

<p>For bank use only</p> <input type="checkbox"/> Staff rate applies <input type="checkbox"/> Senior citizen rate applies <input type="checkbox"/> If term deposit with Principal of INR 15 lakh and above Interest Rate _____%p.a. , COF _____%p.a. <input type="checkbox"/> If Long Term Deposit / Reinvestment Term Deposit, Interest Rate _____%p.a. , COF _____%p.a. <input type="checkbox"/> Early break due to change in residency (break penalty waived)	<p>FX Deal Ticket</p> Bank buy _____ Amount _____ Exchange rate _____ Bank sell _____ Amount _____ Delivery date _____ Contract date _____ Booking date _____ FX COF _____ Value / Settlement date _____	<p>Purpose</p> <input type="checkbox"/> Basic Travel <input type="checkbox"/> Business Travel <input type="checkbox"/> Immigration <input type="checkbox"/> Employment Abroad <input type="checkbox"/> Medical Treatment <input type="checkbox"/> Studies Abroad <input type="checkbox"/> Maintenance of close relatives abroad <input type="checkbox"/> Staff Rate Applies <input type="checkbox"/> Overseas Investment		
<p>Business unit</p> <input type="checkbox"/> Retail banking <input type="checkbox"/> Business Banking <input type="checkbox"/> Corporate banking <input type="checkbox"/> NAB Health	<p>I/We certify that the signature(s) of the account holders shown in this form are genuine & correct.</p> <p style="text-align: right;">Employee name _____</p> <p>_____ Signed in my presence (by bank staff) Employee number _____</p>			
		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Input</td> </tr> <tr> <td style="text-align: center;">Checked</td> </tr> </table>	Input	Checked
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Terms and Conditions

1. The Customer agrees that in connection with National Australia Bank Limited, Mumbai Branch (the "Bank")'s provision of services to the Customer in relation to the application for funds transfer or remittance by telegraphic transfer performed by RTGS/NEFT which the Bank agrees to accept ("Application") (including, without limitation, the transfer of funds on the Customer's behalf) ("Services"), one or more of branches of National Australia Bank Limited and other financial services providers (collectively "Other Banks") may be involved. Other Banks may in each case be local or overseas and the Other Banks may or may not be appointed by the Bank. Further, if the Bank appoints a preferred Other Bank to provide the Services, it may receive a commission from them for doing so.
2. The Customer agrees that, to the maximum extent permitted by applicable Regulations (as defined below), the involvement of Other Banks in connection with the Services is entirely at the risk of the Customer and that the Bank is not liable for loss of any kind arising in connection with the involvement of any Other Bank or their acts or omission whether or not the Other Bank is appointed by the Bank, where the Bank has acted in good faith.
3. Transfer of funds will normally be received within [24] hours by the Other Bank, subject to practical circumstances of transmission and geographical location of the Other Bank. If that Other Bank is not the beneficiary's, it may take any normal length of time to forward funds to the beneficiary bank. To the maximum extent permitted by applicable Regulations, the Bank will not be responsible for any delays or failure in transmission or payment howsoever caused and accepts no liability for any loss of any kind whatsoever (including any consequential loss and expenses) thereby resulting.
4. The majority of Other Banks levy other processing charges, which vary between banks/countries. If no instruction is specified by the Customer, the Bank will request the Other Bank to deduct these charges from the funds transmitted. If these charges are deducted from the transmitted funds this will result in the beneficiary receiving a lesser amount than transmitted. If they are not deducted, the beneficiary will receive the full amount and the Other Bank will charge the Bank. In this case the Customer must reimburse the Bank all charges paid by the Bank to the Other Bank in relation to the Application and the Bank is authorised to charge such amount to any of the Customer's accounts.
5. If an incorrect account number is quoted, Other Banks in some countries will credit that account (if a valid number) notwithstanding that it is not in the name of the stipulated beneficiary, without any responsibility on their part. Further, some banks will not separately advise the beneficiary when requested to do so of a credit to their account. The Bank will not be responsible for such actions or omissions.
6. Any Services the Bank provides to the Customer may be affected directly or indirectly by:
 - (a) laws including, without limitation, any subordinate instrument; and
 - (b) the acts, practices, codes, guidelines, conventions, directives, notices, circulars, injunctions, writs, orders, sanctions, judicial decisions, regulations, rules and policies of local or foreign governments and their instrumentalities ("Regulatory Authority") whether or not having the force of law, and with which it is the custom or practice of a reasonable and prudent banker to comply.

("Regulations")
7. Regulations may be those of any place where the Bank or any Other Bank operates, or with which the Services have some direct or indirect connection, or to which or from which a payment or instruction is made or received or in which some other thing is done, or may be the Regulations applicable to the currency of any payment. Regulations include, but are not limited to, those which affect, restrict, prohibit or otherwise render unlawful transactions, payments or dealings with assets, any person, group or entity which may or may not include those having a connection with certain countries, areas, individuals, groups, bodies, entities, materials, items, substances, political or religious system, beliefs or convictions. The Services may be interrupted, prevented, delayed or otherwise adversely affected, either in whole or in part, by reason of a Regulation including, but not limited to, where the Bank considers in good faith, or any Other Bank considers, or a Regulatory Authority asserts, that a Regulation does apply (each an "Adverse Effect"). It is entirely the Customer's risk if any Adverse Effect occurs. The Bank may, but has no obligation to, contest any act of any Regulatory Authority.
8. Any transfer may be subject to foreign exchange control. The Bank may require you to apply for and obtain any approvals (if applicable) or carry out other procedures in accordance with applicable Regulations which may subject to change from time to time.
9. To the maximum extent permitted by applicable Regulations, the Bank is not, and any Other Banks are not, liable for any loss of any kind arising directly or indirectly from or in connection with any Service including, without limitation, any Adverse Effect, whether or not the Bank, or any Other Bank, is negligent or in breach of any duty to the Customer or to any other person.
10. To the maximum extent permitted by applicable Regulations, the Bank's liability for loss of any kind which cannot be excluded by reason of applicable Regulations is limited to the cost of having the Services supplied again.
11. Telegraphic transfers must be paid for in clear funds. The Bank will not carry out the Customer's instructions unless clear funds are presented. The Bank is authorised to convert the funds into the designated currency for the purpose of outward transfer, credit the converted funds to the account specified in this Application and debit such account with such amount for the funds transfer or remittance and any Bank charges and applicable fees relating to this Application.

Privacy Declaration

12. Remittance messages may, for the purpose of complying with any Regulations, contain personal data and/or information of the Customer such as address, date of birth, and the number of the identification document held by the Customer. Such personal data and/or information will be seen or accessed by Other Banks and the beneficiary and to the extent required or permitted by Regulations may be made available, disclosed, and transferred to the other parties or appropriate organisations or authorities whether located in or outside India. The Bank may send any message relating to, or comprising, a telegraphic transfer in explicit language, code, or cipher and is not liable for errors, neglect or default of any Other Bank. The Customer understands and accepts that these terms and conditions are subject to the terms and conditions contained in "Privacy Policy" for Customer's dealings with the Bank.

Further Conditions

13. The Bank reserves the right to draw a remittance on a different place from that specified by the Customer if operational circumstances so require.
14. The Customer understands and accepts the Bank's fees and charges as set out in our "Guide to Fees and Charges" in relation to the relevant service(s) that the Bank provides to the Customer. The Bank reserves the right to revise all fees and charges from time to time with prior notice to the Customer in accordance with applicable codes of practice or Regulations.
15. Any request for amendment or cancellation has to be made by the Customer, and refunds can only be made by the Bank upon receipt of the Other Bank's confirmation of cancellation and in the original currency of the telegraphic transfer or at the Bank's current buying rate for the currency of the remittance at the time of refund. The Bank is entitled to reimbursement from the Customer of the expenses so incurred by itself, its correspondents or agents and Other Banks. All charges and commission collected are not refundable.
16. The Bank will only provide Services or accept instructions insofar as it is (in the Bank's reasonable opinion) practicable and reasonable to do so, having regard to its regular business practice and procedure. The Bank may, in its sole discretion without having to state the grounds for such refusal and without any liability, refuse to act upon any instructions as the Bank thinks appropriate. The Bank reserves the right to prescribe any conditions subject to which it provides any Services or accepts any instruction to ensure its compliance with any Regulations. The Bank reserves the right not to effect any telegraphic transfer as instructed by the Customer if the Customer has not provided the Bank with sufficient details and information to enable the Bank to process such application.
17. The Bank shall act in accordance with the Regulations in various jurisdictions, which relate to, amongst other things, the prevention of money laundering, terrorist financing, and the provision of financial and/or other services to any persons or entities which may be subject to sanctions. The Bank may take any action (including but not limited to refraining from effecting a transaction or providing a Service, disclosure of the Customer's or the beneficiary's information, the suspension or closure of the Customer's account) which it, in its sole and absolute discretion, considers appropriate to take in accordance with or to ensure compliance with all such Regulations. Such action may include, but is not limited to, the disclosure, interception, and/or investigation of any payment messages and other information or communication sent to or by the Customer or on the Customer's behalf via the systems of the Bank or Other Bank and making further enquiries as to whether a name which might refer to a sanctioned person or entity actually refers to that person or entity.
18. Application received outside the Bank's banking business hours or after the remittance currency cut-off time as determined by the Bank will not be processed on the same day.
19. Application for same day value are subject to cut-off times related to the geographical location of the destination.
20. Unless a firm exchange rate has been agreed, the Bank will effect the transfer on the basis of a provisional exchange rate which shall be adjusted when the actual exchange rate is ascertained. Any difference arising from the provisional rate being more or less than the actual rate shall be debited or credited (as the case may be) to the Customer's account.
21. The Customers acknowledge that they have received, carefully read and fully understood these Terms and Conditions and agree to be bound by them by signing the application form for fund transfers.