	SGD 50 / USD 40
(ii) After one year	SGD 35 / USD 25
34. Deposit Insurance Scheme:
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law, Foreign Currency Deposits, Dual currency investments, structured deposits and other investment products are not insured.
35. The Bank reserves the right from time to time and without notice to make such further rules and regulations for the conduct of its business and such changes in the rules set out above as it may in its discretion deem necessary if desirable. The charges will be notified/displayed in branch premises.
36. Please note that Personal Data Protection notice & FATCA notice forms part of our standard terms and conditions governing your banking relationship with us and should be read in conjunction with those terms and conditions. Copies of PDP notice and FATCA notice are also available in our website www.bankofindia.com.sg
37. Accounts, which are inactive/inoperative irrespective of amount for one year or more, shall be transferred to Dormant category at regular intervals to be decided by the bank. The Bank may at its discretion and subject to applicable charges close these accounts or allow resumption of operations.

I/We have read & received a copy of these rules and accept them as binding upon me/us.

Date:

Signature:

The Deputy Chief Executive – For approval, please.

OPENING OF CURRENT ACCOUNT – DOCUMENTATION CHECKLIST

Account No. _____ Title of the Account: _____

Currency of the Account: USD/SGD/GBP/EUR/Other: _____ Initial Deposit: USD 1,000 / SGD.2,000 (or equivalent)

Please tick the applicable documents obtained in the respective account.

COMMON REQUIREMENTS FOR ALL CATEGORIES:

- | | |
|--|-----|
| 1. Account Opening Form, complete in all respects | () |
| 2. Specimen Signatures Card | () |
| 3. Whether fax Indemnity required, if yes, then Common Seal affixed for Co. A/c? | () |
| 4. Current Account Rules Form | () |
| 5. Form No. Bills 1005 | () |
| 6. Third Party Cheque collection Indemnity | () |
| 7. P.O. Box Indemnity, if required. | () |
| 8. No Correspondence / Hold Mail Indemnity (if required) | () |
| if yes, KYC document for the Messenger along with authorization letter obtained? | () |
| 9. ID for Directors/Shareholders/Authorised Signatories created YES / NO | () |
| 10. Customer Profile Sheet | () |
| 11. Pre-opening & post opening AML check sheets attached for all the entities | () |

KYC DOCUMENTS:

- | | |
|---|-----|
| 1. Copy of Valid Passport/IC/EP for all the Individuals/Shareholders/Directors/
Authorised Signatories/Beneficial owners (<i>Duly verified by the Officer concerned</i>) | () |
| 2. <u>Additional for Limited Company/Partnership/Proprietorship Accounts/Association/Society:</u> | |
| a) Copy of Certificate of Incorporation/Registration (<i>in all cases</i>) | () |
| b) Mandate Letter by all the partners (<i>in case of Partnership firms</i>) | () |
| c) Copy of Constitution/Bye-laws (<i>in case of Society/Association A/cs</i>) | () |
| d) Board Resolution passed for opening/operation in the account (<i>For Co./Association/Society</i>) | () |
| e) Copy of Memorandum and Articles of Association | () |
| f) Latest ACRA Report (or equivalent for other countries, if any) | () |
| g) Copy of Certificate of Commencement of Business (only for Public Ltd. Co.) | () |
| h) In case the Company is Incorporated in overseas countries | |
| a. Copy of Certificate of Incumbency | () |
| b. Copy of Certificate of Good Standing | () |
| i) In case the account is categorized as High/Medium Risk: | |
| a. Source of Funds/Wealth for the Company/Shareholders obtained | () |

Please note that all these documents need to be CERTIFIED TRUE COPIES by the Company Secretary/Director of the Company with Company stamp on all the documents.

RISK CATEGORIZATION : High / Medium / Low
AML CHECK (In Compliance Watch Software) : Partial Match / Full Match / No Match
Remarks, if any.

We confirm that the original documents, wherever applicable have been seen, verified and copies of the same have been kept on record.

Dated: _____

OFFICER

Manager-Deposit & Services

Singapore, 19

To

Bank of India
Singapore

Please supply bearer with a Cheque Book containing
..... forms

Yours faithfully,

.....
(Please affix Company chop)



BANK OF INDIA
Relationship beyond Banking

Customer ID : _____

Account No. : _____

Account Opening Form

Date: _____

Bank of India
SINGAPORE Branch

I / We request you to open an account with you for which I/We initially deposit an amount of USD/SGD _____

I/We have read the rules for opening of the account and accept them as binding upon me/us. I/We have received a copy of the same as well. I/We are fully aware of the exchange risks in deposits in currencies other than Singapore Dollars.

Title of A/c. Mr. / Mrs. / Ms. / Messer's _____

Nature / Activity of Business _____ Date of Incorporation: _____

Name of Joint Holders / Partners / Proprietor / Director/Authorised Signatories: _____

SR. NO	NAME	DATE OF BIRTH	NRIC / PP NO.	SEX (M/F)	NATIONALITY	OCCUPATION
1.						
2.						
3.						
4.						
5.						

In case of A Minor

Minor's date of birth (dd/mm/yyyy) _____ (submit copy of birth certificate) Attains Majority On _____

Name of parent / natural guardian _____

Address of the guardian _____

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

MAILING ADDRESS

1 st APPLICANT	_____			_____		
	_____			_____		
	Country	Tel (O)	Tel (R)	Fax		
	Mobile	E-mail				

PERMANENT ADDRESS (Of First Depositor in case of Joint Account holders)

1 st APPLICANT	_____			_____		
	_____			_____		
	Country	Tel (O)	Tel (R)	Fax		
	Mobile	E-mail				

TYPE OF ACCOUNT

Savings Fixed Deposit Current

PAYMENT DETAILS FOR OPENING OF ACCOUNT

Cash Debit Current / Savings A/c. No.

Cheque No. _____ drawn on _____ Bank _____ Branch _____

MANDATE FOR ACCOUNT-ACCOUNT TO BE OPERATED BY & BALANCE PAYABLE TO :

Me Either of Survivor Former or Survivor
 Anyone or any one of Survivor Jointly by all or Survivor Others

CHEQUE BOOK REQUIRED ? YES NO (FOR CURRENT ACCOUNTS ONLY)

FOR TERM DEPOSITS

On maturity.
 I/We authorize the Bank to automatically renew the deposit with accrued interest for the same period on the maturity date at the prevailing rate of interest unless otherwise informed by me/us.
 Issue DD/Pay Order Renew Principal only for the same period at the prevailing rate of interest and credit interest to my account No. _____
 In the event of death of any of the joint depositors, prior to maturity of the deposit, the Bank will at the request of the surviving depositor or all the surviving depositors, be at liberty though not bound at its absolute discretion to add/delete any name or to repay the deposit before maturity, or to grant an advance against the security thereof, on such terms as the Bank may in its absolute discretion decide and such repayment before maturity shall constitute a valid discharge to the Bank.

KYC DOCUMENTS SUBMITTED (For Individuals): (Please tick)

Passport NRIC Driving License PAN Card/Govt ID Card

PROOF OF ADDRESS SUBMITTED (For individuals only): (Please tick)

Passport NRIC Any Govt. ID Card Driving License
 PAN Card Latest Telephone Bill Latest Electricity Bill Others (Pl Specify)

KYC DOCUMENTS SUBMITTED (For Other than Individuals): (Please tick)

<input type="checkbox"/> Certificate of Incorporation / Registration	<input type="checkbox"/> Latest biz file (ACRA Report) for Singaporean Companies, For overseas companies, equivalent report from ROC.
<input type="checkbox"/> Memorandum & Articles of Association	<input type="checkbox"/> Board Resolution
<input type="checkbox"/> Certificate of Incumbency	<input type="checkbox"/> Certificate of Good Standing
<input type="checkbox"/> KYC documents for all the authorised signatories/ Directors / Shareholders/Beneficial owners	
<input type="checkbox"/> Others (Please Specify):	

Any special instructions: (About Hold Mail, If any) : _____

Signatures: 1. _____ 2. _____
 3. _____ 4. _____
 5. _____ 6. _____

INTRODUCTION BY EXISTING BANK OF INDIA CUSTOMER (FOR CURRENT ACCOUNTS ONLY)

Name _____ Customer ID _____
 I /We confirm that I am /We are an account holder with Bank of India for last _____ months / years, I /We certify that I / We have known _____ Since last _____ months / years, and confirm their business activity / occupation and address stated in this application to open the account.
 Signature of Introducer _____

For Office Use only:

Account opened by: _____ Approved by: _____
 Signature Code: _____ P.F. No. _____

TO
BANK OF INDIA

No. Bills 1005.

Dear Sirs,

Cheques, Bills Drafts and other instruments with or without
Share Certificates or other Documents attached lodged with
you for Collection and/or Discount and/or Purchase from
time to time

With reference to all cheques, bills, drafts and other instruments with or without share certificates or other documents attached, now lodged or, which may at any time hereafter be lodged by me/us with you for collection and/or discount and/or purchase the following arrangements are hereby agreed upon:—

1. You may at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my/our agent to collect.

2. You or the agent, at your or his option, may send for collection or payment on my/our account at my/our entire risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, drafts or other instruments with or without share certificates or other documents attached. I/We agree that such other agent or the drawee shall be my/our agent for collection at my/our entire risk and responsibility in all respects.

3. You or an agent may, at your or his option but at my/our risk and responsibility, receive, in exchange for cheques, bills, drafts and other instruments, cheques, bank drafts or other mandates for payment in lieu of cash.

4. Receipt by you or by an agent of cheques, bank drafts or other mandates for payments, which are thereafter lost mutilated or dishonoured and/or of securities of any description, is not to prejudice your rights on any cheques, bills, drafts or other instruments in case of dishonour, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, drafts or other instruments, (and I/we hereby consent to your so granting time or entering into arrangements) prejudice or affect your absolute recourse to me/us.

5. Should you or an agent receive, in exchange for such cheques, bills, drafts or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels it is clearly understood that such instrument may be collected in any manner and by any agency (including despatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents.

6. I/We hereby agree that all cheques, bills, drafts or other instruments and/or share certificates or documents which I/We may from time to time hand you for discount or purchase, or against which you make advances or pass consideration to me/us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, drafts or other instruments so discounted or purchased

and of all advances, banking accommodation and/or expenses which you may make afford or incur to or for me/us in connection therewith and all other liabilities to you present and future, and you are to be at liberty to exercise all my/our rights (if any) as unpaid seller or sellers of the said shares or goods and without further reference to me/us to sell, insure, warehouse or otherwise deal with the said shares or goods as though you are the absolute owners thereof and you are expressly authorised by me/us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills, drafts or other instruments, (whatever be their tenor) except against payment. I/We agree that your accounts of sale and accounts of your expenses shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and I/We declare that this agreement and your rights hereunder shall in no way be affected by my or the death of any one of us or by any change in my/our name, style or constitution.

7. The transmission of any cheque, bills, drafts or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments therefor, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air or by telex, telegram or cable shall be entirely at my/our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. I/We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, drafts or other instruments or share certificates or documents or goods or any instruments received in exchange or in payment therefor in general and by reason of, the following in particular:—

- (a) loss or damage in transmission by any manner,
- (b) telex, telegraphic or cable error, irregularity, delay, mistake, omission, misreading, misinterpretation or mutilation,
- (c) loss, damage or deterioration to any share certificates or documents or goods during transit or wheresoever incurred,
- (d) loss or damage to or mutilation or alteration of any such cheques, bills, drafts or other instruments or share certificates or documents or any instruments issued or received in exchange or payment therefor,
- (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telex, telegram or cable or relative advices or correspondence, or the non-despatch or non-receipt of such relative advices or correspondence.

Dated at Singapore this _____ day of _____ 20

SPECIMEN OF BOARD RESOLUTION FOR OPENING OF ACCOUNTS OF LIMITED COMPANIES

(TO BE TYPED ON COMPANY'S LETTER HEAD)

Certified copy of an extract from the minutes of meeting of the Board of Directors of _____ duly convened, and at which proper quorum was present, held at _____ on the _____ day of _____ 20____.

We hereby certify that the following resolution of the Board of Directors of _____ was passed at a meeting of the Board held on _____ and has been duly recorded in the minute book of the said Company.

Resolved that a Current Account/Fixed Deposit account for the Company be opened with Bank of India, Singapore Branch and the said Bank be and is hereby authorised to open and operate account/sign all documents for opening of accounts including Indemnity for facsimile / e-mail instructions / honour cheques, bills of exchange and promissory notes drawn, accepted or made on behalf of the Company and also for availing the internet banking facility in the account being opened, by _____ (Please specify the operational instruction) of the following:

S.No.	Name	IC/PP No.
1.		
2.		
3.		

And to act upon any instruction so given relating to the account, whether the same be overdrawn or not or relating to the transactions of the Company.

Certified true copy

Secretary

Chairman

Date:

TO : **BANK OF INDIA**
SINGAPORE BRANCH

At a duly convened meeting of the Board of Director of _____
_____ held at
_____ on _____

the following resolutions were passed:

1. That a banking account for the company be opened with Bank of India Singapore Branch (hereinafter referred to as "the Bank").
2. That the Bank be instructed to honour all cheques and/or orders which may be drawn or receipts for monies owing by the Bank to the company which may be signed on behalf of the company and to debit such cheques, orders and receipts to the company's account or accounts whether such account or accounts be for the time being in credit or overdrawn in consequence of such debit, provided such cheques orders or receipts are signed by any _____ of the director(s) of the company.
3. That the Bank be instructed to honour all bills accepted and promissory notes made on behalf of the company and to debit such bills and notes to the company's account or accounts whether such accounts or accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit provided such notes or bills are signed by any _____ of the directors of the company or by any _____ of the undermentioned officers viz (Name & Designations of authorized officers).
4. That the above resolutions the expression director(s) shall include alternate director(s).
5. That any _____ director(s) or any _____ of the aforesaid officer be and is (are) hereby authorised on behalf of the company to withdraw and deal with any of the company's properties or securities whether held as security or for safe custody, to sign any guarantees, indemnities or counter-guarantees or counter indemnities to the Bank, to arrange for the granting of credits or the issue of guarantees by the Bank either in Singapore or abroad or for the discounting of any bills endorsed on behalf of the company by _____ and to give instructions with regard to the purchase or sale on behalf of the company of any securities or of any foreign exchange.
6. That the Bank be furnished with a copy of the company's Memorandum and Articles of Association and with copies of any amending special resolutions that may from time to time be passed.
7. That the Bank be furnished with a list of the names of the directors, secretary and other officers of the company and with specimen of their signatures and that the Bank be authorised to act on any information given by any director or the secretary as to any change therein.
8. That these resolutions be communicated to the Bank and remain in force until an amending resolution shall be passed by the Board of Directors and a copy thereof certified by any of the directors or secretary shall be communicated by the Bank.

We certify that the foregoing resolutions have been duly entered in the minute book and signed therein by the Chairman and are in accordance with the articles of the company and the company is a public (private) company.

Name of Directors

Signatures

1. _____

2. _____

3. _____

4. _____

Signature

Chairman (Name)

Countersigned:

Signature

Secretary (Name)

The secretary sends herewith the following documents:

(1) Memorandum and Articles of Association

(2) Certificate of Registration)

)

(3) Certificate that the company is) For inspection and return
entitled to commence business) (if necessary)

INDEMNITY FOR FACSIMILE/TELEX/EMAIL INSTRUCTIONS

(LIMITED COMPANIES)

Name of Company: _____

Account Number : _____

To
Bank of India
138 Robinson Road
#01-01 The Corporate Office
Singapore 068906

We request you to accept and act on the instructions and authority given to you by the resolution of our Board passed on _____ a copy of which is attached herewith.

In consideration of you at our request agreeing to act upon the instructions which have been/will be sent to you by facsimile or telex or email from time to time in relation to our account(s) with you or any facilities extended by you, we confirm that we are aware of the possible risks involved in connection with the giving of any instructions by facsimile or telex or email and that you will not be responsible in any way for any unauthorized instruction or orders given to you and that you will not be under any duty to verify the identity of the sender of the facsimile or telex or electronic mail instructions/orders or enquire into the genuineness or authenticity of such facsimile or telex or electronic mail instructions/orders.

You are hereby irrevocably and unconditionally authorized to act on any instructions/orders by facsimile or telex or email, which in your sole discretion, you believe emanate from us (without the need for any verification or investigation) and you shall not be liable for acting on instructions/orders by facsimile or telex or email which emanate from unauthorised individuals or in any other circumstances whatsoever.

We hereby undertake and agree to forthwith on demand, indemnify you fully and save you harmless from and against all liabilities, loss, cost, actions, charges, damages, expenses, claims and demands which may be made against you or which you may sustain whether directly or indirectly by reason of or in connection with your acting on instructions or orders given to you by telex or facsimile or electronic mail in our names/s.

Our request and the indemnity herein shall continue until we give you written notice signed by us as per the operational instructions revoking or terminating the request and indemnity herein given, provided that notwithstanding such written notice, the indemnity herein shall continue to apply in respect of any action taken by you before the date of receipt by you of such notice.

This Deed of Indemnity shall be governed by and construed in accordance with the laws of the Republic of Singapore and any dispute, controversy or claim which may arise between the parties out of or in relation to or in connection with this Deed of Indemnity shall be finally settled by the exclusive jurisdiction of the Singapore Courts.

The Contracts (Rights of Third Parties) Act, Cap. 53B (the "Act") shall not apply to this Deed of Indemnity and a person who is not a party to this Deed of Indemnity shall have no rights under the Act to enforce or to enjoy the benefit of any term of this Deed of Indemnity.

Dated this _____ day of _____

The common seal of)
)
)
 [Name of Company])
 was affixed to this)
 Deed in the presence of:)

Director

Director/Secretary

OR

Signed Sealed and Delivered)
 By)
 as agent/attorney of)
)
)
 [Name of Company])
 in the presence of:)

[SLB comment: For foreign companies without common seal]

Account No: _____

Address : _____

Dated : _____

Bank of India,
Singapore 068906

Dear Sirs,

I/We (or any one or more of us) shall be lodging with you from time to time for credit into the Current Account of myself/ourselves or any one or more of us, with you, hundies, pro-notes, cheques, demand drafts, dividend warrants or various other negotiable instruments (all of which are hereinafter referred to as the 'Said negotiable instruments') payable to third parties and either drawn upon you or your branches or other banks. At times all or some of the said negotiable instruments which may be so lodged with you may either bear irregular endorsement(s) or may not bear any endorsement(s) and the banks on whom the said negotiable instruments are drawn may require you to confirm and/or guarantee to them such irregular endorsement(s) and/or want of endorsement(s).

2. I/We jointly and each severally hereby request you whenever necessary to confirm and/or guarantee on my/our behalf that the endorsement(s) on the said negotiable instruments are genuine and/or in order and/or to give on my/our behalf such confirmation or guarantee to the paying banks as may be required by them on account of the want of endorsement(s) on such negotiable instruments.

3. In consideration of your agreeing to and acting on our said request I/we jointly and each severally agree and undertake so as to bind myself/ourselves, my/our respective heirs, executors, administrators, estate and effects to keep you indemnified and hold you harmless from and against all claims, demands, actions, proceedings, loss, damage, costs (between attorney and client) charges and expenses which may be made or brought or commenced against you or which you may or may have to pay, incur or suffer or to which you may be put (directly or indirectly) by reason of your having acted on our said request as aforesaid and I/we agree to pay to you on demand the amount of any such moneys, loss, damage, costs, charges and expenses paid by you as aforesaid together with interest thereon at 6% per annum from the date of payment by you until reimbursement to you by us.

4. I/We hereby further authorise you to debit my/our account (account of any one or more of us) forthwith with any amount which in your opinion may be payable by me/us to you as aforesaid.

Yours faithfully,

Date:

Bank of India
138 Robinson Road
#01-01 Corporate Office
Singapore 068906

Dear Sirs,

LETTER OF AUTHORITY AND INDEMNITY

THE MANDATE

I refer to the Mandate between the Bank and myself covering the operations of my account and credit of other facilities of banking arrangements with the Bank.

BANK TO ACCEPT POST-OFFICE BOXES AS MAILING ADDRESS

I hereby request the Bank to accept P O Box No _____ as my mailing address. All communications sent by post by the Bank to the above said address shall be deemed to have been duly given to me if sent by ordinary mail, 3 business days after posting.

INDEMNITY AGAINST LOSSES ETC

In consideration in the Bank acting in accordance with the terms of this letter, I understand to indemnify the Bank and to keep the Bank indemnified against all losses, claims, actions, proceeding, demands, damages, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising, out of or in connection with such communications.

NOTICE OF TERMINATION

The terms of this shall remain in full course and effect unless and until the Bank receives, and has reasonable time to enact upon, Notice of Termination from me in writing, save that such termination will not release me from any liability under this authority and indemnity in respect of any act performed by the Bank in accordance with the terms of this letter prior to the expiry of such time.

Yours faithfully,

AUTHORISED SIGNATORY

Customer ID _____

CUSTOMER PROFILE SHEET (For Individuals)

(To be filled in by the customer)

1. Customer Name : _____

2. Address : _____

- Nationality : _____
3. Education : Under-Graduate/Graduate/PG/Professional /Others _____
4. Occupation : _____
Name of Organization : _____
Designation : _____
Working Since : _____
5. If business, pl specify : _____
6. Income level (Annual) : Less than 25,000 / 25,000-50,000 / 50,000–100,000 /
(In S\$) 100,000 & above
7. Purpose of opening A/c : _____
8. Whether the intended customer is:
- A) Current or former senior official in the executive, legislative, administrative, Military or Judicial branch of a Foreign / Local government (elected or otherwise) Yes/No
- B) A senior official of a major foreign/local political party Yes/No
- C) A senior executive of a foreign / local government owned commercial Enterprise; being a corporation, business or other entity formed by or for the benefit of any such individual. Yes/No
- D) An immediate family member of such individual as mentioned in A,B & C above meaning spouse, parents, siblings, children and spouse's parents or siblings. Yes/No
- E) Any individual publicly known (or actually known by the relevant financial Institution) to be a close personal or professional associate as mentioned in Para A, B & C above. Yes/No
If YES, details thereof _____
9. Any other information: _____

SIGNATURE

CUSTOMER PROFILE SHEET (For Other than Individuals)

(To be filled in by the customer)

1. Title of the Account : _____
2. Address : _____

3. Line of Activity/Business: _____
4. Business since : _____
5. Purpose of Opening A/c: _____
6. Name/s of Proprietor/Partners/Directors/Authorised Signatories/Shareholders /Trustees etc.
a) _____ b) _____ c) _____ d) _____
e) _____ f) _____ g) _____ h) _____
7. Expected Annual Turnover : _____
8. Is the Proprietor or any of the Partners/Directors/Authorised Signatories/Trustees :
 - A) Current or former senior official in the executive, legislative, administrative, Military or Judicial branch of a Foreign / Local government (elected or otherwise) Yes/No
 - B) A senior official of a major foreign/local political party Yes/No
 - C) A senior executive of a foreign / local government owned commercial Enterprise; being a corporation, business or other entity formed by or for the Benefit of any such individual. Yes/No
 - D) An Immediate family member of such individual as mentioned in A,B & C above meaning spouse, parents, siblings, children and spouse's parents or siblings. Yes/No
 - E) Any individual publicly known (or actually known by the relevant financial Institution) to be a close personal or professional associate as mentioned in Para A, B & C above. Yes/No
If YES, details thereof _____
9. Any other information: _____

(SIGNATURE OF AUTHORISED SIGNATORY/IES)

MANDATE FORMAT

The Manager,
Bank of India,
Singapore Branch.

Reference: Mandate for call back.

CIF ID			
Name Of Account			
Account No 1		Currency	
Account No 2		Currency	
Account No 3		Currency	
Registered email ID			
Registered fax No			

Dear Sir,

I / We here by authorise the Bank to call back (telephone) any one of the following persons for the purpose of confirming the fax / email instructions received by the Bank for effecting remittance / fund transfer from our above mentioned account/s :-

Name of the authorised person	Telephone

I / We hereby confirm that we are aware that:-

1. The Call Back Procedure may be performed by the Bank for Payment Instruction(s) above a threshold amount of SGD 5,000 or equivalent in any other currency. The above amount is indicative only and Bank may change the threshold for call back without prior notice.
2. The Bank reserves the right in its discretion to decide whether or not to carry out the Call Back Procedure; and whether or not to comply with the Payment Instruction if such instruction cannot be authenticated or validated using the Call Back Procedure.

3. If the bank is not successful in calling back (because the bank could not able to contact any of the persons above beyond its control or for whatever reason) the Bank may in its discretion will decide whether or not to process the instructions and the Bank shall not be liable for any losses or costs l/we may suffer as a result.
4. The Bank is under no obligation or duty to carry out the Call Back Procedure and these internal control measures should not be construed in any way as imposing such a duty.
5. We have given above mentioned email ID and fax no to register in Bank's record and take full responsibility of remittance instruction received by bank from above mentioned email ID and fax no.. Bank at its discretion may not call back if the remittance instruction is received from above mentioned email ID / fax no.
6. Bank at own discretion may not call back if the remittance is going to my / our account (account with same title).

Name:	Signature:
Name:	Signature:
Name:	Signature:
Name:	Signature:

{To be signed by the account holder / authorised signatories with office seal (if company)}

PLACE: _____

DATE: _____

(to be typed in Company's letter head and signed by authorized signatory)

Date:

To: Bank of India Singapore

Subject: Opening of Account

With reference to the subject matter, we hereby declare that:

- i) We are aware of Singapore's stance against tax illicit activities – with effect from 1 July 2013, to designate tax crimes as money laundering predicate offences in Singapore
- ii) We are responsible for our own tax affairs
- iii) We have to the best of our knowledge not committed or been convicted of any tax crimes

Authorised Director (s) / Authorised Signatory (s)