AU Multi-Currency Forex Card Application Form

AU SMALL FINANCE BANK

Includes: Form A2, FEMA declaration, LRS declaration (as applicable)
(*Marked fields are mandatory to be filled)

Date D D M M Y Y Y Y

Branch Sol ID* Branch Name Branch AD Code*

Instacard Issuance Personalized Card Issuance **User Type*** Retail Corporate

Card Number or Reference No. *
(Only for Insta Card)
Supplementary Card Number/Reference No. (optional)

CUSTOMER DETAILS (TO BE FILLED AS PER BANK RECORDS)

AU SFB customer Non AU SFB customer (Please fill Customer Relationship Form (Individual) - Applicable only for LRS Customer ID*

Full Name* Mr/Ms/Dr PREFIX FIRST MIDDLE LAST NAME

Name on Forex Card (only for Personalised Forex Card) Gender* Male Female Third Gender

Date of Birth* D D M M Y Y Y Y Customer Category* Adult Minor (12 years to 18 years) Nationality* Indian Others Please specify

Parent Name/Guardian Name (only in case of Minor)

Relationship
(only in case of Minor)
PAN No.* PAN Belongs to* Self Father Mother Guardian

Passport No.* Expiry Date* D D M M Y Y Y Y Passport File No.*

AU Multi-Currency Forex Card Dispatch Details (only for Personalised Forex Card)**

Forex Card to be delivered on communication address (as per bank records) Forex Card to be delivered on **different address** other than the communication address (please fill below)

Address

City

State Country Pincode

Mobile No.* As per bank records, any updated information will not impact your existing AU Bank details. International Mobile No.

Email Id* As per bank records, any updated information will not impact your existing AU Bank details.

Alert Type (Select One): No Alert Mobile Number International Mobile Number Email ID and Mobile Number Email ID and International Mobile Number

Residential Status: Resident Non Resident (NRI) Person of Indian Orgin (PIO) Foreign National

Are you a tax resident in any country other than India?** Yes No (if Yes**, please fill and sign the FATCA/CRS declaration form seperately)

Nomination Details

I do not instruct the Bank to add a nominee for the AU Multi-Currency Forex Card

I instruct the Bank to add a nominee for the AU Multi-Currency Forex Card as per the existing bank records.

I instruct the Bank to add a nominee for the AU Multi-Currency Forex Card as per the below details

Nominee's full name Relationship with the cardholder

TRAVEL DETAILS

Country of Travel* Date of Travel* D D M M Y Y Y Y Date of Return* D D M M Y Y Y Y

Purpose of Travel & Purpose Code*: Please tick against only one purpose code

Purpose Code	Purpose Description	Purpose Code	Purpose Description
S0306	Personal Travel/VISA Fee Payment	S0304	Travel for Medical
S1307	Travel for Immigration/Employment	S0303	Travel for Pilgrimage
S0305	Travel for Education	S0301	Business Travel
S0305	Travel for Education (through loan)		
	Others (Please specify)		Others (Please specify)

TRAVEL DOCUMENTS/DETAILS PROVIDED

Passport copy* Air-Ticket or Visa PAN Card# Others (Please specify)^

(Self-attested documents) ^Supporting Documents in case amount to be loaded is more than USD 25,000 equivalent

*Mandatory #For minor applicants aged between 12 and 18 years, submission of the guardian's PAN card or ID proof is mandatory (as an additional document)

FOREX CARD LOAD DETAILS

Supplementary card Yes No

Foreign Currency* USD EUR GBP CAD AED JPY Other (Please specify) Foreign Currency Amount to be loaded* Exchange Rate

Promo Code/Deal Reference No.

Foreign Currency or INR Amount in Words

Source of Funds* Salary Education Loan* Business Income Rent Income Family Member Investment Income Savings

Other (please specify)

*If Education loan has been selected above as the Source of Funds, then please provide Loan disbursement letter provided by NBFC/Bank, Education loan sanction letter with student name and parent name who is the co-borrower, and Bank statement showing the source of funds as unutilized disbursed Education loan by a financial institution of India.

MANDATORY TO BE FILLED BY NON AU SFB ACCOUNT HOLDERS (WALK-IN CLIENTS)

Mode of Funding ☐ NEFT/RTGS ☐ Payment Gateway ☐ Demand Draft /Other Bank Cheque No. (Card Activation subject to availability of clear funds after clearing)

Mandatory to be filled in case Cheque/NEFT/RTGS / DD or transfer from any other bank account through payment gateway

Bank Name ____ IFSC Code ____ Bank A/c. No. ____

Branch Details ____ Address ____

In case of loading of foreign currency in the AU Multi-Currency Forex Card is made by company below details to be provided

PAN ____ GSTIN ____

Source of Funds* ☐ Salary ☐ Education Loan* ☐ Business Income ☐ Rent Income ☐ Family Member ☐ Investment Income ☐ Savings

☐ Other (please specify) ____

*If Education loan has been selected above as the Source of Funds, then please provide Loan disbursement letter provided by NBFC/Bank, Education loan sanction letter with student name and parent name who is the co-borrower, and Bank statement showing the source of funds as unutilized disbursed Education loan by a financial institution of India.

DECLARATION UNDER SECTION 10 (5) OF FOREIGN EXCHANGE MANAGEMENT ACT 1999

I/We ____ Name of PAN Holder ____ hereby declare that:

1. The transaction details of which are mentioned above does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act, or of any rule, regulation, notification, direction or order made there under. I/We also understand that if I/We refuse to comply with any such requirement or make unsatisfactory compliance therewith, the Bank shall refuse, in writing, to undertake the transaction and shall, if it has reason to believe that any contravention / evasion is contemplated by me / us, report the matter to RBI or relevant authorities.
2. The total amount of foreign exchange purchased from or remitted through, all sources in India, during this financial year including this application is within the annual limit prescribed by Reserve Bank of India under the Liberalized Remittance Scheme.
3. The total amount of foreign remittances/load/usage of FCY under LRS made by me during the current financial year and across all AD banks in India, is within/ exceeds (strikethrough whichever is not applicable) the threshold limit of INR 10 Lakhs.
4. The foreign currency in the Forex Card belongs to me and the foreign exchange will not be used for prohibited purposes or Non permissible activities mentioned under Schedule I & II of Foreign Exchange Management (Current Account Transaction) Rules, 2000.
5. I am a person resident in India under the definition of Income Tax Act 1961.
6. The funds are not used directly or indirectly to the Sanction/OFAC/Non-Co-operative FATF counties. Further I/We will not hold AU Small Finance Bank, responsible for in any manner whatsoever in nature, i.e. fully indemnified against all losses and damages that may be caused to me on account of the funds used under this transaction being confiscated or blocked or seized by any authority / government / agency.

DETAILS OF THE REMITTANCES MADE/TRANSACTIONS EFFECTED UNDER THE LIBERALIZED REMITTANCE SCHEME FOR FINANCIAL YEAR (APRIL-MARCH)

Sr.No.	Date	Currency (FCY)	Amount (FCY)	Amount (INR)	Name & address of AD branch / FFMC through which foreign remittance & International Card transaction is done

☐ **I hereby declare that the above information with respect to earlier remittances effected (including international card transactions) under LRS for the current FY is to the best of my knowledge. In case there is a mismatch between the information declared above & the Regulatory Database the higher amount of the above may be considered for availability of LRS limit and calculation of TCS.**

DEBIT/AUTHORISATION*

- I/We hereby authorize the bank to debit my AU Small Finance Bank Ltd account to effect the transaction of foreign exchange with applicable charges & taxes as mentioned on the website https://www.au.bank.in/faq/tax-collected-at-source-faqs I authorize AU Small Finance Bank Ltd to debit my account at a subsequent date for deduction of the amount of TCS, (Applicable only for LRS).
- I/we hereby declare that the purpose and transaction details as mentioned above are true to the best of my knowledge does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the FEMA, 1999 or any rule, regulation, notification, direction or order made there under. I/We agree that I/We shall be responsible and liable for any incorrect detail provided by me/us.

I/We hereby authorise AU Small Finance Bank to debit our account for loading the Forex Card.

Saving/Current Account No. ____ EEFC/RFC Account No. ____

Note : In case of business travel, where employee is travelling and payment is made by the company, please enter the current account number in the field above. Also, a separate authorization letter from the company along with payment details need to be submitted.

Signature of the Primary Account Holder: Name as per Account | **Signature of Joint/Secondary Account Holder: Name as per Account** | **(Guardian's Signature if applicant is a Minor)**

GENERAL TERMS & CONDITIONS (DECLARATION CUM UNDERTAKING)

1. The Purpose and transaction details as mentioned above are true to the best of my knowledge.
2. I/We shall be responsible and liable for any incorrect details provided by me/us.
3. The issuance of the Forex Card is not intended for any purpose specifically prohibited under Schedule I, nor for any transaction restricted under Schedule II of the Foreign Exchange Management (Current Account Transaction) Rules, 2000.
4. The Forex Card is not being directly or indirectly used in Nepal and Bhutan.
5. The Forex Card is not being transferred directly or indirectly to those individuals and entities identified as posing significant risk of committing acts terrorism as advised separately by the RBI to the banks.
6. The transaction mentioned above does not involve, and is not designed for any purpose for which the drawl of foreign exchange is prohibited under Rule 3 of the Foreign Exchange Management (Current Account Transactions) Rules, 2000, read with Schedule I there of viz:
   a. Remittance out of lottery winnings.
   b. Remittance of income from racing/riding. etc. or any other hobby
   c. Remittance for purchase of lottery tickets, banned/proscribed magazines, football pools, sweepstakes, schemes involving money circulation, securing prize money/ awards, etc.
   d. Payment of commission on exports made towards equity investment in Joints Ventures/Wholly Owned Subsidiaries abroad of Indian companies.
   e. Remittance of dividends by any company, to which the requirement of dividend balancing is applicable.
   f. Payment of commission on exports under the Rupee State Credit Route, except commission up to 10% of invoice value of exports of tea and tobacco.
   g. Payment related to "Callback Services" of telephones.
   h. Remittance of interest income on funds held in the Non-Resident Special Rupee Account Scheme.
   i. Travel to Nepal and/or Bhutan
   j. A transaction with a person residing in Nepal or Bhutan.
7. I/We agree that the submission of instructions does not necessarily imply the processing of the transaction. AUSFB reserves the right to reject the transaction based on regulatory requirements and internal guidelines.
8. I//We agree that if the transaction cannot be executed or debited from my/our account after submitting the instructions to the bank for processing—due to insufficient or unclear balance at the time of execution—AUSFB shall not be held responsible for the failure to process the transaction. Any exchange losses incurred in this connection, due to reversal of the forward deal, may be charged to my/our AUSFB account.
9. I/We agree that in the event the transaction is cancelled or revoked by me/us after the instruction has been submitted to the bank for processing, any exchange losses incurred in this connection may be charged to my/our AUSFB account.
10. I/We further agree that once the funds remitted by me/us have been transmitted by AUSFB to the correspondent and/or beneficiary bank, AUSFB shall not be responsible for any delays in the disbursement of such funds, including the withholding of such funds by the correspondent and/or beneficiary bank.
11. I/We further declare that the undersigned has the authority to give this application, declaration and undertaking on behalf of the firm/company. (Applicable when the application/declaration/undertaking is signed on behalf of the firm/company)
12. I / We undertake that I / We will not use the AU Multi-Currency Forex Card for payments directly / indirectly outside India in any form towards overseas Foreign Exchange trading through electronic/internet trading portals. I am aware that effecting such transactions would make me / us liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violation of regulations relating to Know Your Customer (KYC) norms / Anti Money Laundering (AML) standard.
13. I / We are further aware that AUSFB may be unable to process any transactions that involves or have linkages / reference to any sanctioned countries*/ territories*/ parties including for cases where transshipment is involved. Sanctioned Countries and Territories include Cuba, Iran, Syria, North Korea (also known as Democratic People's Republic of Korea), Crimea and Sevastopol also known as Crimean Autonomous Republic) and Sectorial Sanctioned Countries and Territories include Russia and Venezuela.
    The list of sanctioned countries and territories change from time to time, hence visit https://www.au.bank.in/personal-banking/forex-card for updated list of sanctioned countries and territories.
14. Any statutory levy including duties or taxes payable as a result of the use of the Card shall be Cardholder's responsibility and if imposed on / recovered / sought to be recovered from AUSFB(either directly or indirectly), such statutory levy shall be deducted from the AUSFB Multi-currency Forex Card Balance and / or recovered directly from the card funder and/ or from any accounts (including joint accounts) maintained by the Cardholder with AUSFB. If aggregate foreign currency purchases in any form during the financial year exceeds ₹ 10 Lakhs and where the foreign currency purchase was made under LRS by the card funder, card funder shall bear the applicable Tax Collected at source (TCS) at applicable rates on the amount exceeding ₹ 10 Lakhs. *
15. I / We hereby agree and acknowledge that Ecommerce and Contactless transactions on the Forex card when issued will be blocked. The same can be activated through Internet Banking, Mobile Banking, AUSFB Prepaid Card Portal or AUSFB branch.
16. I / We also acknowledge that channels like ATM, POS transactions at merchant outlets, Online or contactless and their limits can be enabled or disabled / increased or decreased through Internet Banking, Mobile Banking, AUSFB Prepaid Card Portal or AUSFB branch.
17. I/We agree and acknowledge that in accordance with sections 206CC of the Income-tax Act 1961, I/We will be levied higher rate of TCS if PAN is not linked with Aadhar.
18. I/We hereby agree and acknowledge that the information provided in this form will over write the existing details available against any of my accounts with AUSFB.
19. I / We hereby agree, as per the PML rules, to ensure to inform the bank of any changes in the KYC documents submitted earlier within 30 days of change.
20. I have read and understood the terms available at https://www.au.bank.in/personal-banking/forex-card OR QR Code I agree to be bound by the same as well as the terms stipulated herein, as may be amended by the Bank from time to time
21. I understand and take responsibility to surrender any unutilized balances of value greater than $ 2,000 (or equivalent) on the Card within 180 days from completion of my travel as per the FEMA guidelines.
22. A 10-day waiting period is observed to ensure all final transactions are settled. This safeguard prevents refunds from being processed prematurely while pending or "in-pipeline" transactions are still clearing.
23. I understand that there can be scenarios when the Card can get over-utilized, resulting in the Bank paying on behalf of the customer, and the card getting into a negative balance. I understand and take responsibility to make good this negative card balance to the bank, as the Bank has paid this sum for the goods/ services utilized by me. I also accept that the bank reserves the right to regularize negative card balance by debiting my account held with the bank.
24. I hereby authorize the Bank to act on any instruction it reasonably believes to have been issued by me or on my behalf. The Bank may treat any such instruction regarding the loading or reloading of the Card as if it were personally made by me.
25. I acknowledge having received a sealed Multicurrency Forex Card kit.

Signature of the Account Holder*: Name as per Account | **(Guardian's Signature if applicant is a Minor)**

FOR BRANCH USE ONLY*

This is to certify that the Forex Card issued is not being used by/to ineligible entities and that, the Forex Card guidelines is in conformity with the instructions issued by the Reserve Bank of India, from time to time under the LRS Scheme. I have verified KYC documents in original and details in application forms are verified with KYC and supporting documents.

Branch Name ______ Branch Code ______ Date of Issuance D D M M Y Y Y Y

Employee Code ______ Document Copy submitted ☐ Passport ☐ Air Tickets/Visa ☐ Others ______ Please specify

Name & Designation of Authorized Official | **Signature & Seal of Inputter**

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ACKNOWLEDGEMENT

Primary Card No. & Supplementary Card No. ______ Date D D M M Y Y Y Y Branch Code ______

Details of Currencies loaded ______

Currency	FCY Value	*INR Value

Signature of Branch Staff with Stamp

*INR Amount includes service tax amount

Total Amount loaded in words (INR) ______