

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

ICICI Bank Limited
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

Customer Declaration

Name of Joint Applicant: _____

Name of Person on whose behalf applicant is acting: _____

(If Self, please write "SELF")

I _____ (provide Joint Applicant name, if applicable), declare that; I am 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 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 hereby also declare that the relationship/account with the Bank is for the placement of my 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: _____

RM/Bank official confirmation
(to be filled in by the bank)

For Bahrain resident customers

I have met Mr./Ms. _____ and Mr./Ms. _____, on _____ at _____ in person and hereby confirm the identity filled in the relationship form in my presence. I have verified the information filled in with the original documents and certify that they convey compliance with bank's KYC guidelines.

For customers not resident in Bahrain

I have met Mr./Ms. _____ and Mr./Ms. _____, on _____ at _____ 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

Name :	
Employee No. :	
RM Code :	
Signature :	
Date :	

To be filled by Bahrain operations team.

Customer ID

Account No.

Please affix Welcome Kit acknowledgement received from the customer

Documents required for commencing a relationship**For Bahraini nationals**

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)

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:

- 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).