

Relationship Form (Individuals)

To be filled in by the bank

Customer ID	<input type="text"/>	Account No.	<input type="text"/>
Salary Code	<input type="text"/>	Status Code	<input type="text"/>
		RM/RO Code	<input type="text"/>

Instructions

- Please ensure that all fields are filled and no field is left blank (please strike off or mark N/A if not applicable). Any overwriting/change in the form must be authenticated by the primary applicant's signature beside it; else the form will be rejected.
- For #, please tick (√) where appropriate. Do not use (x) or any other mark.

Main applicant's personal information

First Name	<input type="text"/>														
<small>(MR./MS./MASTER/MISS)</small>															
Last Name	<input type="text"/>														
<small>(as in passport and please include any aliases)</small>															
Passport No.	<input type="text"/>						Passport place of issue	<input type="text"/>							
Passport date of issue	<input type="text"/>			<input type="text"/>			Passport date of expiry	<input type="text"/>			<input type="text"/>				
Nationality	<input type="text"/>						Country of residence	<input type="text"/>							
Place of Birth	<input type="text"/>														
If living in/outside Bahrain and not Bahraini national:	Visa issue date	<input type="text"/>			<input type="text"/>			Visa expiry date	<input type="text"/>			<input type="text"/>			
If living in/outside Bahrain, CPR/ID No.	<input type="text"/>						CPR/ID expiry date	<input type="text"/>			<input type="text"/>				
Current residential address	<input type="text"/>														
	<input type="text"/>														
CITY	<input type="text"/>			POSTAL CODE	<input type="text"/>			COUNTRY	<input type="text"/>						
PHONE NO. (COUNTRY CODE-AREA CODE-NUMBER)	<input type="text"/>			MOBILE NO. (COUNTRY CODE-AREA CODE-NUMBER)	<input type="text"/>			FAX NO. (COUNTRY CODE-AREA CODE-NUMBER)	<input type="text"/>						
Permanent address	<input type="text"/>														
	<input type="text"/>														
CITY	<input type="text"/>			POSTAL CODE	<input type="text"/>			COUNTRY	<input type="text"/>						
PHONE NO. (COUNTRY CODE-AREA CODE-NUMBER)	<input type="text"/>			MOBILE NO. (COUNTRY CODE-AREA CODE-NUMBER)	<input type="text"/>			FAX NO. (COUNTRY CODE-AREA CODE-NUMBER)	<input type="text"/>						
E-mail	<input type="text"/>														
Mailing address#:	<input type="checkbox"/>	Permanent address	<input type="checkbox"/>	Current residential address	<input type="checkbox"/>	Employment address									
Gender#:	<input type="checkbox"/>	Male	<input type="checkbox"/>	Female	Date of birth	<input type="text"/>									
Mother's maiden name:	<input type="text"/>						Marital status#:	<input type="checkbox"/>	Married	<input type="checkbox"/>	Single				

Main applicant's employment information

Occupation#: Employed Self-employed Student Retired Unemployed
 Housewife Others (specify) _____

Customer category: Orphan Widow Pensioner Student
 Bahraini national earning less than BD 250 per month Person receiving social subsidy from Ministry of Social Development

Business/Employer's name

Type of Business#: Proprietorship Partnership Private ltd. company Public Company
 Trust/Association/Society Charitable organization Government/Ministry
 Legal body incorporated under law of government Others* (please specify) _____

Nature of business #: Agriculture/Fishing/Mining Manufacturing Building and construction
 Commerce (Export/Import/Trading) Transportation/Communication Financial institution Professional service
 Charity Trust/Nominee and Fiduciary service Money changer/remitter Casino and gaming
 Real estate Agent/Broker Jewelry dealer Cash intensive business (Restaurant/Convenience store)
 Hospitals Government/Ministry Cleaning service Others* (please specify) _____

Products and services offered/dealt in: _____

Number of years in present business/with employer: _____

Employment address

CITY POSTAL CODE COUNTRY

PHONE NO. (COUNTRY CODE-AREA CODE-NUMBER) MOBILE NO. (COUNTRY CODE-AREA CODE-NUMBER) FAX NO. (COUNTRY CODE-AREA CODE-NUMBER)

Account transaction details

Source of funding the account#: Salary transfer Business income Personal savings
 Proceeds of investments Inheritance/Gifts received from family Others (please specify) _____

Purpose of opening the account #: Savings Make investment Remittances
 Others (please specify) _____

Personal monthly gross income or profit from business/profession#:

Below BD 500 BD 500-BD 1,000 BD 1,000-BD 3,000 BD 3,000 – BD 5000 Above BD 5000 to _____

Anticipated monthly funding into the account (applicable only for savings and current account holders)#:

Below BD 500 BD 500-BD 1,000 BD 1,000-BD 3,000 BD 3,000 - BD 5000 Above BD 5000 to _____

Expected monthly withdrawals from the account (applicable only for savings and current account holders)#:

Below BD 500 BD 500-BD 1,000 BD 1,000-BD 3,000 BD 3,000 - BD 5000 Above BD 5000 to _____

Anticipated number of transactions in a month (applicable only for savings and current account holders)#:

1-5 6-10 11-15 16-20 And above (please specify) _____

Other related account with ICICI Bank: _____

Joint Applicant's personal information (guardian details in case of minor account)

 First Name

(MR./MS./MASTER/MISS)

 Last Name

(as in passport and please include any aliases)

Main applicant's relationship with joint applicant (Guardian in case of minor) _____

Passport No. _____ Passport place of issue _____

 Passport date of issue

 Passport date of expiry

Nationality _____ Country of residence _____ Place of Birth _____

 If living in/outside Bahrain and not Bahraini national: Visa issue date

 Visa expiry date

 If living in/outside Bahrain, CPR/ID No. _____ CPR/ID expiry date

 Current residential address

CITY

POSTAL CODE

COUNTRY

PHONE NO. (COUNTRY CODE-AREA CODE-NUMBER) MOBILE NO. (COUNTRY CODE-AREA CODE-NUMBER) FAX NO. (COUNTRY CODE-AREA CODE-NUMBER)

 Permanent address

CITY

POSTAL CODE

COUNTRY

PHONE NO. (COUNTRY CODE-AREA CODE-NUMBER) MOBILE NO. (COUNTRY CODE-AREA CODE-NUMBER) FAX NO. (COUNTRY CODE-AREA CODE-NUMBER)

 E-mail

 Mailing address#: Permanent address Current residential address Employment address

 Gender#: Male Female Date of birth

 Mother's maiden name: _____ Marital status#: Married Single

Joint applicant's employment information

 Occupation#: Employed Self-employed Student Retired Unemployed

 Housewife Others (specify) _____

 Customer category: Orphan Widow Pensioner Student

 Bahraini national earning less than BD 250 per month Person receiving social subsidy from Ministry of Social Development

 Business/Employer's name

 Type of Business#: Proprietorship Partnership Private Ltd. company Public Company

 Trust/Association/Society Charitable organization Government/Ministry

 Legal body incorporated under law of government Others* (please specify) _____

Nature of business #: Agriculture/Fishing/Mining Manufacturing Building and construction
 Commerce (Export/Import/Trading) Transportation/Communication Financial institution Professional service
 Charity Trust/Nominee and Fiduciary service Money changer/remitter Casino and gaming
 Real estate Agent/Broker Jewelry dealer Cash intensive business (Restaurant/Convenience store)
 Hospitals Government/Ministry Cleaning service Others* (please specify) _____

Products and services offered/dealt in: _____

Number of years in present business/with employer: _____

Employment address

CITY POSTAL CODE COUNTRY

PHONE NO. (COUNTRY CODE-AREA CODE-NUMBER) MOBILE NO. (COUNTRY CODE-AREA CODE-NUMBER) FAX NO. (COUNTRY CODE-AREA CODE-NUMBER)

Account transaction details

Source of funding the account#: Salary transfer Business income Personal savings
 Proceeds of investments Inheritance/Gifts received from family Others (please specify) _____

Purpose of opening the account #: Savings Make investment Remittances (please specify)
 Others (please specify) _____

Personal monthly gross income or profit from business/profession#:

Below BD 500 BD 500-BD 1,000 BD 1,000-BD 3,000 BD 3,000 – BD 5000 Above BD 5000 to

Anticipated monthly funding into the account (applicable only for savings and current account holders)#:

Below BD 500 BD 500-BD 1,000 BD 1,000-BD 3,000 BD 3,000 - BD 5000 Above BD 5000 to

Expected monthly withdrawals from the account (applicable only for savings and current account holders)#:

Below BD 500 BD 500-BD 1,000 BD 1,000-BD 3,000 BD 3,000 - BD 5000 Above BD 5000 to

Anticipated number of transactions in a month (applicable only for savings and current account holders)#:

1-5 6-10 11-15 16-20 And above (please specify) _____

Other related account with ICICI Bank: _____

Signing condition: Singly Any one to sign Others

"I/We confirm that I/we have received and read a copy of ICICI Bank Limited, Bahrain (the "Bank")'s General Terms and Conditions Governing Account(s) and Secured Facilities. I/We also agree to be bound by the aforesaid terms and conditions, as may be amended from time to time ("Terms and Conditions"), for my/our relationship with the Bank. I/We hereby specifically agree and confirm that the Bank shall be entitled to disclose and/or procure information pertaining to me/us as provided in the Terms and Conditions. The terms and conditions are available on www.icicibankbahrain.com."

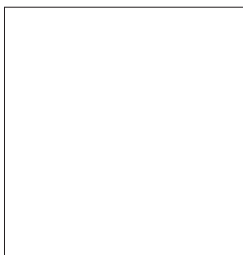


Photo 1 Main applicant

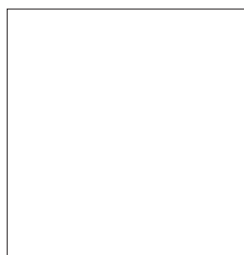


Photo 2 Joint applicant

Main Applicant's Signature (In Black Ink)

Joint Applicant's Signature (In Black Ink)

Date:

Place: _____

Indemnity relating to instructions given by fax, telephone and other forms of electronic communication

To

ICICI Bank Limited Bahrain Branch
P O Box 1494, Manama
Kingdom of Bahrain

Notwithstanding anything to the contrary contained in any other document/agreement, I/we, the undersigned, hereby request and authorise you to act and rely on any instructions or communications for any purpose (including but not limited to the instructions/communications pertaining to the operation of all my/our accounts or to any other facilities or services that may be provided by you from time-to-time) which may from time-to-time be or purport to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication by me/us (including such instructions/communications as may be or purported to be given by those authorised to operate my/our account(s) with you) ("Instructions"). I/We understand and acknowledge that there are risks involved in sending the Instructions to you via telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication and hereby agree that all risks shall be fully borne by me/us and I/we assume full responsibility for the same, and you will not be liable for any losses or damages arising upon your acting, or your failure to act, wholly or in part in accordance with the Instructions. I undertake to confirm my telephonic instructions by email/ fax immediately after having given such instructions and in any event within 24 hours, failing which you will be entitled (but not obliged) to reverse or not to act on my telephonic instructions. In consideration of you agreeing, subject to the terms and conditions hereunder, to act upon the Instructions as aforesaid, I/we hereby irrevocably agree and undertake:

- a. that you shall be entitled to act or refuse to act as you see fit, without incurring any liability whatsoever to me or to any other person, upon any instructions for any purpose which may from time-to-time be or purport to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication by me/us (including such instructions as may be or purported to be given by those authorised to operate my/our account(s) with you), even if such instructions or communications are not followed up by written confirmation to you;
- b. that you are not required to verify the identity of the person giving instructions or make any independent investigation of the authority given to such person, or to verify the genuineness of any signature(s) which in your opinion appears to be my/our signature(s) or that of any person authorised by me/us to operate my/our account(s) with you;
- c. not to make any claim against you by reason of or on account of you having so acted or you having acted wrongly or mistakenly or of your failure to act wholly or in part in accordance with the instructions;
- d. that you shall be entitled (but not obliged) to keep records of our instructions given or made by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication in such form, physical or electronic, as you may deem fit, and your records shall be conclusive and binding on me/us. You shall be entitled to dispose of or destroy any such records at any time as determined by you at your sole discretion;
- e. that you shall be entitled to require any instruction in any form to be authenticated by use of any password, identification code or test as may be specified by you from time-to-time and I/we shall ensure the secrecy and security of such password, code or test and I/we shall be solely responsible for any improper use of the same;
- f. that, notwithstanding the above, you may, under circumstances determined by you in your discretion, require from me/us confirmation of any of any instructions in such form as you may specify before acting on the same; and
- g. I/we (jointly and severally) shall indemnify you and keep you indemnified from and against all claims either by me or any other, actions, demands, liabilities, costs, charges, damages, losses, expenses and consequences of whatever nature (including legal fees on a full indemnity basis) which may be brought or preferred against you or that you may suffer, incur or sustain by reason of or on account of your having so acted whether wrongly or mistakenly or not, or of your failing to act wholly or in part in accordance with the instructions and the terms of this letter.
- h. that this letter shall be governed and construed in accordance with the laws of the Kingdom of Bahrain and I/we hereby irrevocably submit to the non-exclusive jurisdiction of the courts of the Kingdom of Bahrain in the event of any dispute hereunder.

Main Applicant

Joint Applicant

To be filled in by the bank

RM/Bank official confirmation

I have met Mr./Ms. _____, Mr./Ms. _____
(in case of a joint account) in person and hereby confirm the identity filled in the relationship form which has been filled in my presence, and I have verified with the original documents. I have understood the documents and certify that the documents convey compliance with bank's KYC guidelines.

*I hereby confirm that I have met the above-mentioned client and offered him/her the above-mentioned products and services when he/she was in _____ (name of the country outside the present country of residence). I confirm that I have not solicited the client in his country of residence in respect of any product that is not permitted in that country.

Mode of contact (Please tick as applicable): Branch visitor/Walk-in Customer Meeting outside when the customer was in _____ (place/country of residence).

Checked and verified by RM/Bank official To be filled by back office team. Affix rubber stamp and sign in the box below.

Signature _____ Name _____ Employee ID _____ Date _____	Account opening form scrutinized by: _____ Employee No: _____ Signature of Employee _____ <hr/> Account opened/Modified by: _____ Employee No: _____ Signature of Employee _____ <hr/> Account opening verified by: _____ Employee No: _____ Signature of Employee _____
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Documents required for commencing a relationship

For Bahraini nationals

Self-attested photocopies of the following:

Identity proof (any one of the following): • Valid passport and valid CPR card with a clear photograph • Valid CPR or Valid ID card with a clear photograph

Address proof (any one of the following): • Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the ROF) • Bank statement (not more than 3 months old from the date as mentioned in the ROF) • Official document card such as CPR, from a public/government authority • Tenancy agreement (expiring not less than 15 days from the date as mentioned in the ROF)

For residents of Bahrain (other than Bahraini nationals)

Self-attested photocopies of the following:

Identity proof (both required): • Valid passport and valid visa • Valid CPR card or Valid ID card with a clear photograph

Address proof (any one of the following): • Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the ROF) • Bank statement (not more than 3 months old from the date as mentioned in the ROF) • Official document card such as CPR, from a public/government authority • Tenancy agreement (expiring not less than 15 days from the date as mentioned in the ROF)

For persons living outside Bahrain

A. Visiting the Bahrain branch or meeting a Bahrain branch official or meeting an official of ICICI Bank, India or its branches/subsidiaries/representative offices overseas/correspondent banks.

Identity proof (both required): • Valid Passport • Valid Resident identity card with a clear photograph

Address proof (any one of the following): • Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the ROF) • Bank statement (not more than 3 months old from the date as mentioned in the ROF) • Official document card such as CPR, from a public/government authority • Tenancy agreement (expiring not less than 15 days from the date as mentioned in the ROF)

B. Sending the forms by post/courier

1. Valid Passport
2. Valid Resident identity card with a clear photograph

Address proof (any one of the following): • Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the ROF) • Bank statement (not more than 3 months old from the date as mentioned in the ROF) • Official document card such as CPR, from a public/government authority • Tenancy agreement (expiring not less than 15 days from the date as mentioned in the ROF)

Any document copied for the purpose of identification verification must be certified by:

- a lawyer/notary; or chartered/certified accountant; or
- an official of a government ministry; or
- an official of an embassy or consulate; or
- an official of another licensed financial institution or of an associate company of the licensee of a GCC member state or FATF member state. The individual making the certification must give clear contact details (e.g. by attaching a business card or company stamp).

Deposit Protection Scheme: Subject to the provisions thereof, Deposits held with the Bahrain office of ICICI Bank Ltd., Bahrain are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No.(34) of 2010.

General Terms and Conditions Governing Accounts

These General Terms and Conditions Governing Accounts ("Terms") of ICICI Bank Limited Bahrain Branch ("Bank") contain the terms and conditions applicable to the establishment and operation of accounts with the Bank which may be opened from time-to-time by the customer with the Bank. The Terms shall be read in conjunction with the relevant account opening form(s) of the Bank, the terms of which are incorporated herein by reference.

Terms and Conditions for establishing relationship and Operating Accounts

1. Establishing a Relationship

Applicant(s) desiring to open a Relationship with the Bank need(s) to execute such agreements/ forms and provide and furnish such documents as may be required by the Bank. The documents listed in the application forms are not an exhaustive list of requirements and the Bank reserves the right to require submission of such other documents as may be determined by the Bank on a case to case basis.

The Relationship shall be opened only when the documents submitted to the Bank are complete in all respects to the satisfaction of the Bank. Acceptance of documents by the Bank does not confer any right to the applicant to open the relationship. The applicant or the customer as the case may be, is bound to furnish any further documents or rectification of the documents already submitted to the Bank as and when required by the Bank. The Bank is entitled to hold back or suspend the relationship or part or whole of the services offered / provided or to be offered or provided to the applicant or customer till receipt of the documents or rectification as sought by the Bank.

ICICI Bank, Bahrain Branch (hereafter referred to as "the Bank") would be reviewing the documents submitted by you, every 3 years, as per the directive of Central Bank of Bahrain. At the end of every 3 years, you are under an obligation to provide the latest copy of your valid documents (e.g. the Residence Permit, Identity Proof, Address Proof etc.) or updated versions of such documents submitted by you earlier or any other document as may be determined by the Bank from time-to-time. The Bank reserves the right to freeze your account, upon failure to submit the aforementioned documents. Please visit our Manama Branch with the relevant documents to activate the account

Each Relationship with a customer is represented by a Customer Identification No. ("Cust ID"). For e.g. a Relationship in single name is different from a Relationship in joint names. Each combination of Relationship is distinct and unique and hence is identified by a separate Cust ID.

2. Operating Accounts

Relationships can be opened in the names of:

- a. An individual in his/ her own name;
- b. A minor (person less than 21 years of age) under guardianship;
- c. Two persons in their joint names. More than two persons may be permitted to open account(s) in their joint names at the discretion of the Bank;
- d. A company, partnership firm, trust, association or other entity (registered or constituted outside Bahrain) as may be permitted by the Bank in their respective names. The Bank may permit fiduciary accounts in the name of a trust, firm of solicitors or accountants or such other intermediaries as may be determined by the Bank subject to satisfaction of the "Know Your Customer" ("KYC") Anti-Money Laundering requirements. Charitable funds and religious, sporting, social, cooperative and professional societies cannot establish a relationship with the Bank until an original certificate authenticated by the relevant authorities of the country of their registration / incorporation confirming their identities and authorizing them to open an account is provided to the Bank.

All the accounts under a relationship (Cust ID) will be compulsorily operated as per mode of operation as specified in the account opening form.

In case of joint accounts, any change in operational instructions/ signing conditions or any other information with regard to the application form is to be given by all the joint account holders irrespective of mode of operation.

Each of the Individuals constituting the customer hereby authorizes and empowers the other to endorse for deposit and deposit or withdraw with the Bank any or all cheques, notes or other instruments for the payment of money, payable and purporting to belong to both/all of them. Should any such instruments be received by the Bank without having been so endorsed, then the Bank is hereby authorized to endorse any such instrument on behalf of the Customer and to credit the same to the account.

Any overdraft or other obligations incurred on the account or otherwise shall be the joint and several liability of each and every individual constituting the Customer.

Accounts in the names of a company, partnership firm, trust, association or other entity shall be operated by the authorised signatory(ies) of the respective entities as specified in the application form/resolution submitted by such entity at the time of opening the account. Changes to authorised signatories of such entities shall be recognised only upon due submission of the requisite authorisations/ resolutions approving such changes to the satisfaction of the Bank.

The Bank may send through courier or post from time-to-time to the mailing address furnished by the customer, statements of account, balance confirmation certificates, and/or such other items relevant to the account. Hence, it is incumbent upon the customer to inform the Bank of any changes in mailing address immediately. The Bank will not be responsible for any loss, damage or consequences for wrong delivery of the above items arising out of the customer not informing the Bank of its change in mailing address.

The Cust ID is common for all accounts opened in the same name and capacity, in addition to unique account number for each account. Cust ID, once allotted, needs to be quoted when opening any further accounts in the same name and capacity. The Cust ID and account number is to be quoted in pay-in-slips issued by the customer and in all correspondence.

The customer (or guardian, in case of minor accounts or the trustee in case of trust accounts or the relevant intermediary in case of any other fiduciary account or the authorised signatories in case of corporate accounts) is expected to examine the entries in any statement of account or balance confirmation certificate that may be sent to it by the Bank and within 14 days of receipt of the same, to draw the attention of the Bank to any errors or omissions that might be discovered. If no such notification is received by the Bank after the expiration of the said 14 day period, the details and information contained in such statement of account or balance confirmation certificate shall be conclusive evidence of the correctness of the contents and entries therein against the customer or any person claiming under or through the customer without the requirement for any further proof. The Bank does not accept any responsibility for any loss arising out of failure on the part of the customer to examine the entries in the statements and report, within the fourteen day period stated above, any errors or omissions to the Bank.

A minimum deposit may be prescribed for opening any account under a relationship. A minimum average balance during a quarter may also be required to be maintained in accounts. Failure to maintain the prescribed average minimum balance will attract additional service charges as may be stipulated by the Bank from time-to-time.

The Bank shall not be responsible for any unauthorised interception of e-mail or any other communication through whatever mode to or from ICICI Bank.

3. Conduct of Account

Operations in the account shall be permitted only after the activation of the account and the customer who has opened an account with the Bank should get a confirmation from the Bank as to the activation of the account. An account shall not be activated unless all procedural formalities in this regard are completed. The Bank shall not be responsible or liable for any consequences or losses suffered to the customer on account of any operation or attempted operation of the account prior to the activation of the account.

Transactions are entertained normally during banking hours at the Bank.

If any payment instruction is required to be dishonoured for insufficient balance in the account or for being in excess of arrangements, a penalty/charge will be levied. Similarly, if any cheque or other instrument deposited by the customer is returned unpaid, a service charge will be imposed.

No overdrawing is permissible in accounts unless an overdraft facility has been specifically sanctioned by the Bank.

Standing instructions are subject to service charges stipulated by the Bank from time-to-time.

Bank has authority to debit the accounts to recover any amount credited erroneously

4. Collection facility

Cheques, drafts, bills, dividend / interest warrants and other instruments issued in favour of customers may be accepted for collection to their account subject to service charges. The Bank shall not accept A/C payee cheques of non account holders for collection. Collection services may be provided by availing of similar services of other banks. The Bank does not accept any responsibility for loss, delay, mutilation or interception of the instruments in postal or courier transit or by such other banks. The Bank does not accept or share any responsibility for realisation of such instruments or for the genuineness, validity or correctness of the signatures or endorsements thereon. Withdrawals against such instruments are permissible only on realisation by the Bank. The Bank shall not accept for collection any cheques made out to a payee who is not the customer, and marked "A/c Payee" or words to similar effect.

The Bank has the authority to debit the accounts to recover any amount credited erroneously.

Local cheques, etc., may be required to be tendered for collection sufficiently early in the day as required vis-a-vis the local clearing house timings. The clearing of cheques and withdrawals against cleared cheques will be normally permitted only against cleared balances as per the Bank's prevailing practices.

5. Closure of Account and Service Charges

The Bank reserves the right to terminate the Relationship or close the account(s) at any time and for any reason after at least 15 days' prior notice to the customer at its last known address without assigning any reasons thereof and without any liability.

The Bank may discharge its entire liability with respect to an account which it closes by deducting a service charge as may be imposed by the Bank from time-to-time and mailing to the customer's last known address a draft or cheque in the currency (ies) of the account without recourse to the Bank as drawer, payable to the customer's order in the amount of the then credit balance in the account.

In case of premature closure of the deposits all the applicants have to sign the instruction/s.

The Bank reserves to itself the right to alter, delete or add to any of the charges at any time in its discretion and such alterations, deletions or additions shall be deemed to be effective and binding on the customer 30 days after the Bank's notice thereof to the customer.

6. In event of Death of a Customer

In case of the demise of a customer who holds an account with the branch, the branch will freeze the accounts of that client upon receipt of the information regarding the death.

Such information can be received mostly in the following manner:

- a. Any person can approach the branch with an information about the death: The branch will ask for a death certificate. But in case the death certificate is not provided, a written information to be obtained, along with copy of the CPR of the person providing the information.
- b. An information is received through any other source - News Paper, Television/media reports etc. Claimant approaches the bank with a death certificate and a court order.
- d. CBB or local Court informs the bank about the death of a customer*

Documents required for a claim case:

- a. Valid Death Certificate issued by a government authority.
- b. Court Judgement issued by Bahraini Court stating the disposal instructions, names and details of claimants along with share to be paid to each of them.
- c. The Application Form can be obtained from Bahrain Branch, requesting for settlement of accounts and stating that there are no pending instructions (Pending instructions are those which have been issued by the deceased prior to his demise and are yet to be executed by bank), signed by all the claimants.
- d. Identity documents - CPR along with Passport or Driving License of the claimant(s) named in the Court Judgement issued by Bahraini Court. A copy of all such documents to be provided to the branch.

Once all the required documents are received Bahrain Branch will initiate the settlement process.

In case of court order is for multiple beneficiaries and the claimant wants the funds / monies to be settled in the name of single beneficiary, such requests will be declined and the bank will settle the deceased claim as per court judgement.

If any debit instructions are received for any of the accounts under the relationship, branch shall check whether the instructions were issued before the date of demise (as per the Death Certificate / Public Notice) or after the date of demise. Branch will reserve the right to decline such instructions in absence of satisfactory evidence.

Any instruction issued / received on or after the date of the death will be rejected.

The treatment of credits received for the account which is frozen in event of death notification will be at branch discretion

Premature penalty charges in case of deposits shall be waived for deceased cases settlement. However, the currency conversion charges, or any out-of-pocket expenses as applicable when the settlement amount is remitted to the executor / claimant / administrator's account, shall be borne (deducted out of settlement amount) by the claimant/ executor / administrator.

7. Banker's Lien And Right Of Set Off

The Bank shall have the right of lien, irrespective of any other lien or charge, present as well as future on all the deposits held/ balances lying in any all the accounts of the customer, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of any of the Bank's services extended to and/or used by the customer or as a result of any other facilities that may be granted by the Bank to the customers. The Bank is entitled without any notice to the customer to settle any indebtedness whatsoever owed by the customer to the Bank, whether actual or contingent, or whether primary or collateral, or whether jointand/or several, including without limitation indebtedness under any indemnity given by the customer to the Bank hereunder or under any other document/ agreement, by adjusting any deposit(s) or transferring monies lying to the balance of any account(s) held by the customer with the Bank, notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. The Bank's rights hereunder shall not be affected by the customer's bankruptcy, death or winding up.

Further, the Bank is also entitled without notice to the customer to sell any of the customer's securities or properties held by the Bank on deposit or otherwise by way of public or private sale without any judicial proceeding whatsoever and retain from the proceeds derived therefrom the total amounts outstanding to the Bank from the customer, including costs and expenses in connection with such sale.

In addition to the Bank's rights of set-off, combination and consolidation of the customer's account(s), lien or any other right which it may at any time be entitled whether by operation of law, contract or otherwise, the customer authorises the Bank to apply (without prior notice to the customer) any credit balance (whether or not then due) to which the customer is at any time beneficially entitled (whether singly or jointly) on any account, in the customer's name or jointly with any other person or persons, with any branch or office of ICICI Bank Limited (whether in Bahrain or elsewhere) towards the satisfaction of any or all of the customer's liabilities (whether such liabilities be present or future, actual or contingent, primary or collateral, or several or joint) under the Terms or for the customer's account(s) or under the terms of any other facilities that may be granted by the Bank to the customers. For this purpose, the Bank is authorised to use all or part of such credit balance to purchase (at prevailing exchange rates quoted by the Bank) other currencies as may be necessary to effect the application,

provided always that the Bank shall not be under any liability to the customer whatsoever in respect of any loss arising from any conversion of any amount from one currency to another or fluctuations in the rate of exchange for which any currency is for this purpose converted into any other currency.

In respect of a joint account, the Bank shall be entitled to set off any sums standing to the credit of such joint account against the debit balance in other accounts which may be held by one or more holders of such joint account.

The Bank shall not be under any obligation to exercise any of its rights under this Clause.

The abovementioned rights of the Bank are without prejudice to the obligations of the customer to pay to the Bank when due all its indebtedness and without prejudice to any other rights that the Bank may have against the customer for recovery of outstandings from customer to the Bank.

The Bank shall be entitled to withhold payments out of the customer's account or dishonour the customer's instructions in case any amounts outstanding from the customer to the Bank are not paid when due.

8. Electronic Instructions

The Bank does not normally act on fax and other electronic instructions from its customers. However, the customer may authorise the Bank to execute their instructions by fax and/or other electronic means of communications upon specifically indemnifying the Bank for carrying out fax and/or other electronic instructions in a form and manner acceptable to the Bank. Even with such indemnity the Bank reserves the right not to act on any fax or electronic instructions in its sole discretion. In any case all instructions given by fax or other electronic form must be mailed in original hard copy to the Bank by the customer on the same day of receipt by the Bank of such fax or other electronic instruction.

9. Indemnity and Default Interest

The Bank shall not be liable for any failure to perform any obligation contained in the Terms or for any loss or damage whatsoever suffered or incurred by the customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstance whatsoever.

The customer shall indemnify the Bank as collecting banker for any loss or damage the Bank may incur or suffer by guaranteeing any endorsement or discharge on a cheque, bill or other instrument presented for collection and such guarantee as given by the Bank shall be deemed to have been given in every case at the customer's express request.

In the event that the Bank agrees, at its sole discretion, to collect/ purchase/ negotiate/ discount cheques (including without limitation any USD cheque or cheques drawn on US banks or other financial institutions in the United States of America) drafts, bills, dividend/interest warrants and other instruments issued in favour of the customer ("Instruments"), in consideration of the Bank agreeing as aforesaid and/or crediting or agreeing to credit the proceeds thereof to the customer's account or any account and/or purchasing, discounting, negotiating or agreeing to purchase discount or negotiate Instruments from the customer, the customer will indemnify the Bank against all moneys, liabilities, losses, costs, damages, demands, proceedings, claims and expenses of whatsoever nature (whether actual or contingent) including legal costs on a full indemnity basis paid incurred or suffered by the Bank under or arising from or in connection with the Instruments or the enforcement of the rights herein, whether or not the same results from the commission of any breach of contract or duty on the customer's part or the part of any party to the Instruments and whether or not the Bank shall have any legal right to claim or have availed itself of the Bank's legal remedies against the customer or any party to the Instruments and notwithstanding that the Bank may have received the proceeds of the relevant Instrument whether on collection or otherwise or paid the proceeds thereof to the customer or that the customer has altered the customer's position after receipt of the proceeds thereof.

The customer shall keep the Bank indemnified at all times against, and save the Bank harmless from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs) which may be brought against or suffered or incurred by the Bank in resolving any dispute relating to the customer's account with the Bank or in enforcing the Bank's rights under or in connection with the terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with the Bank performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.

If any sum due and payable by the customer is not paid on the due date, including without limitation any moneys claimed under this Clause 9, the customer shall be liable to pay interest (both after as well as before any judgment) on such unpaid sum at such rate or rates as the Bank may from time-to-time stipulate from the date payment is due up to the date of payment.

The customer shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with establishment of his/her/its relationship with the Bank and shall indemnify and keep indemnified the Bank from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by the Bank in connection with any failure to comply with any such applicable laws/regulations.

The indemnities as aforesaid shall continue notwithstanding the termination of the account.

10. No Encumbrances

The customer shall not permit any encumbrance or third party interest over or against any account(s) without the Bank's express prior written consent.

11. Declaration

The products and services of the Bank entail only a relationship between the customer and the Bank in Bahrain and not with any other office or branch of ICICI Bank Limited. The customers hereby waive any right of action against any of the other

offices or branches of ICICI Bank Limited. The other offices of ICICI Bank Limited shall not in any manner be liable for any delays, losses, damages, claims or expenses of whatsoever nature arising in relation to any customer's relationship with the Bank. The customers further waive any claims or actions that the customers may have in any jurisdiction outside Bahrain. With specific reference to customers in the United Arab Emirates, the customers hereby agree and confirm that ICICI Bank Representative Office, Dubai, UAE is only a marketing office and shall not be liable or responsible for any delays, losses, damages, claims or expenses of whatsoever nature and the customers have no right of action against ICICI Bank Representative Office, Dubai, UAE and the customers expressly waive any claims or actions in the United Arab Emirates.

The customers who are residents of the United States of America ("USA") hereby acknowledge that they are subject to the laws applicable for the time being in the USA and undertake to make such filings and reportings as are required under the applicable laws of USA or other relevant jurisdiction in relation to the deposit accounts with the Bank and/or any of the Indian or offshore branches of ICICI Bank Limited, including, if required, the Report of Foreign Bank and Financial Accounts to be submitted to the US Department of Treasury. The customers confirm that the disclosure to the authorities of any applicable jurisdiction, if required by any applicable law or order, of any information pertaining to their relationship with the Bank and/or the other branches of ICICI Bank Limited, would not constitute a violation of any applicable banking secrecy laws or practices and expressly release the Bank and the other branches of ICICI Bank Limited from any liability arising from such disclosure.

The individual customers who are residents of Bahrain hereby declare and confirm that they are Non Resident Indians as defined in the Foreign Exchange Management Act (Deposits) Regulations, 2000 of India ("NRIs") who are resident in Bahrain. The corporate customers who are resident in Bahrain hereby declare and confirm that they are either banks or financial institutions licensed by the Central Bank of Bahrain.

12. Account Dormancy

The Bank may classify an account as:

- (a) Inactive if there are no customer-induced transactions for 15 months in the account;
- (b) Dormant if there are no customer-induced transactions for 18 months in the account. i.e no customer-induced transactions for 3 months after the account has become inactive.

Customer-induced transactions shall mean any credit or debit transactions done by the customer in the account through the following modes:

- (a) Withdrawals using cash withdrawal slips
- (b) Cash or Cheque Deposit
- (c) Withdrawal through ATM/POS
- (d) Transaction through Internet
- (e) Application made by the customer in relation to standing instruction, Money2India, or any other customer instruction through a letter etc.
- (f) Clearing of Inward / Outward Bill

The Bank may in its sole discretion deny services and / or transactions in the account of a customer, which has been classified as inactive or dormant.

To activate an inactive or dormant account please visit our Manama Branch with your Civil Personal Record (CPR) or valid identity and address proof.

ICICI Bank Limited Company incorporated in India. Registered office: 'Landmark' Race Course Circle, Vadodara 390 007, India.

Deceased Claim Clause

In accordance with the guidelines issued by the Central Bank of Bahrain, in the event of the death of the account holder, the account shall be frozen with immediate effect. ICICI Bank Limited, Bahrain Branch (the "Bank") shall not be under any obligation to release monies standing to the credit of a deceased account holder's account, save on production of a duly certified and translated copy of an order, etc. issued by the Ministry of Justice in the Kingdom of Bahrain (the "Order") in this regard. The Order must (a) certify the demise of the account holder; (b) name the exclusive legal successors of the deceased account holder; (c) confirm that the person(s) seeking withdrawal of the monies are entitled to do so; and (d) if applicable, state the manner and proportion in which such monies may be divided amongst the legal successors. In case, the Order allows a certain individual to act collectively on behalf of the certified legal successors, then the Order must also record the consent of all the legal successors named therein that such an individual may act on their collective behalf.

In the event of the death of any of the individuals constituting the account holder in case of a joint account, the surviving individual(s) shall notify the Bank of the death of the deceased individual within 10 days from the date thereof. If the Bank comes across any information of the demise of an individual constituting the account holder, the Bank shall stop all drawings from the account until the legal successors of the deceased appoint their representative in accordance with the Order.

The disposition of any credit balance, security or property available under the account, and provided that they are unencumbered, shall be governed by and carried out in accordance with the Order after recovering any outstanding loan/overdraft amount(s). In case of joint account, the surviving holder/s is/are under an obligation to clear the outstanding amount(s) as and when specified by the Bank.

In cases where an inheritor is a minor, the disposition of the credit amount will be done as per the instruction(s) specified in the Order, provided that the Order specifically refers to their inheritance.

I/We understand and confirm that the Bank may decline any withdrawal from an account (whether sole or joint) where the depositor has died till the Bank has received satisfactory evidence as to payment of estate duty and such other matters as it may reasonably require.

I/We confirm that I/we have received a copy of the Bank's General Terms and Conditions Governing Account(s) and Secured Facilities (the "Terms and Conditions"). I/We also confirm that we have read, understood and agree to be bound by the Terms and Conditions, as may be amended from time-to-time.

MAIN APPLICANT	JOINT APPLICANT
Signature:	Signature:
Name:	Name:
Date:	Date:
Place:	Place:

Grievance Redressal Policy

It is ICICI Bank's policy is to ensure that:

- All customers are treated fairly at all times.
- All complaints, critical requests and issues raised by customers are dealt with courtesy and resolved on time.
- Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

The bank's Grievance Redressal Policy will be available to customers on request.

A) **Multi-channel customer service strategy:** The bank's customer service strategy is to enable customers' to avail of services through multiple channels. The various channels available to customers for redressal of issues are as follows:

- Customer care:** Customers can contact our Customer Care officers at 17576161 over the phone for redressal of issues.
- Branch:** Customers can walk into any ICICI Bank Bahrain branch and speak with branch officials for resolution of their issues.
- E-mails & letters:** Customers may send an e-mail/ letter to the mail ids/addresses displayed in the posters at the branches and on the website.
- Escalation:** If a customer is not satisfied with the resolution provided through these channels, he can ask for the contact details of senior officials and can escalate the issue to them. The details will be made available in the posters displayed in the branches and on the website.
- Nodal officer:** If the customer's issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Nodal Officer at:

The Nodal Officer
ICICI Bank Bahrain
Manama Centre, Manama,
Kingdom of Bahrain.

Or send e-mail addressing the same to Nodal Officer at: bahraincomplaints@icicibank.com. A detailed escalation matrix is available online at http://www.icicibankbahrain.com/bh_complaints.htm

B) **Time frame for response:** The turn-around-time for the responding to a complaint is

- On receipt of customer Complaints by any channel branch acknowledges in writing to the customer within 5 working days of receipt of the same.
- CCO Bahrain will respond suitably to the customer with in 4 weeks Post acknowledgment in writing explaining our position and how we propose to deal with the complaint of the customer.

C) **Acknowledgment:** Acknowledgment will be given to all the customers as mandated by the regulator.

D) **Escalation to regulator:** Customers can escalate to the competent authority as defined by the regulator. The details of such competent authority will be made available in branches and our website..

ICICI Bank Limited, Bahrain branch client declaration

Name of MainApplicant: _____

Name of Person on whose behalf applicant is acting: _____

(If Self, please write "SELF")

I/We _____ (provide Main Applicant and Joint Applicant name, if applicable), declare that; I/We are acting solely on behalf of _____

(write "Self" if applicable or provide name of other party); that all information provided and verification documents furnished at the time of relationship opening are that of the aforementioned; and that I/We would, in future will also be acting on behalf of the aforementioned for the purpose of any transaction, new accounts or providing further information required by ICICI Bank, Bahrain Branch (the Bank). I/We hereby also declare that the relationship/account with the Bank is for the placement of my/our income/funds received from/as _____ please specify source of funds as salary, rental income, inheritance, etc.).

If acting on behalf of a third party, please complete the following:

Address: _____

Country of residence: _____

Relationship with Applicant: _____

Reason for not dealing directly with the Bank: _____

(SIGNATURE OF THE THIRD PARTY)

(SIGNATURE OF APPLICANT)

Date:

D	D	M	M	Y	Y	Y	Y
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Place: _____