



**6 Employer details**

Employer Name :  As per enclosed CPR/ national ID copy  Others (please provide the document)

\_\_\_\_\_

Employer address : \_\_\_\_\_

\_\_\_\_\_

City : \_\_\_\_\_ Country : \_\_\_\_\_

To be used as my mailing/ communication address (please provide the proof/ letter from employer)

Number of years in present business/ with employer:  < 1 Year  > 1 year: \_\_\_\_\_ (No. of years)

**7**

**Occupation:**

Employed  Self-employed

Others (please specify) \_\_\_\_\_  
(e.g. Housewife, student, retired, unemployed)

**Please select if you fall under Special customer category:**

Orphan  Widow  Pensioner

Student  Bahraini national/ resident earning less than BD 250 per month

Person receiving social subsidy from Ministry of Social Development

**Personal monthly gross salary or income or profit from business/ profession**

USD / USD Equivalent

\_\_\_\_\_

**Expected total value/ volume of annual credits in account**

USD / USD Equivalent

\_\_\_\_\_

**Estimated Net Worth, including inheritance**

USD / USD Equivalent

\_\_\_\_\_

**8**

**Major source of income/ wealth/ funding the account:**

Income from business  Salary

Gift received  Rental

Retirement/ Pension Benefits  Inheritance

Investments (non-business)

Others (please specify) \_\_\_\_\_

**Employer/ Company/ Business details**

Proprietorship  Partnership

Private Ltd. Company  Public Company

Government/ Ministry  Trust/ Society

Charitable organisation  Others (please specify)

\_\_\_\_\_

**Does the customer's business/activity involve any of these businesses? Please specify**

Cash intensive business (Restaurant/Convenience store)

Agent/Broker Jewelry dealer  Real estate

Money changer/remitter  Building & Construction

Manufacturing  Commerce

Financial Institution  Consultancy

Services (other than financial)  Others (please specify)

\_\_\_\_\_

**9**

**Permanent account number (PAN) declaration:**

Whether Permanent account number (PAN) issued by Indian taxation authorities in my name / name of the entity or in the name of any branch or any other office located in India

Yes  No

If Yes, PAN number: \_\_\_\_\_

**Product and services offered/ dealt in:**

\_\_\_\_\_

### FATCA/ CRS Declaration Form

Customer ID :   Primary Applicant  Joint Applicant

Salutation:  Mr.  Mrs.  Master  Miss

Full Name: \_\_\_\_\_  
(as in Passport and please include any aliases)

Date of Birth :   /   /        
 Place of Birth : \_\_\_\_\_  
 Nationality : \_\_\_\_\_ Residential Country : \_\_\_\_\_

| Please answer ALL the below Questions                   | Yes                      | No                       | Requirements if the answer is 'Yes' |   |
|---|--------------------------|--------------------------|-------------------------------------|---|
| 1a) Are you a US citizen?                               | <input type="checkbox"/> | <input type="checkbox"/> | W-9                                 |   |
| 1b) Are you a US tax resident (e.g. Green Card Holder)? | <input type="checkbox"/> | <input type="checkbox"/> | W-9                                 |   |
| 2) Were you born in the US?                             | <input type="checkbox"/> | <input type="checkbox"/> | you are a US citizen                | W-9   |
|   |                          |                          | you are not a US Citizen            | Renunciation of US citizenship issued by US Government + W-8BEN |

Please tick (√)  Non-US Person  US Person **TIN:**

Please indicate the tax residency in the below table. If resident in more than one country, please provide all countries and associated tax identification numbers. (If the Account Holder is tax resident in more than three countries / jurisdictions, please use a separate sheet)

|    | Country of Tax Residence | TIN/<br>Functional Equivalent (FE) |
|----|--------------------------|------------------------------------|
| 1. |                          |                                    |
| 2. |                          |                                    |
| 3. |                          |                                    |

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below: (Provide if TIN not available for any of the aforementioned countries).

**A.** The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents.

**B.** The Account Holder is otherwise unable to obtain a TIN or equivalent number.

\_\_\_\_\_  
(Please explain)

**C.** No TIN is required. (Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

**Note:** For purposes of this Self Certification, tax resident in the United States includes US persons. US person is defined as a US citizen or resident individual, a partnership or corporation organised in the US or under the laws of the US or any State thereof, a trust if (i) a court within the US would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more US persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US.

#### Declaration and Signature

I/We hereby confirm the information provided above is true, accurate and complete.

Subject to applicable local laws, I/we hereby consent for the bank or any of its affiliates (including branches) (collectively "the Bank") to share our information with domestic or overseas regulators or tax authorities where necessary to establish our tax liability in any jurisdiction.

I/We agree and undertake to notify the Bank within 30 calendar days if there is a change in any information which I/we have provided to the Bank.

Name : \_\_\_\_\_

ID Number :

Signature : \_\_\_\_\_

Date :   /   /

#### BM/ BOM/ Bank official Authorization

Name: .....

Employee ID: .....

Signature Of Authorising Official

## Bahrain Personal Data Protection Law - Privacy Policy

**About ICICI Bank:**

ICICI Bank Limited, Bahrain Branch (“**Bahrain Branch**”) (‘**ICICI**’ or the ‘**Bank**’) is an overseas branch of ICICI Bank Limited, India - a comprehensive financial services provider and one of the largest players in the Indian Financial Services industry. ICICI Bank, having achieved leadership in the domestic market, has now established a presence in the major global financial Centers including USA, Canada, UK, UAE, Bahrain, China, and Singapore. ICICI Bank Bahrain has been granted Retail Bank (Branch) License during May 2007 by Central Bank of Bahrain (the Regulator) for Retail and Full Commercial Banking Activities in the Kingdom of Bahrain. Such a license entitles the branch to act as hub for business in the Middle East and to deal with Resident and Non-Residents of Bahrain in any currency. ICICI Bank, Bahrain Branch offers its clients a wide range of customer friendly products like Bank accounts, Deposits, Loan Against Deposits, Remittance facilities through branch/ online/ Kiosk and attractive investment options.

For the purpose of processing the above-mentioned services, ICICI collects, processes, and retains the required personal data and sensitive personal data of its prospects, customers and third parties. Furthermore, to engage employees / contractors for providing these services, ICICI collects, processes and retains job candidates and employees personal data.

**Origin of Personal Data & Sensitive Personal Data:**

ICICI collects the prospects personal and sensitive data for sharing products and service details. The Bank also collects customers personal data directly through opening new customers accounts and during performing the core sales and distribution operations.

**Categories of Personal Data:**

ICICI processes the prospects and customers following personal data: Identity and Contact details such as Full name, postal addresses, email address, phone numbers, customer account established in ICICI, CPR copy, smart card data etc.

**Purposes for Data Collection and Lawful Basis for Processing:**

ICICI only processes your personal data based on one or more of following lawful basis under Bahrain Personal Data Protection Law (‘**Bahrain PDPL**’):

| Purpose  | Lawful Basis  |
|--|---|
| To open new accounts to potential customers  | ➤ Contractual Obligation  |
| To acknowledge collections from customers from all locations   | ➤ Contractual Obligation  |
| To offer credit to the customers   | ➤ Contractual Obligation<br>➤ Legitimate Interest                         |
| To apply online backups, system support and maintenance activities   | ➤ Legal Obligation<br>➤ Legitimate Interest                               |
| To provide your information to auditors during and after your contract to verify compliance with Bahrain Laws                  | ➤ Legal Obligation  |
| To store your contact details electronically in our records for communication  | ➤ Legitimate Interest<br>➤ Data Subject Consent                           |
| To comply with ICICI's internal policies and procedures  | ➤ Contractual Obligations<br>➤ Legitimate Interests                       |
| Any other purposes permitted by law  | ➤ Legal Obligation  |
| Purposes relating to any of the above  | ➤ Legal Obligation<br>➤ Legitimate Interests<br>➤ Contractual Obligations |
| Any other purposes as detailed in respective product(s) or service(s) related forms and general terms and conditions as agreed | ➤ Legal Obligation<br>➤ Legitimate Interests<br>➤ Contractual Obligations |

**Categories of Recipients of your Data:**

Your personal data will be processed by ICICI and may be shared with third parties within or outside the Kingdom of Bahrain including cloud providers for email communication and online and Disaster Recovery storage, when required by the law, or where it is necessary to administer the relationship with you or where we have one of the above-mentioned legitimate interests in doing so. This includes sharing your personal data with banks, auditors, system support vendors, and governmental bodies, with any other parties as detailed in respective product(s) or service(s) related forms and general terms and conditions applicable for availing such service(s) or product(s) from ICICI.

**Your rights under Bahrain PDPL (Act No. 30 of 2018)**

You have the rights to submit your request free of charge to ICICI:

- a. To be notified about the complete data concerning you and request its rectification.
- b. Remove, block, or restrict your personal data.
- c. Object if your personal data is being used for direct marketing.
- d. Object if processing may result in defamation or discrimination causing possible financial or moral damage.
- e. Object if your personal data is being used for decisions based on automated data processing and request that the processing be solely automated.

- f. Withdraw your consent to the processing of your personal data in cases where you have provided your consent for the processing and, as such, your consent is the lawful basis that ICICI is relying on for processing.
  - ICICI shall process such request free of any charges within a period of 10 working days, otherwise as stipulated by the law.
  - A consent once given by the prospect and/or customer can be withdrawn at any time for any future actions.
  - You have the right to lodge a complaint to Bahrain Personal Data Protection Authority (Bahrain PDPA) regarding any violation of Bahrain PDPL and its implementing Orders.

**Decisions based on automated processing**

ICICI will not take decisions for additional processing beyond the purpose of the collected personal sensitive data based on automated processing (i.e., loans and remittances) of your personal data and may inform you in case this condition is changed.

**Security of your Personal Data**

Prospects and customers' personal data is protected under Bahrain PDPL and ICICI ensures implementing selective security measures for protecting your privacy. ICICI shall implement technical and organisational security measures to keep your personal data secured and protected including when cross border transfer and storage.

**Retention Period of your Personal Data**

The personal data collected by ICICI is retained for as long as necessary to fulfil the purpose for which it was collected, and/or based on the validity of the contract, legal retention period requirements, and historical archiving. We securely destroy and erase or anonymize your personal data to ensure that it cannot be restored after exceeding the retention criteria. Hence, ICICI will not be able to support you with any further processing or information request on your personal data.

**Contact details**

If you have any questions or would like to obtain more details about how we use your personal data, you may contact ICICI at [pdplbahrain@icicibank.com](mailto:pdplbahrain@icicibank.com), or write to ICICI Bank Limited, P.O. Box 1494, Seef District, Kingdom of Bahrain.

**Your Role to Keep your Personal Data Accurate**

It is essential for ICICI to keep your personal data up to date and accurate. Therefore, kindly provide your updated information in case there is any change to your personal data during your business relationship with us.

**Update on Privacy Policy**

ICICI has the right to review and update the privacy policy. In case of any changes, we will inform you of any substantial change in how we process your personal data which will be updated on ICICI Bank's website [www.icicibank.bh](http://www.icicibank.bh). ICICI reserves the right to alter, delete, modify or add any of the aforesaid terms, and such alterations, deletions or additions shall be deemed to be effective and binding on me/us.

**Customer Declaration - Bahrain PDPL**

**I/We hereby acknowledge that I/we have read and fully understood the privacy policy and I/we consent to have ICICI:**

- Processing and sharing my/our personal data for the purposes stated in this privacy policy. (Please tick)
- Collecting information through other sources for processing and evaluating my application and managing the contractual relationship. (Please tick)

|                       |   |  |   |   |   |   |   |   |   |   |   |   |
|-----------------------|---|--|---|---|---|---|---|---|---|---|---|---|
| Applicant's Signature | : |  |   |   |   |   |   |   |   |   |   |   |
| Applicant's Name      | : |  |   |   |   |   |   |   |   |   |   |   |
| Date                  | : | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px; text-align: center;">D</td> <td style="width: 20px; height: 20px; text-align: center;">D</td> <td style="width: 10px; text-align: center;">/</td> <td style="width: 20px; height: 20px; text-align: center;">M</td> <td style="width: 20px; height: 20px; text-align: center;">M</td> <td style="width: 10px; text-align: center;">/</td> <td style="width: 20px; height: 20px; text-align: center;">Y</td> <td style="width: 20px; height: 20px; text-align: center;">Y</td> <td style="width: 20px; height: 20px; text-align: center;">Y</td> <td style="width: 20px; height: 20px; text-align: center;">Y</td> </tr> </table> | D | D | / | M | M | / | Y | Y | Y | Y |
| D                     | D | /  | M | M | / | Y | Y | Y | Y |   |   |   |

In case the prospect and/or customer does not provide any of the above-mentioned personal data, ICICI will not be able to perform further processing and comply with the legal and/or contractual requirements. Please note: You have the right to withdraw your consent at any time by contacting our DPG as long as withdrawal will not stop us from performing our legal and contractual obligations.

**Wathiq (eKYC Consent)**

I, the undersigned, hereby understand that “Wathiq” is an Electronic Know-Your-Client (eKYC) platform developed by The BENEFIT Company (BENEFIT) designed to digitally authenticate, receive, and verify my identity and information from the Information & eGovernment Authority (IGA) and others (CBB licensees) periodically to ICICI Bank Ltd., Bahrain Branch.

I agree that “Wathiq” will collect the following information as per CBB requirements when I request a financial service from ICICI Bank Ltd., Bahrain Branch:

- 1. Personal and ID Information
- 2. Contact Information
- 3. Account Details
- 4. Employment Details
- 5. Residency Information

I am aware that my information will be retained by ICICI Bank Ltd., Bahrain Branch for 10 years and might be shared with third parties within and outside Bahrain for the purposes of regulatory requirement, cloud storage, statistics, and other reasons in line with applicable laws and regulations.

I have the right at any time to withdraw the consent provided. I understand that withdrawal of consent will be applicable to future use of the personal data and will not in any way impact legitimate use of the personal information prior to the withdrawal of the consent.

For more details, please refer to the privacy policy available on <https://www.benefit.bh/privacypolicy/>

I confirm with my full legal capacity that I have read the above and understood the purposes in which ICICI Bank Ltd., Bahrain Branch collects and retains my information and provide consent to “Wathiq” to process and transfer this information for eKYC purposes.

**CLIENT**

|                        |   |   |   |   |   |   |   |   |   |   |   |   |
|------------------------|---|---|---|---|---|---|---|---|---|---|---|---|
| Applicant's Signature  | : |   |   |   |   |   |   |   |   |   |   |   |
| Applicant's Name       | : |   |   |   |   |   |   |   |   |   |   |   |
| Applicant's CPR Number | : |   |   |   |   |   |   |   |   |   |   |   |
| Date                   | : | <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | D | D | / | M | M | / | Y | Y | Y | Y |
| D                      | D | /   | M | M | / | Y | Y | Y | Y |   |   |   |

**WITNESS**

|                    |   |   |   |   |   |   |   |   |   |   |   |   |
|--------------------|---|---|---|---|---|---|---|---|---|---|---|---|
| Witness Signature  | : |   |   |   |   |   |   |   |   |   |   |   |
| Witness Name       | : |   |   |   |   |   |   |   |   |   |   |   |
| Witness CPR Number | : |   |   |   |   |   |   |   |   |   |   |   |
| Date               | : | <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | D | D | / | M | M | / | Y | Y | Y | Y |
| D                  | D | /   | M | M | / | Y | Y | Y | Y |   |   |   |

THIS SPACE HAS BEEN LEFT BLANK INTENTIONALLY



**Customer Declaration**

**For Non-Residents of Bahrain only**

I hereby declare that call account will be used only for transactions with regard to loan availed from ICICI Bank Limited, Bahrain Branch (the "Bank")/ Remittance to India/ Insurance linked investments or other products/ services approved by the bank.

**For both Residents and Non-Residents of Bahrain**

I am acting and would, in future will also be acting on my behalf for the purpose of transaction, new accounts or providing further information required by ICICI Bank Limited, Bahrain Branch. I also declare the relationship/account with the Bank is for the placement of my income/ funds received from source of funds as mentioned in this form.

I confirm that I have read and understood the General Terms & Conditions Governing Account(s) as well as terms and conditions relevant to the products being availed by me ("Terms and Conditions") of ICICI Bank Limited, Bahrain Branch (the "Bank") available on www.icicibank.bh. I also agree to be bound by the Terms and Conditions, including as may be amended from time to time on the website, for my relationship with the Bank. I hereby specifically agree and confirm that the Bank shall be entitled to disclose and/or procure information pertaining to me as provided in the Terms and Conditions.

**Opt Out for Postal Mail, Email, SMS, WhatsApp or any other communication for promotional or advertisement material**

I DO NOT AGREE to receive from ICICI Bank Limited, Bahrain Branch (the "Bank") or my relationship manager, marketing, advertising and promotional information, materials and/or documents relating to products and/or services (including products and/or services of third party merchants whom the Bank and/ or ICICI Entities may collaborate or tie up with) via postal mail and/ or electronic transmission to my registered email address(es)/ mobile(s).

Please indicate your non-agreement by inserting a [✓] in the box to the left. If you do not insert a tick in the said box, it means the Bank (including your designated relationship manager) will be able to send you marketing, advertising and promotional information, materials and/or documents.

**Applicant's Signature (in black ink)**

Date: 

|   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|
| D | D | / | M | M | / | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|---|---|

 Place: \_\_\_\_\_

**Checked and verified by RM/Bank official**

|                     |   |  |
|---------------------|---|--|
| <b>Name</b>         | : |  |
| <b>Employee No.</b> | : |  |
| <b>RM Code</b>      | : |  |
| <b>Signature</b>    | : |  |
| <b>Date</b>         | : |  |



**Documents required for ongoing KYC:****For Bahraini nationals**

Photocopies of the following:

**Identity proof (any one of the following):**

- a) Valid passport and valid CPR card with a clear photograph
- b) Valid CPR or Valid ID card with a clear photograph

**Address proof (any one of the following):**

- a) Official document card such as CPR, from a public/government authority
  - b) Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the ROF)
  - c) Bank statement (not more than 3 months old from the date as mentioned in the Re-KYC form)
  - d) Tenancy agreement (expiring not less than 15 days from the date as mentioned in the Re-KYC form)
- \* In case customer is opting employment address as mailing/ communication address, adequate proof shall be provided from public database (e.g. commercial registration, trade license, annual report) or a letter from employer.

**For residents of Bahrain (other than Bahraini nationals)**

Photocopies of the following:

**Identity proof (both required):**

- a) Valid passport and valid visa
- b) Valid CPR card or Valid ID card with a clear photograph

**Address proof (any one of the following):**

- a) Official document card such as CPR, from a public/government authority
  - b) Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the Re-KYC form)
  - c) Bank statement (not more than 3 months old from the date as mentioned in the Re-KYC form)
  - d) Tenancy agreement (expiring not less than 15 days from the date as mentioned in the Re-KYC form)
- \* In case customer is opting employment address as mailing/ communication address, adequate proof shall be provided from public database (e.g. commercial registration, trade license, annual report) or a letter from employer.

**For persons living outside Bahrain**

1. Visiting the Bahrain branch or meeting a Bahrain branch official or meeting an official of ICICI Bank, India or its branches/subsidiar-ies/representative offices overseas/correspondent banks.

Identity proof (both required):

- a) Valid Passport
- b) Valid resident identity card with a clear photograph

**Address proof (any one of the following):**

- a) Official document card such as CPR, from a public/government authority
  - b) Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the Re-KYC form)
  - c) Bank statement (not more than 3 months old from the date as mentioned in the Re-KYC form)
  - d) Tenancy agreement (expiring not less than 15 days from the date as mentioned in the Re-KYC form)
- \* In case customer is opting employment address as mailing/ communication address, adequate proof shall be provided from public database (e.g. commercial registration, trade license, annual report) or a letter from employer.

2. Sending the forms by post/courier-

- a) Valid Passport
- b) Valid Resident identity card with a clear photograph

**Address proof (any one of the following):**

- a) Official document card such as CPR, from a public/government authority
  - b) Recent utility bill (Electricity/Telephone bills not more than 3 months old from the date as mentioned in the Re-KYC form)
  - c) Bank statement (not more than 3 months old from the date as mentioned in the Re-KYC form)
  - d) Tenancy agreement (expiring not less than 15 days from the date as mentioned in the Re-KYC form)
- \* In case customer is opting employment address as mailing/ communication address, adequate proof shall be provided from public database (e.g. commercial registration, trade license, annual report) or a letter from employer.

Any document copied for the purpose of identification verification must be self-attested and 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).

In certain cases, your Relationship Manager may contact you for additional documents evidencing proof of source of income and wealth.

Deposits held with ICICI Bank Limited, Bahrain branch in the Kingdom of 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.