

CIF No.	
Account No.	
Product Code:	
Residency Status:	<input type="checkbox"/> Resident / <input type="checkbox"/> Non-Resident
Branch Name:	

Account Opening Form – For Individual :
 SGD FCY

Main Account Holder																	
Existing SBI Singapore Customer, Please provide your Customer ID:																	
Title:	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Mdm	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr	<input type="checkbox"/> Master											
Full Name (as per NRIC/Passport):																	
<input type="checkbox"/> Singapore Citizen			<input type="checkbox"/> Singapore PR			NRIC No.											
FOREIGNERS (please fill the below details)																	
<input type="checkbox"/> EP			<input type="checkbox"/> S Pass			<input type="checkbox"/> WP			<input type="checkbox"/> Student Pass								
<input type="checkbox"/> Dependent Pass			<input type="checkbox"/> Diplomatic Pass			<input type="checkbox"/> Long Term Visit Pass			FIN No.								
Issue Date	D	D	M	M	Y	Y	Y	Y	Expiry Date	D	D	M	M	Y	Y	Y	Y
If Passport, No.							Place of Issue										
Issue Date	D	D	M	M	Y	Y	Y	Y	Expiry Date	D	D	M	M	Y	Y	Y	Y
Date of Birth	D	D	M	M	Y	Y	Y	Y	Mother's Maiden Name:								
City of Birth						Country of Birth											
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others																	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female																	
Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others, please specify _____																	
Please provide details of Nationalities held:										Dual Nationality (Y / N)							
	Nationality	ID Number	ID Type	ID Country of Issue	ID Expiry Date												
1					DD / MM / YYYY												
2					DD / MM / YYYY												
3					DD / MM / YYYY												
Residential Address: (Please do not provide PO Box address, unless the residential address is not available in local context)																	
Country																	
Postal Code																	
Mailing Address (if different from above):																	
Country																	
Postal Code																	
Contact Details: Home: _____ Office: _____ Mobile: _____																	
Email: _____																	
Education Background: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Postgraduate																	
<input type="checkbox"/> Others, please specify _____																	
Occupation: <input type="checkbox"/> Banker <input type="checkbox"/> Business owner <input type="checkbox"/> Consultant <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer																	
<input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> Worker <input type="checkbox"/> Others, please specify _____																	
Employer / Company Name:																	
Employer / Company Address:																	

Main Applicant

Annual Income: Less than SGD30,000 SGD30,000 – 49,999 SGD50,000 – 69,999
 SGD70,000 – 99,999 SGD100,000 – 149,999 SGD150,000 & Above

What is the source of the customer's wealth: Salary _____ (insert name of employer)
(overall assets)
(You may tick more than one box.)
 Business _____ (insert name of business)
 Sales Proceeds arising from sale of property
 Sales Proceeds arising from financial asset eg shares
 Inheritance/Gifts
 Others, please elaborate: _____

Source of Initial Funds (Do not state other banks as the source of funds) Salary from employer mentioned above Return on Investment
(You may tick more than one box.) Business Proceeds Others, please specify _____

Country of Funds Origin Singapore Others, please specify _____

Organisation For Economic Co-operation and Development (OECD) Common Reporting Standard (CRS) Declaration

Are you a Tax Resident in Singapore Yes No
If yes, NRIC/FIN will be the Tax Identification Number (TIN)*.
If you do not have NRIC/FIN please provide ASGD/ITR: _____
Are you a Tax Resident in any other country Yes No
If Yes, please provide Tax Residency Details.
(Tax residency is the country in which you are liable to pay income and/ or Capital Gains Tax)

Country of Tax Residency	TIN	Reasons for not providing TIN (enter reason A, B or C)

*The term "TIN" means Taxpayers Identification Number (or functional equivalent in the absence of a Taxpayer Identification Number)
Reason A - The country where the Account Holder is tax resident does not issue TINs to its residents
Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent Number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)
Reason C - No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered above do not require the TIN to be disclosed)

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B

1	
2	
3	

UNITED STATES OF AMERICA FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

I/we hereby confirm I/we understand the FATCA requirements, I/we hereby declare that I/we am:
[] A US Citizen or US Tax Resident (eg. US Passport holder/ Green Card Holder/ US Tax Payer etc). **The US Form W-9 duly signed by me/us is/are enclosed.** My/our Social Security Number is/are _____.
[] A Non US Individual with US indicia as per FATCA (i.e. having a US place of Birth or US Residence/ Mailing address/ PO Box Address or US Contact Number or Payment Instructions to an account maintained in the US or a power of attorney/signatory authority granted to a person with a US address, or an 'in-care-of' or 'hold-mail' address with the US). **The US Form W-8 BEN duly signed by me/us is/are enclosed.**
[] Not a US Individual and do not have any US Indicia as per FATCA.

Main Applicant

Joint Account Holder

Existing SBI Singapore Customer, Please provide your Customer ID:

Title: Mr Mrs Mdm Ms Dr Master

Relationship to Main Applicant:

Full Name (as per NRIC/Passport):

Singapore Citizen Singapore PR NRIC No.

FOREIGNERS (please fill the below details)

EP S Pass WP Student Pass
 Dependent Pass Diplomatic Pass Long Term Visit Pass FIN No.

Issue Date Expiry Date

If Passport, No. Place of Issue

Issue Date Expiry Date

Date of Birth Mother's Maiden Name:

City of Birth Country of Birth

Marital Status: Single Married Others

Gender: Male Female

Race: Chinese Malay Indian Others, please specify

Please provide details of Nationalities held: Dual Nationality (Y / N)

	Nationality	ID Number	ID Type	ID Country of Issue	ID Expiry Date
1					DD / MM / YYYY
2					DD / MM / YYYY
3					DD / MM / YYYY

Residential Address: (Please do not provide PO Box address, unless the residential address is not available in local context)

Country

Postal Code

Mailing Address (if different from above):

Country

Postal Code

Contact Details: Home: Office: Mobile:

Email:

Education Background: Primary Secondary Diploma Degree Postgraduate

Others, please specify

Occupation: Banker Business owner Consultant Doctor Engineer

Lawyer Teacher Worker Others, please specify

Employer / Company Name:

Employer / Company Address:

Annual Income: Less than SGD30,000 SGD30,000 – 49,999 SGD50,000 – 69,999

SGD70,000 – 99,999 SGD100,000 – 149,999 SGD150,000 & Above

Joint Applicant

What is the source of the customer's wealth: Salary _____
 (overall assets) (insert name of employer)
 (You may tick more than one box.) Business _____
 (insert name of business)

Sales Proceeds arising from sale of property

Sales Proceeds arising from financial asset eg shares

Inheritance/Gifts

Others, please elaborate: _____

Source of Initial Funds (Do not state other banks as the source of funds) Salary from employer mentioned above Return on Investment
 (You may tick more than one box.) Business Proceeds Others, please specify _____

Country of Funds Origin Singapore Others, please specify _____

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 If you do not have NRIC/FIN please provide ASGD/ITR: _____
 Are you a Tax Resident in any other country Yes No
 If Yes, please provide Tax Residency Details.
 (Tax residency is the country in which you are liable to pay income and/ or Capital Gains Tax)

Country of Tax Residency	TIN	Reasons for not providing TIN (enter reason A, B or C)

*The term "TIN" means Taxpayers Identification Number (or functional equivalent in the absence of a Taxpayer Identification Number)
Reason A - The country where the Account Holder is tax resident does not issue TINs to its residents
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Reason C - No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered above do not require the TIN to be disclosed)

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B

1	
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 A Non US Individual with US indicia as per FATCA (i.e. having a US place of Birth or US Residence/ Mailing address/ PO Box Address or US Contact Number or Payment Instructions to an account maintained in the US or a power of attorney/signatory authority granted to a person with a US address, or an 'in-care-of' or 'hold-mail' address with the US). **The US Form W-8 BEN duly signed by me/us is/are enclosed.**
 Not a US Individual and do not have any US Indicia as per FATCA.

Joint Applicant

Account Opening Particulars

Savings Account: Basic Savings: \$ _____ Special Savings: \$ _____
(Amount Deposited)

Current Account: SGD: \$ _____ FCY: \$ _____
(Amount Deposited) Checkplus: \$ _____

Mode of Operations: Single Joint (Any one to sign) Jointly

ATM/Internet Banking: Main Applicant ATM: YES NO I Banking: YES NO
Joint Applicant ATM: YES NO I Banking: YES NO

Please Register my/our Mobile Number and SBI Debit Card for e-commerce transaction (*Online transaction using Debit Card*)

Main Applicant: YES NO Joint Applicant: YES NO

Applicable to SGD Accounts Only:

Internet Banking Daily Transaction Limit S\$ 3000 (Default) Please specify in case you require higher / lower limit

For Main Applicant: _____ (*in multiples of S\$1000, Max S\$20,000*)

For Joint Applicant: _____ (*in multiples of S\$1000, Max S\$20,000*)

Time Deposit: Amount(S\$): _____ Tenor: _____ Effective Interest Rate: _____

By signing this application form, I/We have read and understood the Terms and Conditions governing the SBI Term Deposit Promotion (which is available at <https://sg.statebank/home>).

Maturity Instructions: Account Credit: _____
 Rollover: Principal : Tenor: _____ Rate: _____
 Principal + Interest: Tenor: _____ Rate: _____

Funding Details: Cash Deposited: SGD: \$ _____ FCY: \$ _____
 Account Debit: _____
 Cheque: Cheque No: _____ Date: _____ Bank: _____
 NETS Credit: Transaction Reference: _____
 Cashiers Order: CO No: _____ Date: _____ Bank: _____
 Maturity Proceeds from SBI Time Deposit: _____

Receipt Confirmation: Terms & Conditions Governing Account Opening Internet Banking 2FA Token
 Pricing Guide (applicable to customers who opt for Internet Banking)
 Terms & Conditions Governing Electronic Statement Terms & Conditions Governing Electronic Banking
 ATM Card Notice on Personal Data Protection Act

Statement of Account Option: Electronic Statement Only* Printed Statement Only

* Once you sign-up for electronic statement only, you will not receive printed statement.

Purpose of Account Opening Salary Credit Transactional/Operational Investments Remittance
(You may tick more than one box.) Others, please specify _____

Main Applicant

Joint Applicant

DECLARATION: I/We agree and confirm that all the information provided by me/us in this Application and is true correct to the best of my/our knowledge and belief, and will be repeated for so long as I/we have a relationship with the Bank, and that the Bank shall be duly entitled to rely on the accuracy of such information without any further investigations on the part of the Bank; in the case of any change; I/We will bring it to the knowledge of the Bank. I/We confirm having read and understood the General Terms & Conditions of Account Opening and the Bank's Notice on Personal Data Protection Act as provided at the time of Account Opening. I/We further acknowledge receipt of the Bank's Notice on Personal Data Protection Act and consent to the contents therein including the uses and disclosure of my/our personal data described therein. I/We undertake all funds being routed by me/us under this Deposit(s) is/are legitimately sourced and not related to any criminal activities/drug trafficking/terrorist activities/other forms of money laundering and suspicious activities and do not violate any provisions of the laws in this regard. I/We also acknowledge that in case it is found, during the tenure of the Deposit that the above conditions are not fulfilled, the Bank will be at liberty to inform Regulatory/ Law Enforcing Authorities in compliance with the Regulations/Legal Provisions in Singapore or other countries and will initiate action as will be deemed fit.

FOREIGN CURRENCY RISK: I / We acknowledge that there is an inherent exchange rate risk in Foreign Currency Deposits. Adverse movements in the exchange rates could reduce (or even eliminate) my return or earnings on the Foreign Currency Deposits, and perhaps even part of the original investment. Such accounts may also be subject to exchange controls (if any) imposed on the currency held.

TAX STATUS DECLARATION: I/We declare that I/We comply to all applicable tax laws in India, Singapore, United States and all other applicable countries and have not committed any tax related offence in any jurisdiction. I/We are not aware of any investigation or allegation against me/us for any tax related offence. I/We declare that no funds for the purpose of evading any tax due payable to any applicable government authority, go in or out of this account and all account(s) maintained with the Bank. I/We declare that I/ we will notify the Bank within thirty (30) days of any account status changes under the FATCA/CRS requirements set by the US IRS, CRS and or any other similar arrangements. Upon request, I/We agree to provide to the Bank supporting tax documentation issued by the applicable country's tax authority.

If there is any update of my/our status affected by FATCA/CRS, I/we hereby agree to notify and furnish SBI with the relevant documentary evidence within 30 days of such change. I/we consent to and authorize SBI to:

- Withhold any applicable payments in the account
- Report or disclose all relevant information relating to or arising from the account
- Terminate (with prior notice) my/our contractual relationship(s) with SBI

DEPOSIT INSURANCE SCHEME:

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

BENEFICIAL OWNERSHIP DECLARATION

[] I/we confirm that I/we are beneficial owner(s) of this account and I/we are acting on my/our own behalf for the purpose of this account.

Main Applicant

Joint Applicant

Name: _____

Name: _____

Date: _____

Date: _____

Attended By: _____

Approved By: _____

Designation: _____

Designation: _____

To: **Applicant / Customer / Borrower / Guarantor / Property Mortgagor / Third Party Security Provider / Other Individuals**

NOTICE ON PERSONAL DATA PROTECTION ACT

Dear Valued Client,

1. The Personal Data Protection Act 2012 (“**PDPA**”) of Singapore regulates the collection, use and storage of personal data of individuals. Pursuant to SBIS' commitment to be compliant with the POPA, the terms and conditions stipulated in this Notice on Personal Data Protection Act (“**Notice**”) shall form a part of the terms and conditions governing your relationship with SBIS (“**General Terms and Conditions**”) with effect from 2 July 2014 (“**Effective Date**”).
2. Personal data (“**Personal Data**”) includes any data about an individual, including applicant, guarantor, property mortgagor, security providers or customer or a director, officer, employee, shareholder of an applicant or customer (each an “**Individual**”), who can be identified from that data such as an Individual's name, NRIC, passport or other identification number, telephone numbers, address, email address and any other information that is or may be collected by SBIS through the establishment or continuation of banking facilities, accounts, services, provision of credit facilities or any other services or accommodation to customers.
3. SBIS will necessarily need to collect, use, disclose and/or process your Personal Data to allow SBIS to process, administer and/or manage your relationship with SBIS, including opening and/or continuing an account, establishing and/or continuing credit facilities and/or providing and/or continuing to provide banking, or other services from time to time. We will inform you at the relevant time if refusal to provide Personal Data means that SBIS is unable to so perform.

Permitted Purposes

4. SBIS will use your Personal Data only for one or more of the following purposes and any other directly related purposes (collectively, the “**Purposes**”) and you hereby agree and consent to such use for such Purposes:
 - i. carrying out customer's instructions or responding to any enquiry from an Individual given by that Individual or on behalf of that Individual;
 - ii. the daily operation of the account, investment or other services, credit facilities or accommodation provided to customers of SBIS;
 - iii. carrying out credit checks or debt collection or assisting other financial institutions to do so;
 - iv. ensuring ongoing credit worthiness of an Individual;
 - v. conducting checks with the Do Not Call Registry;
 - vi. designing or marketing financial services or related products and providing financial advice or product recommendation for an Individual's use;
 - vii. conducting market research and data analysis relating to any service or product provided by SBIS which may be relevant to an Individual;
 - viii. offering, marketing and promoting any products, services, offers or events provided by SBIS, any member of the SBI Group or SBIS' insurance partners which may be relevant to an Individual;
 - ix. determining the amount of indebtedness owed to or by an Individual;
 - x. enforcement of any charge or security or collection of sums due from an Individual or any other persons providing security or guarantee for that Individual's obligations;
 - xi. complying with the obligations, requirements or arrangements for disclosing and using data that apply to SBIS or any member of the SBI Group or that it is expected to comply according to:
 - a) any law, regulation or by-law binding or applying to SBIS or any member of the SBI Group within or outside Singapore existing currently and in the future;
 - b) any guidelines or guidance, codes, directives, rules, circulars or such other document (whether or not having the force of law) given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Singapore existing currently and in the future; and/or
 - c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on SBIS or any member of the SBI Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;

- xii. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the SBI Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- xiii. for reasonable internal management purposes relating to the operation of the services provided to customers of SBIS (including without limitation, the defence of claims and the monitoring of the quality and efficiency of services);
- xiv. providing or using a credit reference service or debt collection service;
- xv. preparing and providing credit reports and credit watch lists, conducting consumer credit scoring and preparing and maintaining a consumer credit database and providing access to that database;
- xvi. investigating and settling disputes, resolving complaints, and handling requests for data access or correction;
- xvii. coaching employees and monitoring for quality assurance;
- xviii. monitoring and recording of telephone calls for quality, training and security purposes;
- xix. disclosing details to remittances and wire transfers (including with limitation, the personal data of the originating customer or remitter); and/or
- xx. where any agreement, transaction or facility is assigned, transferred or novated or any participation, sub-participation or other similar arrangement made or where duties are delegated, to enabling an actual or proposed assignee, or transferee or person in whose favour the same is novated, or participant or sub-participant, delegate or successor to evaluate the transaction intended

Permitted Disclosures

5. Personal Data held by SBIS relating to you may be provided to the following third parties, whether located within or outside Singapore, but and only for the Purposes described above (“**Disclosure**”) and you hereby acknowledge and consent to such Disclosure:
- i. to and between members of the SBI Group, and their respective employees, officers and agents;
 - ii. to SBIS’ auditors, legal, tax and/or other professional advisers, consultants, insurers, insurance partners and unit trust platform partners;
 - iii. any contractor or third party that provides administrative, telecommunications, computer, payment, securities clearing or depository, settlement, custodian, professional or other directly related services selected or used by SBIS or any member of the SBI Group in relation to the operation of its business, mailing houses, telecommunication companies, marketing agents, call centres, data processing companies and information technology companies;
 - iv. to any banks of ATM5 network in connection with any dispute resolution involving ATM;
 - v. to any financial institution including without limitation, correspondent and remittance institutions with which you may have dealings with;
 - vi. to any person who is entitled to demand or request you to make disclosure;
 - vii. to any credit reference agencies and in the event of default, to any debt collection agent appointed by SBIS, as SBIS may, in its absolute discretion, deem necessary or expedient and notwithstanding that such information may be transmitted out of the jurisdiction in respect of which it was supplied and the laws concerning confidentiality, banking secrecy or data protection are more or less stringent in the place to which the information is transferred;
 - viii. to any introducer or third party who has introduced you to SBIS or vice versa for the purpose of entering into an agreement for the provision of banking or other services to you;
 - ix. to any person to whom you or SBIS or any member of the SBI Group is under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, regulation or by-law binding on or applying to SBIS or any member of the SBI Group or with which SBIS or any member of the SBI Group are expected to comply, or for any disclosure under and for the purposes of any guidelines or guidance, code, directives, rules, circulars or such other document (whether or not having the force of law) given or issued by any local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies with which are applicable to SBIS or any member of the SBI Group or with which SBIS or any member of the SBI Group are expected to comply;
 - x. to any credit bureau and parties to whom such credit bureau is permitted to disclose the same information for the purpose of the assessment of the creditworthiness of any persons;
 - xi. to a person whom SBIS believes in good faith to be you or the appointed attorney, representative or authorized signatories or otherwise any authorized person;
 - xii. to a person or a class of persons specified in the second column of the Third Schedule to the Banking Act 1970 of Singapore (as may be amended or revised from time to time) (“**Banking Act**”);
 - xiii. to you executor or administrator and their legal advisers;
 - xiv. to any person in connection with any dispute resolution where a dispute resolution centre and/or its representatives are investigating, dealing, adjudicating or mediating any complaint, query, dispute or claim in connection with you;
 - xv. to any person under a duty of confidentiality to SBIS which has undertaken to keep such information confidential;
 - xvi. to any person to whom disclosure is permitted or required by any statutory provision or law;
 - xvii. to any permitted assigns;
 - xviii. to SBIS’ successors in title;
 - xix. to any person with your express consent; and/or
 - xx. to any local or foreign regulatory body, governmental agency, statutory board, ministry departments or other government bodies and/or its office.

6. SBIS' rights of Disclosure of your Personal Data:

- i. is not, and shall not be deemed to constitute, an express or implied agreement by SBIS with you for a higher degree of confidentiality than that prescribed in Section 47 of the Banking Act and the Third Schedule to the Banking Act;
- ii. shall be in addition to and shall not be in any way prejudiced or affected by any agreement, expressed or implied, between you and SBIS;
- iii. are in addition to and without prejudice to all other rights SBIS may have under the Banking Act or any other statutes or subsidiary legislation and in law; and
- iv. will continue even if any of your accounts with SBIS is closed, any of the services provided to you by SBIS cease or any of the agreements you have with SBIS is terminated.

Miscellaneous

7. You may withdraw your consent given for the use or Disclosure of your Personal Data for any or all Purposes in writing by using the prescribed form which is available at SBIS' branches. SBIS will inform you at the relevant time if your withdrawal of consent, depending on the circumstances and the nature/extent of your withdrawal, would result in SBIS being unable to perform or provide any banking facilities, accounts, services or accommodation and hence may be considered a termination of any contractual relationship that you may have with SBIS, and/or a breach of your contractual obligations or undertakings, and SBIS' legal rights and remedies in such event are expressly reserved.
8. For the avoidance of doubt, should the PDPA allow for an organization such as SBIS to collect, use or disclose your Personal Data without the need for your consent, such permission granted by the law shall continue to apply.
9. You hereby acknowledge and agree that the signing of the application forms, the account opening documents and/or the PDPA Consent Form shall constitute and be deemed to be sufficient written permission for any such disclosure by SBIS whereby your written permission is required by law or otherwise.
10. You may submit a request for access to your Personal Data or for making correction to your Personal Data stored with SBIS or for obtaining any information regarding SBIS' policies and practices and kinds of Personal Data held by SBIS to:

Data Protection Officer
State Bank of India, Singapore
80 Robinson Road, #27-01
Singapore 068898
Email: dpo@sbising.com

11. SBIS has the right to charge a reasonable fee for the processing of any data access request.
12. Under these terms, "SBI Group" means any subsidiaries, related companies, holding companies, branches, head office, representative offices, associated companies of State Bank of India or any entity (whether or not corporate) owned wholly or partly by any of the aforesaid, and their respective employees, officers and agents, and includes their respective successors and assigns.
13. Capitalised terms not otherwise defined herein shall have the same meaning as in the General Terms and Conditions.
14. References herein to a 'person' include any person, firm, company, corporation, association, agency, trust or partnership.
15. The terms set out in this Notice shall be effective on and from the Effective Date. In the event of any inconsistencies between the terms set out in this Notice and the General Terms and Conditions, the terms of this Notice shall prevail.
16. Should you require any clarification to the above or generally on SBIS' policy of the collection, use and disclosure of your Personal Data, please do not hesitate to contact our data protection officer (DPO).