



Dear Valued Customer,

Thank you for your preference to open a Fixed Deposit account with us. We offer to accept deposits in the following currencies –

- | | | |
|----------------------|-----------------|---------------------------|
| 1. Singapore Dollar | 2. U.S. Dollar | 3. British Pound Sterling |
| 4. Australian Dollar | 5. Euro | 6. New Zealand Dollar |
| 7. Canadian Dollar | 8. Swiss Francs | 9. Indonesian Rupiah |
| 10. Japanese Yen | | |

Please find enclosed herewith the relative documents to open a Deposit Account –

1. Specimen Signature Card in duplicate.
2. Letter of Indemnity for fax Instructions.
3. Deposit Rules and General Notice to Customers.

Kindly fill in the same **COMPLETED** in all respect and submit it duly signed along with –

1. **One recent Passport Size Photograph of all account holders,**
2. **Photocopy of your Passport. Photocopy of the IC is permitted provided the depositor signs in our presence.**
3. **Your instruction regarding period of deposit. Repayment instructions if you choose to give in advance, etc.**

In case of USD, please route your remittances through our U.S. Dollar correspondent as under –

J P MORGAN CHASE, NEW YORK
FAVOURING ACCOUNT NO: 91 USD 161315-1121 in the name of
BANK OF INDIA, SINGAPORE
SWIFT CODE – BKIDSGSG / CHIPS UID 009560

Giving details of your Account Number and Name as beneficiary for further credit to account with us.

In case of remittance in other currencies, kindly contact our staff who will guide you suitably.

Please note that transactions (both deposit and payment) in USD Currency notes shall attract **IN LIEU** charges of 1% each.

We welcome you to visit our website at: www.boi.com.sg for details of Fixed Deposit or you may contact any of the following officials for further details.

<u>Name</u>	<u>Designation</u>	<u>Telephone</u>	<u>Fax & E-Mail</u>
Mr T S Rambabu	Manager	63204620	deposits@boi.com.sg
Ms Lucy Lau	Assistant Manager	63204628	deposits@boi.com.sg
Ms Annamma Chandi (Jolly)	Officer	63204623	62254407

Tel: 62220011 Telex: RS 21482 BOISING SWIFT: BKIDSGSG Fax: 62254407 E-mail: boi@boi.com.sg
Singapore Branch: 138 Robinson Road, #01-01, #02-01, #03-01, The Corporate Office, Singapore 068906
Mail Address: Robinson Road, P. O. Box 488, Singapore 900938
Head Office: Star House, C-5, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051, India

INDEMNITY FOR FACSIMILE/TELEX/EMAIL INSTRUCTIONS

(INDIVIDUAL, SOLE PROPRIETOR PARTNERSHIP A/Cs)

Name : _____

Account No : _____

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

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 my / our account(s) with you or any facilities extended by you, I / we confirm that I / we am / 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 authorised to act on any instructions/orders by facsimile or telex or email, which in your sole discretion, you believe emanate from me / 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.

I / 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 my / our names/s.

My / Our request and the indemnity herein shall continue until I / We give you written notice signed by me / 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.

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]

BANK OF INDIA
SINGAPORE BRANCH

Customer No: _____
Name : _____

Dear Customer,

We welcome you to open FIXED DEPOSIT Account at our Bank. The Salient features of the Fixed Deposit Account and rules are as under.

1. A Fixed Deposit account can be opened in a Single name or Joint names of two or more than 2 persons or business firm/company and other institutions.

2. A Fixed Deposit account can be opened in following currencies presently.

- | | |
|-----------------------------|------------------------|
| i. Singapore Dollar | ii. US Dollar |
| iii. British Pound Sterling | iv. Australian Dollar |
| v. Euro | vi. New Zealand Dollar |
| vii. Canadian Dollar | viii. Swiss Francs |
| ix. Japanese Yen | x. German Mark |

3. The Minimum balance required for Opening a Fixed Deposit account is SGD 2000/ USD 1000 / Other Currencies Min.1000.

4. You are required to give us photocopy of passport/IC and also original for Verification, a latest passport size photograph and other documents applicable to firms/companies.

5. You are also required to complete account opening forms applicable to Fixed Deposit Account.

6. In case of joint accounts of two individuals the operational instructions may be either or Survivor, Former or Survivor, both jointly or Survivor. In case of joint accounts of more than two individuals the operational instructions may be any one/two of us or any one/two of the Survivor of us or the last survivor. The operational instructions are to be decided by the account holders at the time of opening the accounts.

7. Variations in the operational instructions/additions or deletions of names shall be effected only under the joint signatures of all account holders irrespective of the operational instructions.

8. The bank normally does not act on fax instructions from the customer. However, the customer may authorize the bank to execute their instructions over fax upon specifically indemnifying the Bank for carrying out fax instructions. Even with the indemnity the Bank reserves the right not to act on any fax instructions. In case of fax instructions the original/hard copy should be mailed by the customer on the same day. Non-receipt of the original may entail the customer to lose the facility of issuing the instructions in future over fax.

9. Please note that transactions (both deposit and payment) in USD currency notes shall attract IN LIEU charges @ 1% of transacted amount, each time.

10. Customers are cautioned against volatility in exchange /interest rates in currencies other than SGD.

11. Interest will not be paid for a period less than 30 days on domestic deposits for values less than 1 million.

12. Please let us have your renewal instructions at least two days before the maturity date, otherwise the deposit will be automatically rolled over for a similar period at prevailing rates.

13. Deposits will not ordinarily be allowed to be broken before maturity. However, deposits broken before maturity at Bank's discretion will attract a penal rate of interest as may be decided by the Bank from time to time.

14. Premature withdrawal in case of joint accounts requires signatures of all depositors even though the repayment instructions may be Either or Survivor.

15. Deposit Deal Confirmation shall be forwarded to the last known address of depositor.

16. Customers are requested to notify the Bank as early as possible of any change of the relevant records such as address, authorized signatories, change of partners/directors and also change in the Articles of Association of the company etc. Until such notice about the change is given to the Bank, the Bank is entitled to rely upon the existing instructions of the customers.

17. All communications sent by post to 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 ordinary course be delivered notwithstanding that the letter may be returned undelivered through the post.

18. Where a cheque is drawn on the Bank by the customer or is deposited by him for collection /clearing is returned for any reason whatsoever, the bank shall not be under any obligation to call the customer to seek instructions or to inform. The Bank shall however advise the customer in normal course of business.

19. Customers are requested to kindly examine/check all entries in the statement of account /Deal confirmation and to report at once if any error is found therein. If, within fourteen (14) days after the receipt of the statement/ Deal confirmation, the customers does not object to any entries therein or points out any error, the Bank will not be responsible for any loss arising from the neglect of this precaution.

20. 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(s) on any cheque, bill, note, draft, dividend/interest 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 given at the customer's express request in every case.

21. The Bank may close any customer's account by notice and shall not be bound to disclose any reason therefor. In addition the Bank may review the customer's account at any time at the Bank's discretion.

22. The Bank may debit the customer's account with any amount owing to the Bank at any time.

23. When the Bank accepts or incurs liability for or at the request of the 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. The Bank shall have the right to retain such funds or securities or any part thereof an even dishonour the customer's cheque/instructions until the liability is settled.

24. In the event of death of a sole account holder or the surviving or the last surviving account holder, the amount payable in such account 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.

25. The Bank reserves to itself the right to delete, add to, or alter these rules at any time without giving a separate notice to the customers. An announcement of any change in the rules put up on the Bank's Notice Board or published in the press shall be deemed to be sufficient notice to all customers.

26. These rules as amended from time to time as aforesaid shall constitute a contract between the customer and the Bank and will be binding on the customer, his executors, administrators or other legal representatives and the Bank.

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

Date.....

Signature.....



BANK OF INDIA SINGAPORE BRANCH

I/We request you to open **TERM DEPOSIT ACCOUNT** **SAVING ACCOUNT** in my/our name(s). I/We have read the rules of term deposit/Saving Bank Account and accept them as binding upon me/us. I have received a copy of the same. I/We also submit copies of ICS/PPS. I am fully aware of the exchange risks in deposits in currencies other than SGD.

TITLE: _____

SR No.	Name/s o applicant(s) (in block letters)	Date of Birth	PP/IC No.	Nationality	Occupation
1					
2					
3					
4					

Special Instructions. The Account will be operated upon/principal amount of deposit and/or interest thereon to be held at the disposal of myself either or survivor

Any one of us or any one the survivors or the last survivor of us

(Any other) _____

Specimen Signatures

1. _____ 2. _____
3. _____ 4. _____

DATE:

A/C No:



BANK OF INDIA

(Constituted in India)

SINGAPORE BRANCH

138 Robinson Road, Singapore 068906

INSTRUCTIONS ON FIXED DEPOSITS

DEAL NO : _____ CUSTOMER NO : _____

NAME : _____

DUE DATE : _____

INTEREST BY CASH/CHEQUE ON DUE DATE.

FULL AMOUNT WITH INTEREST BY CASH/CHEQUE

CREDIT TO OUR ACCOUNT NO : _____

TO RENEW FOR _____ AT _____ %

SIGNATURE DATE : _____