



New York Branch

277 Park Avenue, New York - 10172
 Tel: 212-753-6100 Fax: 212-588-8958

Email: boi.ny@bankofindia.co.in Website: www.boiusa.com

APPLICATION FORM FOR WIRE TRANSFER IN USD

TODAY'S DATE: _____

SENDER

NAME				
ADDRESS				
CONTACT NUMBER				
EMAIL ADDRESS / FAX NUMBER				
ONLY FOR REMITTANCE APPLICATION SUBMITTED TO THE BANK VIA REGULAR MAIL OR FAX	<input type="checkbox"/> <u>E-Sign Act Consent</u> : Applicant must check this box for remittance application provided to the Bank via regular mail or fax. The Bank will provide a copy of complete form via email or fax, as per Bank's records, as an acknowledgment disclosure, before the remittance is processed.			
ACCOUNT NUMBER				
AMOUNT		IN WORDS		
PURPOSE OF REMITTANCE	PERSONAL	<input type="checkbox"/>	FAMILY SUPPORT	<input type="checkbox"/>
	INVESTMENT	<input type="checkbox"/>	GIFT	<input type="checkbox"/>
	BUSINESS	<input type="checkbox"/>	OTHERS (SPECIFY)	<input type="checkbox"/>
	INVOICE No. (if applicable)	<input type="checkbox"/>	_____	
SOURCE OF FUNDS	SALARY / WAGES	<input type="checkbox"/>	BUSINESS INCOME	<input type="checkbox"/>
	PENSION	<input type="checkbox"/>	SOCIAL SECURITY	<input type="checkbox"/>
	INVESTMENTS	<input type="checkbox"/>	SALE PROCEEDS (PROPERTY/VEHICLE)	<input type="checkbox"/>
	OTHERS (SPECIFY)			
PROOF OF INCOME*				

Proof of income or source of funds is required for individuals for all remittances of USD 10,000.00 and above – like W2, Tax Returns etc. Bank may also, at its discretion, insist for the same in other cases too.

RECIPIENT

NAME	
ADDRESS	

RECIPIENT'S ACCOUNT DETAILS

ACCOUNT No. / IBAN	
BANK NAME	
BRANCH	
ADDRESS	
BIC / ABA / IFSC	

PICKUP LOCATION / CORRESPONDENT BANK

BANK NAME	
LOCATION	
BIC / ABA (Routing No.)	

CONFIRMATION CODE: (will be given on the remittance advice)

DATE THE FUNDS WILL BE AVAILABLE		FOR OFFICE USE ONLY
TRANSFER AMOUNT	USD	
TRANSFER CHARGES		
TAXES (If any)		
TOTAL REMITTED		
TRANSFER AMOUNT		
OTHER CHARGES		
TOTAL TO RECIPIENT*		

*Recipient may receive less due to fee charged by the recipient's bank.

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 646-720-0407 or send an email to boi.ny@bankofindia.co.in. You can also contact us for a written explanation of your rights.

You can cancel the transfer, for a full refund, within 30 minutes of payment, unless the funds have been picked up or deposited.

For questions and complaints about BANK OF INDIA, contact New York State Department of Financial Services at (877) 226- 5697 Or Consumer Financial Protection Bureau at (855) 411-2372 / (855) 729-2372 or www.consumerfinance.gov

Please furnish all details asked for on pages 1-2 of this application form. Incomplete or unsigned forms shall not be acted upon. Our charges will be deducted before returning such amount.

I have read the Bank's rules and regulations governing this remittance, error resolution and cancellation disclosure as contained in pages 1-4 of this application form and hereby agree to be bound by them.		
DATE:	TIME:	SENDER'S SIGNATURE

Processing Staff

Supervisor / Officer

Disclosures for Remittance

Terms and Conditions Governing Remittance

Bank of India, New York branch is providing money transfer/ remittance facilities for our customers. Remittances can be made for beneficiaries anywhere across the globe. Remittances are effected on the same day when the amount to be remitted is available in customer's account. In case the customer deposits cashiers / official / certified checks, remittance is processed on the next working day. Similarly for deposit of personal checks in account, remittance is processed on the 4th working day from the day of receipt of checks.

Charges and time taken for remittance

Destination	Funds Available Date	Exchange Rate	TT Charges (in USD)
Remittance in INR to a beneficiary in India a. Bank of India branches b. Other banks	Within 2 business days if deposit is available in the account	Rate prevailing on the date of remittance	a. NIL b. 25.00
Remittance to beneficiary in any country, irrespective of amount or currency (other than INR)			30.00
Remittance within USA			30.00

The above information is only indicative. Actual information about your transaction will be mentioned on our Receipt (with combined disclosure).

Conditions governing issuance of cable or mail transfer

This Bank agrees to send, at the expense and risk of the customer, a message directing payment in foreign funds in the amount and manner indicated. The Bank does not warrant that the transfer of funds will reach the payee. It may make use of any branch or correspondent, agent or sub agent and shall not be under any liability for any errors, negligence, suspension or default of any of them or for any failure to identify the payee or any wrong payment by any of them, nor shall the Bank be under any liability for any errors, mutilations, delays, wrong delivery or failure of delivery in the transmission of any message in connection with this transaction whether or not in code or whether by mail, postal service, telegraph, cable, wireless, radio or otherwise, or for any suspension of any such means of transmission or for any imposition of any censorship, exchange control or other restriction, all such risks being borne by the customer. In case of a transfer of currency other than the currency of the country to which remittance is made, it shall be payable to the payee in currency of said country at the buying rate of the Bank's branch, or correspondent for exchange of the currency remitted unless the payee arranges with said correspondent for payment in some other form upon paying all charges in connection therewith. In case the funds are not paid to the payee, whatever the reason, any liability of the Bank will be conditioned upon its receipt from the branch or correspondent of confirmation of effective cancellation of the remittance abroad and shall be limited to refunding the amount to be remitted, less expenses, which refund, in the case of transactions relating to the remission of foreign money, shall be made by (a) payment in United States dollars at the Bank's buying rate in New York, at the time of such refund, for the foreign money to be remitted, or at the Bank's option by (b) forwarding by mail or otherwise to the Bank's branch or correspondent or other banking houses abroad with which it may then have or establish a sufficient credit in such foreign money instructions to withhold there from an amount equivalent to the amount to be remitted for the account and risk of the person to whom refund is to be made and the Bank shall not be otherwise liable in connection herewith or for the consideration received by it. References to the foreign money to be remitted shall mean such foreign money or other foreign money into which it may then be convertible, impressed with restrictions and other characteristics which shall or would have attached to a non earmarked credit balance of the Bank remaining with its correspondent or such other banking house from the date hereof to the time of settlement. Anything hereinbefore to the contrary notwithstanding any refund shall be made in case of wrong payment of funds by any correspondent agent or sub-agent, and in case funds for the payment of this transfer have been remitted or made available abroad or otherwise covered, no refund shall be made until the relative funds have been returned or otherwise made freely available to the Bank.

Note: Information regarding payment of the remittance is not available at this office. We will assist remitters in enquiring about the remittance by airmail. If cable enquiry is requested, a charge of USD10.00 will be levied to defray costs.

Note: Non-Resident (External) NRO / FCNR Accounts are maintained by branches in India and not by us. Enquiries relating to such Accounts may please be made to the branch concerned in India directly and not to us.

Other General Information (Over and above the information provided in remittance application)

Bank of India may use the services of its affiliates, a foreign correspondent and/or another third party acting in each case as Principal and not as customer's agent to send the wire payment. Please note that such other intermediary parties may charge a fee for their services and this fee together with any fees charged by the beneficiary bank might be deducted from the wire payment amount resulting in the beneficiary receiving an amount less than the wire payment amount. These fees are always not known to Bank of India. Recipient may receive less due to fees charged by the recipient's bank and foreign taxes.

Credit to the beneficiary's account will be made solely on the basis of the account number, Bank of India will not be held responsible for any loss due to the mistake in beneficiary's account number and / or SWIFT code provided by the remitter.

Notice to the Remitter

If you are a United States person i.e. United States citizen or United States resident and had a financial interest in at least one financial account located outside of the United States and the aggregate value of all foreign financial accounts exceeded USD 10,000.00 at any time during the calendar year, you are required to file a report of Foreign bank and Financial Account (FBAR) to the Treasury Department and you are advised to consult an independent tax consultant for the same.

Electronic Check Conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

Preauthorized Transfer Services

We do not entertain any preauthorized automatic deposit of funds to your checking account(s) / preauthorized automatic payment of bills from your checking account(s).

Right to Receive Documentation of Your Transfers

Transaction Receipts: You will receive a copy of the remittance form, duly acknowledged, documenting the outward remittance transaction (unless you choose not to get a paper receipt). This should be retained as proof that an outward transaction was performed in your account.

Periodic Statements: Your account has the facility of receiving computer generated monthly statements and all EFT transactions will be reported on it.

Liability of Consumer for unauthorized Transfers

A consumer's liability for an unauthorized electronic fund transfer or a series of related unauthorized transfers shall be determined as follows

Applicability The provisions in this Section apply only to electronic fund transfers (EFTs) that debit or credit a Consumer's checking account and are subject to Regulation E, which implements the federal Electronic Fund Transfer Act. When applicable, we may rely on any exceptions to the provisions in this Section that are covered in Regulation E. All terms in this Section not defined in this Agreement but defined in Regulation E will have the meaning given in Regulation E.

Your Liability for an unauthorized EFT or a series of related unauthorized EFTs will be determined as follows:

Event: Loss or theft of Access Device (BOINY does not offer electronic banking, therefore this would apply if your checking account information or identity is stolen or you learn of unauthorized access to your account)

If you notify us within two Business Days after learning of the loss of access device (or unauthorized access to your account). Your liability won't exceed \$50, OR the total amount of unauthorized EFTs that occur before notice to us.

Event: Loss or theft of Access (BOINY does not offer electronic banking, therefore this would apply if your checking account information or identity is stolen or you learn of unauthorized access to your account)

If you notify us more than two Business Days after learning of the aforementioned event up to 60 days after we send you a statement showing the first unauthorized transfer made with access device (or unauthorized access to your account). Your liability won't exceed \$500, OR the sum of:

- a) \$50 or the total amount of unauthorized EFTs occurring in the first two Business Days whichever is less; AND
- b) the amount of unauthorized EFTs occurring after two Business Days and before notice to us.

Event: Loss or theft of Access Device (BOINY does not offer electronic banking, therefore this would apply if your checking account information or identity is stolen or you learn of unauthorized access to your account)

If you notify us more than 60 days after we send you a statement showing first unauthorized EFT made with access device (or unauthorized access to your account). Your liability won't exceed:

- For transfers occurring WITHIN the 60 day period: Lesser of \$500, OR the sum of:
 - (a) \$50 or the total amount of unauthorized EFTs occurring in the first two Business Days whichever is less; AND
 - (b) the amount of unauthorized EFTs occurring after two Business Days and before notice to us.
- For transfers occurring AFTER the 60 day period, you may have unlimited liability, until you notify us.

Event: Unauthorized EFT(s) NOT involving loss or theft of an access device

If you notify us within 60 days after we send you a statement on which the unauthorized transfer first appears, you will have No liability.

Event: Unauthorized EFT(s) NOT involving loss or theft of an access device

If you notify us more than 60 days after we send you a statement on which the unauthorized transfer first appears. Your liability is unlimited for unauthorized EFTs occurring 60 days after the statement and before notice to us.

You must report an unauthorized electronic fund transfer that appears on a periodic statement within 60 days of the financial institution's transmittal of the statement to avoid liability for subsequent transfers. If you fail to do so, your liability shall not exceed the amount of the unauthorized transfers that occur after the close of the 60 days and before notice to the institution, and that the institution establishes would not have occurred if you notified the institution within the 60-day period.

Potential Consumer Liability for Preauthorized transfers. If the only EFTs from an account are preauthorized transfers, liability could arise if the consumer fails to report unauthorized transfers reflected on a periodic statement. To report unauthorized transfers, contact details are provided below: Phone: 212-753-6100 / 646-720-0414 or Email: boi.ny@bankofindia.co.in.

Error Resolution and Cancellation Disclosures

Error Resolution: You must contact us within 180 days of the disclosed date of availability. When you do, please tell us (1) Your name and contact details (2) The error or problem with the transfer and why you believe so (3) The name of the recipient and contact details (if available) (4) Complete details of the transfer like date, amount and reference number / confirmation code.

Error Resolution Time: We will determine whether any error occurred, within 90 days after you contact us and we will correct any error promptly. We will tell you the results within three business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of any documents we used in our investigation.

Cancellation of Remittance: We will refund your money within three business days of your request to cancel a transfer as long as the funds have not been transmitted / already been picked up or deposited to the recipient's account. A service charge of USD 25.00 shall be recovered for any cancellation/amendment request received after 30 minutes from receipt of application at our counters. In order to cancel a remittance please tell us (1) Your name and contact details (2) The name of the recipient and contact details (if available) (3) Complete details of the transfer like date, amount, and reference number / confirmation code.

Contact details for any questions and our Address

For any questions/queries you may contact us at 212-753-6100 / 646-720-0414 or send an email to boi.ny@bankofindia.co.in. You can also contact us for a written explanation at the following address:

Bank of India New York Branch
277 Park Avenue
New York, NY 10176.

Contact details for any questions / complaints about Bank of India - New York Branch

New York State Department of Financial Services at (877) 226- 5697 Or Consumer Financial Protection Bureau at (855) 411-2372 / (855) 729-2372 or www.consumerfinance.gov

For office Use

Check this box acknowledging that a copy of this application form has been provided to the sender.

Check this box acknowledging that a copy of the remittance advice has been provided to the sender.

Signature of the Supervisory Staff