

PERSONAL ACCOUNT OPENING REQUIREMENTS

What We Need From You -					
ICICI Bank FAS needs 1 and 2 (below) to be lodged for each new customer:		These requirements apply to the opening of all 4 accounts: 1. Term Deposits 2. GIC RSP 3. Savings Account (HiSAVE) 4. RSP Savings			
1. Application Form, being either a or b:					
a. ICICI Bank FAS application form, or					
b. FR 'generic' application form					
-and-					
2. Client Consent Form [#] , being either a or b:					
a. ICICI Bank Schedule E					
b. FCIDB Client Information & Consent Form*					
# Client Consent Form needs to be signed by each applicant					
* Only accepted by ICICI Bank FAS when lodged by a member in good standing of the FCIDB					
		Term Deposit	RSP GIC	Savings A/Ct	RSP Savings
Minimum amount		\$1000	\$1000	No minimum	\$500
Currency	Canadian Dollars or US Dollars	Both	Canadian \$	Both	Canadian \$
Customer access provided by ICICI Bank	Issue ABM Card	No	No	Yes	No
	Internet banking access	No	No	Yes	No
	Link to customer's chequing account	No	No	Yes	No
Acceptable cheques to open account	Personal pre-printed	Yes	Yes	Yes	Yes
	Maturity, payable to client from another financial institution	Yes	Yes	No	Yes
	Third party	Yes	No	No	No
Joint applicants permitted		Yes	No	Yes*(refer below)	No
NDDS deposits via RBC ¹		Yes	Yes	No	No
RSP transfer ²	Copy of T2033 provided to ICICI Bank	No	Yes	No	Yes
In Trust For ³ Accounts		Yes	No	Yes	No
Estate Accounts ⁴		Yes	No	Yes	No
¹ For NDDS deposits with RBC – please also send a) photocopy of cheque & b) copy of stamped NDDS slip					
² For RSP Transfers, please have your office collect the transfer cheque. On receipt of transfer cheque then forward all documentation to ICICI Bank Canada.					
³ Please mention "In Trust For" on the application form.					
⁴ Additional documentation required: (1) copy of the death certificate, (2) copy of the probated will (notarized copy of the certificate of appointment of estate trustee).					

Other Notes

Client Consent Form	FR to retain record of applicant signatures on either a) FCIDB approved Client Consent; b) ICICI Bank's Schedule E; c) Power of Attorney
Correspondence	All mail to be sent via ICS (or other courier) to FAS Coordinator
Enquiries	Telephone or email FAS Coordinator
Application form	Can be accessed at www.icicibankfas.ca
FR Code	Clearly identify on application form, cheque, NDDS slip (where applicable)

*For Joint Savings Accounts Applicant(s) need to submit as either a) or b):

a. Both joint account holder's names pre-printed on it, payable to both individuals and signed by both individuals

This image shows a joint cheque from ABC Bank, payable to Andrew Smith and Joan Smith. The cheque is dated January 29, 2005, for \$100.00. It features the names of both individuals and their signatures. Annotations include: 'Make payable to yourselves' pointing to the payee names; 'Write down your TRN' pointing to the TRN number 1234567; 'Indicate the amount of your initial deposit' pointing to the \$100.00 amount; 'Don't forget to sign your cheque' pointing to the signatures; and 'The specific account numbers that will be electronically linked to your ICICI Bank Canada account' pointing to the MICR line at the bottom.

b. Signed Individual cheques, payable to both individuals

This image shows an individual cheque from ABC Bank, payable to Andrew Smith and Joan Smith. The cheque is dated January 29, 2005, for \$100.00. It is signed by Andrew Smith. Annotations include: 'Make payable to yourself' pointing to the payee names; 'Write down your TRN' pointing to the TRN number 1234567; 'Indicate the amount of your initial deposit' pointing to the \$100.00 amount; 'Don't forget to sign your cheque' pointing to the signature; and 'The specific account numbers that will be electronically linked to your ICICI Bank Canada account' pointing to the MICR line at the bottom.

This image shows an individual cheque from ABC Bank, payable to Andrew Smith and Joan Smith. The cheque is dated January 29, 2005, for \$100.00. It is signed by Joan Smith. Annotations include: 'Make payable to yourself' pointing to the payee names; 'Write down your TRN' pointing to the TRN number 1234567; 'Indicate the amount of your initial deposit' pointing to the \$100.00 amount; 'Don't forget to sign your cheque' pointing to the signature; and 'The specific account numbers that will be electronically linked to your ICICI Bank Canada account' pointing to the MICR line at the bottom.

What you need to retain at your office -

Please retain a copy of 2 pieces of identification (ID) for each individual (Photocopied front & back to clearly identify the individual's signature), ensuring that at least one piece is from List A below:

Primary Identification (List A)

We require at least one piece of ID from this list

- Valid Canadian Driver's License
- Valid Canadian Passport
- Certificate of Canadian Citizenship or Certification of Naturalization in paper or card form
- Permanent Resident Card or Citizenship and Immigration Canada form IMM 1000 or IMM 1442
- Canadian Birth Certificate
- Canadian Social Insurance Number (SIN) Card
- Canadian Old Age Security Card
- Government of Canada Certificate of Indian Status
- Provincial Health Insurance Card (not permitted by provincial Prince Edward Island, Manitoba or Ontario)
- Provincial Personal Identification Card, bearing your photograph and signature

Secondary Identification (List B)

ID from this section must include individual's name

- Employee Identification Card, issued by a well known employer, bearing your photograph
- ATM or Bank Card issued by a member of the Canadian Payments Association (CPA) with your signature on the same
- Credit Card issued by a member of the CPA with your signature on the same
- Canadian National Institute for the Blind (CNIB), bearing your photograph and signature