

REMITTANCE REGISTRATION FACILITY FOR INDIVIDUALS

Bank of Baroda New York Branch welcomes you to register with us for availing the remittance facility. Registration is a one-time process. Registered remitters will be allotted a 'Remitter Registration Number' which is required to be quoted while availing the remittance facility.

Procedure to register your name

Step I	Fill up completely the Form No. RRF-1 (given below)
Step II (a)	<p>If you come in person to New York branch, please bring following original documents with you:</p> <ol style="list-style-type: none"> 1. Completed Form RRF1 2. Completed Form W-9 3. Your valid U.S. Driver License or a U.S. State Issued Non-Driver Photo ID or if you do not have the aforesaid IDs, please use your valid Passport containing valid U.S. visa or Alien Registration Card as ID (picture must be clearly identifiable). 4. Source of funds – <ul style="list-style-type: none"> o For those employed – latest pay stub or W-2 o For self employed / retired – copy of latest U.S. income tax return (for home maker, document could pertain to spouse) 5. Current Utility Bill in your name*
Step II (b)	<p>If you do not come to New York branch in person, please send the completed RRF 1 form and copy of other documents mentioned in Step II (a) through mail/courier. Your signature in the completed RRF1 form must be verified/ attested/notorized by a Notary Public or Banker. Applications received through emails will NOT be processed. Hard copy is required.</p>
Step III	<p>Present the documents at or mail/courier to the following address:</p> <p style="text-align: center;">Remittances Department Bank of Baroda, One Park Avenue, New York, NY 10016.</p>
	<p>*Utility Bill – If you do not have a utility bill in your name, but is in the name of your spouse/parent/relative with whom you are residing, you can submit the same with a letter to that effect and a copy of your latest bank account statement with the full address.</p>

On receiving your request for **Remittance Registration Facility** and if the information and documents provided by you meet with the requirements, we shall provide you a **Remitter Registration Number** on your e-mail address or by U.S. Mail.

Please note the following:-

1. **Remittance Registration Number** is valid till the expiry of your ID.
2. Remittance registration number will lapse if no remittance is effected in -24- month period.
3. Remittances can be made up to the Annual Estimated amount mentioned in RRF-1 (Column 15) during a Calendar year.
4. Modification in the Registration details (Address/Income/Annual Remittance amount) can be made by submitting application in Form RRF-3.
5. Registration is at the sole discretion of Bank of Baroda, New York.

TERMS AND CONDITIONS FOR USERS OF REMITTANCE REGISTRATION FACILITY (INDIVIDUALS)**1. WHO CAN APPLY**

Only persons who are legally resident in the United States may apply for Remittance Registration facility. By applying for this service, you are also certifying that you are a legal U.S. resident. The Remittance Registration facility is to be utilized only for remittances of own funds and must not be utilized for any third person. The Bank reserves the right to reject any application for registration if it deems fit without assigning any reason for the same.

2. APPLICATION PROCESS

- a. Submit the Completed Application RRF-1 to Bank of Baroda New York Branch either in person or by Mail.
- b. While submitting the application in person, please bring the originals of the documents for verification (ID, Address proof and Income proof)
- c. If the application is submitted by Mail, (Signed physical forms)
 - ensure that Signature of the applicant on the form RRF-1 is Verified/Attested/Notarized by a Notary Public or by your Bankers.
 - attach copy of the Valid ID, Address Proof and Income proof
- d. For accepted applications, Remitter Registration Number will be allotted within two working days and will be intimated by email / US Mail.
- e. Remitter Registration is a Onetime process only.

4. VERIFICATION AND UPDATION OF USER INFORMATION

The Bank may verify and update the information of Remittance Registration facility users before registration and thereafter from time to time. By signing the Application for Remittance Registration facility, you are authorizing the Bank to seek, obtain, verify and record such information about you. The Bank may, at its sole discretion, register a remitter only *after* verifying the information that has been provided in the application form. The Bank may also seek acceptable evidence for verification of information provided by you, in addition to what is usually sought, at any time before or after your registration.

3. VALIDITY OF REGISTRATION

- a. Registration will be valid up to date of expiry of photo ID submitted by you
- b. In case no remittance has been made using the Registration number allotted to you for 24 months, Registration will lapse.
- c. The Registration number allotted is valid at Bank of Baroda New York Branch only and has no relevance in any other Branches of the Bank.

4. SERVICES AVAILABLE FOR REGISTERED REMITTERS

- a. Remittance facility alone is available. This facility is available at Bank of Baroda New York Branch only.
- b. Remittance facility means Remittance by way of SWIFT/WIRE TRANSFER, Direct credit to the account of beneficiary with Bank of Baroda in India in Indian rupees, Issuance of Demand Drafts.
- c. Remittance can be made in a Calendar Year up to the amount of Estimated Annual remittance specified in your application (RRF 1- Column 15). Bank may reject application for sending higher amounts beyond the Estimated Annual remittance amount.
- d. For sending amounts higher than Estimated Annual remittance specified in your application (RRF 1 - Column 15), modification in the Remitter details will be required. For such modification, submit application in Form RRF-3 along with supporting proof/document.

5. HOW TO AVAIL THE SERVICES

- a. Registered Remitters must submit an Application for Remittance in form REM 1 to Bank of Baroda New York Branch.
- b. Funds for remittance can be paid by 1) cash 2) personal check of remitter 3) cashier's check purchased by remitter with name of such purchaser mentioned on the face of the cashier's check 4) online transfer from the remitter's bank account to Bank of Baroda New York Branch.
 - In case Cash is paid for remittance, a total amount not exceeding of \$ 2,500.00 (cumulative) may be remitted in a period of 30 days.
 - For online, please refer the Remittance Application form REM 1 for instructions

6. MODIFICATION TO REMITTER INFORMATION

For modification in Remitter information viz. ID information, Address, Income, Annual estimated amount of Remittance or any other information, submit application in Form RRF3 along with supporting proof /document.

7. MODE OF REMITTANCE

- a. Remittance to Savings Bank / Current Account accounts with BOB India in Indian Rupees will be made by direct credit to the account depending upon availability of the India terminals. If due to technical problems, terminals are not available, funds will be remitted by Wire transfer.
- b. Credit to other type of accounts in India and in Currencies other than Indian Rupees will be made by Wire transfer/SWIFT.

8. PRIVACY POLICY

Non-public personal information collected by us will be kept confidential and secure. Disclosures to third parties will be made only as permitted by law. We do not share non-public personal information with affiliates and non-affiliated third parties and do not wish to reserve our right to share non-public personal information with affiliates and non-affiliated third parties

9. DISCLAIMER "US Banking Regulations do not allow Bank of Baroda, US Operations, to open, close or operate Non-Resident Indian (NRI) accounts, which are offered by our parent company's branches in India. These accounts are not covered by FDIC Insurance and are not supervised by any US Banking Regulators since these accounts are domiciled in India. As a service to our parent company's customers or prospective customers, we have appended the information and links. This information is provided as general guidance and is neither a solicitation for business, investment advice nor tax advice. Customers and prospects, who are permanent US residents, should consider seeking professional advice before opening or operating an NRI account. US Tax law requires income from all sources, including that earned from foreign accounts, to be reported in the annual tax return. US Treasury Department rules require certain accounts at foreign financial institutions which are controlled by US taxpayers to be reported annually. Advice should be sought from your professional advisor for further clarification

10. Detailed terms and conditions of remittance like Date of remittance, Calculation of Exchange rate, cancellation of a transaction, right to dispute etc are available in form REM 1, which the Registered Remitter may go through before submitting the remittance application.

11. DISCONTINUATION OF SERVICES AND SERVICE CHARGES

The Bank reserves the right to restrict, modify or discontinue the remittance service to any User without assigning any reason. The Bank reserves the right to seek more information than is usually provided in the standard application form(s), if warranted for remittance and your inability or refusal to provide such information may result in denial of service and the Bank shall not be responsible for the consequential delay or loss, if any.

If you have any questions on Remittance Registration, please contact Remittances Department at the address given below and/or Tel (212) 578 4550 Extn 5513/5521

1 Park Avenue, New York, NY 10016

Tel: (212)-578-4550 Extn 5513/5521; Fax: (212)-578-4578

E-mail – newyor@bankofbaroda.com URL – www.bankofbaroda-usa.com

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FOR OFFICE USE ONLY									
REMITTER REGISTRATION NO									

RRF-1
APPLICATION FOR REMITTANCE REGISTRATION FACILITY (INDIVIDUALS)

(This is a Remittance Registration Form and NOT an Account Opening Form)

Please fill in BLOCK LETTERS ONLY

1.	Full Name			
	(As per photo ID)	(First Name)	(Middle Name)	(Last Name)
2.	Gender (Please check ✓)	<input type="checkbox"/> Male <input type="checkbox"/> Female		
3.	Date of Birth (mm/dd/yyyy)			
4.	Social Security Number:			
5.	Photo ID Details: Check one ✓	<input type="checkbox"/> State issued Driver License <input type="checkbox"/> State issued ID <input type="checkbox"/> Passport <input type="checkbox"/> Alien Registration Card		
	Photo ID number			
	Place/State of Issue			
	Date of Issue			
	Date of Expiry			
6.	Home Address: (Please provide current Utility bill for proof –no Post Box address accepted).			
		Street Number/Name	Apt. Number	
		City	State	ZIP
7.	Phone Number :			
		Home	Work	Cell
8.	E-mail Address (mandatory)			
9.	Occupation/Activity :			
	If employed:			
10.	Name and address of Employer			
	If self - employed:			
11.	Nature of job/business particulars including name of business			
12.	Work Place Address (for 11 above)			
		Street Number/Name	Building/ Apt number	
		City	State	ZIP

13.	Since when resident of U.S. (mm/yyyy)	<table border="1" style="margin: auto;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>						
14.	Annual Household Income: Check One ✓ (Attach copy of latest Pay stub/W2/ or IT return to match with amount)	<input type="checkbox"/> Up to \$ 25,000 <input type="checkbox"/> Over \$ 25,000 to \$50,000 <input type="checkbox"/> Over \$ 50,000 to \$ 100,000 <input type="checkbox"/> Over \$ 100,000 to \$ 200,000 <input type="checkbox"/> Over \$ 200,000 to 500,000 <input type="checkbox"/> over 500,000 State Annual income if over \$ 500,000 -						
15.	Annual Estimated Amount of Remittance: \$ _____ (Mention the total approximate amount you intend to remit during a calendar year)							
16.	I agree to receive transaction confirmation through e-mail (default option) <input type="checkbox"/> Yes <input type="checkbox"/> No (I am aware that e-mail is an insecure mode of communication. I shall hold the bank harmless in the event of non-delivery or its misuse by any third party and / or by any means whatsoever.)							

- Under penalty of perjury, I declare that the above information provided by me is true to the best of my knowledge and belief. I undertake to inform the bank of any change in the above information and submit evidence for such changes, if required by the Bank. I understand that the Remitter Registration form is only an enhanced identification procedure and does not establish account relationship with Bank of Baroda, New York.
- I authorize you to act upon each written remittance instructions via letter / Facsimile (Fax) / e mail for transfer of funds, if signature on such remittance form match, in the bank's judgment, with my signature provided in this form and am fully aware of risks associated with transmitting instructions via letter / facsimile / email. I shall hold the Bank harmless and fully indemnify from and against all losses, claims, costs or damages, which may arise or incur against the bank consequent to acting upon such letter / facsimile / e mail thus received.
- I have read the terms and conditions of Remitter Registration of users given in this form and am applying after having understood the same.**

Signature of applicant

Sign Here Date: (mm/dd/yyyy) ____/____/____

Place: _____

For applications by mail, please submit copy of the documents and get your signature Attested/Verified/Notarized by a Notary Public/Banker in the space provided below:

Verification of signature

 (Identity verified on the basis of the original of the document in Item 5 above by **Notary Public or Banker**)

Signature and Seal of the person verifying the signature

Date (mm/dd/yyyy) _____ Place _____ Contact Phone number _____

FOR OFFICE USE

- For applications submitted in person – Identity and Signature verified on the basis of the original of the document in Item 5 above
 RRF-I completed in all respects
 Latest pay slip / W2 /Tax Return submitted Utility bill submitted ID verified W-9 OFAC check conducted

The remittance registration number is allotted

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	Application scrutinized and verified by	Approved by						
Name								
Title								
Signature								
Place								
Date								
Reviewed by Compliance Department	Signature:							
	Name:	Date:						