



S

CI NO.:

**客戶須知 Important Notice to Customer(s):**

本協議將規管已向或將向閣下提供的服務。閣下須向本行提供本協議所要求提供的資料。不然，本行可能無法向閣下提供或繼續提供服務。有關閣下自願提供的資料(包括其中的個人資料)本行可作的用途，及有關閣下如何索取或要求更正該等資料的詳情，請參閱本行的<關於個人資料(私隱)條例致客戶的通知>，該通知已給予閣下。如想索取，請親臨本行各網點或瀏覽本行網頁 www.hk.bankcomm.com。

This Agreement will govern the service(s) provided or to be provided to you. You will need to supply our Bank with the information required by this Agreement. Or else, our Bank may not be able to provide or continue to provide the service(s) to you. For details of the purposes, for which information (including personal data) voluntarily so supplied may be used by our Bank and how you and the individual(s) concerned may have access to or request correction of such information, please refer to our "Notice to Customers relating to the Personal Data (Privacy) Ordinance", which has been provided to you. If you wish to obtain the same, please contact any of our branches or visit our website at www.hk.bankcomm.com.

**綜合服務總協議 (個人及聯名戶)****Agreement for General Banking Services (for individual and joint accounts)**

(文義如有歧異，以英文本為準)

(If there is any conflict between the English and Chinese versions, the English version shall prevail.)

致：交通銀行(香港)有限公司(「銀行」)

日期

TO: BANK OF COMMUNICATIONS (HONG KONG) LIMITED (THE "BANK")

Date: \_\_\_\_\_

請以正楷填寫，並於適當的□內加上"✓" Please complete in BLOCK LETTERS and put "✓" in □ where applicable

**附表一 Schedule 1****客戶資料 Customer Information**

客戶名稱

Name of Customer : \_\_\_\_\_ (

) ("Customer A") &  
( "Customer B" )  
) ("Customer B")

開戶目的及原因 Purpose(s) and reason(s) of Account Opening (請選擇一項或多項) (Please choose one or more)	<input type="checkbox"/> 存款/儲蓄 Deposit/Savings	<input type="checkbox"/> 投資 Investment
	<input type="checkbox"/> 發薪 Payroll	<input type="checkbox"/> 償還貸款 / 自動轉賬 Direct Debit/Autopay
	<input type="checkbox"/> 處理家庭開支 Family Expenses	<input type="checkbox"/> 其他 Others (請註明 Please specify) : _____

**客戶 A Customer A**

香港身份證/護照號碼 HKID/Passport No..		國籍 Nationality	
出生日期(日/月/年) Date of Birth (day/month/year)		性別(男/女) Gender (M/F)	
住宅地址 Residential Address	室/層/座 Room/ Flat, Floor, Block	樓宇/屋苑名稱，街道號數 /名稱 Name of Building/Est., No & Name of St/Rd	
	地區 District	國家 Country	
電話號碼 Tel. No.	流動電話/傳呼機 Mobile/Pager	辦公室 Office	
	住宅 Residence	其他 Others	
傳真號碼(非必須填寫) Fax No. (Optional)		#電郵地址(非必須填寫) E-mail Address (Optional)	
職業及職位 Occupation & Position  *請將不適用者刪去 *Please delete whichever is not appropriate	<input type="checkbox"/> 自僱[9H] Self-employed	<input type="checkbox"/> 售貨員/店舖主管(連鎖店式[4E]/非連鎖店式[4F]*) Salesman/Shop Manager (Retail Chain Shop/Non Retail Chain Shop*)	<input type="checkbox"/> 非在職[Z1] Not Currently Employed
	<input type="checkbox"/> 公務員[0B] Civil servant	<input type="checkbox"/> 收銀員/侍應生[6C] Cashier/Waiter/Waitress	<input type="checkbox"/> 其他 Others (請註明 Please specify): _____
	<input type="checkbox"/> 助理經理/經理[2F] Assistant Manager/Manager	<input type="checkbox"/> 家庭主婦[Z2]/退休人士[Z3]/學生[Z4]* Housewife/Retired/Student*	_____
行業性質 Nature of Industry  *請將不適用者刪去 *Please delete whichever is not appropriate	<input type="checkbox"/> 專業人士(自僱[8]/非自僱[7]*) Professional (Self-employed/Non self- employed*)	<input type="checkbox"/> 貿易[F] Trading	<input type="checkbox"/> 服務[S] Service
	<input type="checkbox"/> 政府(紀律部隊[2]/非紀律部隊[1]*) Government (Disciplinarian/ Non- Disciplinarian*)	<input type="checkbox"/> 電訊、資訊及數據處理[J] Telecommunication/Information Service and Data	<input type="checkbox"/> 建築/工程[A] Construction/Engineering
	<input type="checkbox"/> 金融、財務[L] Financial Concern	<input type="checkbox"/> 零售/批發[E] Retail/Wholesale	<input type="checkbox"/> 其他 Others (請註明 Please specify): _____
僱主名稱 Name of Employer	<input type="checkbox"/> 教育(官立[4]/政府資助[4]/私營[K]*) Education (Government/Subsidized/Private*)	<input type="checkbox"/> 酒店及飲食[Q] Hotel & Catering	從業年數 Year in Occupation
	教育程度 (非必須填寫) Education (Optional)	<input type="checkbox"/> 小學 Primary <input type="checkbox"/> 初中 Junior Secondary <input type="checkbox"/> 高中或預科 Secondary or Matriculation <input type="checkbox"/> 大專 Post Secondary	<input type="checkbox"/> 大學 University <input type="checkbox"/> 碩士或博士學位 Post Graduate <input type="checkbox"/> 其他 Others
		婚姻狀況 (非必須填寫) Marital Status (Optional)	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 喪偶 Widowed

客戶 B Customer B			
香港身份證/護照號碼 HKID/Passport No..		國籍 Nationality	
出生日期 (日/月/年) Date of Birth (day/month/year)		性別 (男/女) Gender (M/F)	
住宅地址 Residential Address	<input type="checkbox"/> 與客戶 (A) 相同 Same as Customer (A) <input type="checkbox"/> 詳列如下 As detailed below:		
	室/層/座 Room/ Flat, Floor, Block	樓宇/屋苑名稱, 街道號數/名稱 Name of Building/Est., No & Name of St/Rd	
	地區 District	國家 Country	
電話號碼 Tel. No.	流動電話/傳呼機 Mobile/Pager	辦公室 Office	
	住宅 Residence	其他 Others	
傳真號碼 (非必須填寫) Fax No. (Optional)		#電郵地址 (非必須填寫) E-mail Address (Optional)	
職業及職位 Occupation & Position	<input type="checkbox"/> 自僱[9H] Self-employed  <input type="checkbox"/> 公務員[0B] Civil servant <input type="checkbox"/> 助理經理/經理[2F] Assistant Manager/Manager  <input type="checkbox"/> 教師(幼稚園[8D]/小學[2K]/中學[2K]*) Teacher (Kindergarten/Primary/Secondary*)	<input type="checkbox"/> 售貨員/店舖主管 (連鎖店式[4E]/非連鎖店式[4F]*) Salesman/Shop Manager (Retail Chain Shop/Non Retail Chain Shop*)  <input type="checkbox"/> 收銀員/侍應生[6C] Cashier/Waiter/Waitress  <input type="checkbox"/> 家庭主婦[Z2]/退休人士[Z3]/學生[Z4]* Housewife/Retired/Student*  <input type="checkbox"/> 文員/秘書/客戶服務代表[2C] Clerk/Secretary/Customer Service Representative	<input type="checkbox"/> 非在職[Z1] Not Currently Employed  <input type="checkbox"/> 其他 Others (請註明 Please specify): _____
行業性質 Nature of Industry	<input type="checkbox"/> 專業人士(自僱[8]/非自僱[7]*) Professional (Self-employed/Non self-employed*)  <input type="checkbox"/> 政府(紀律部隊[2]/非紀律部隊[1]*) Government (Disciplinarian/ Non-Disciplinarian*)  <input type="checkbox"/> 金融、財務[L] Financial Concern  <input type="checkbox"/> 教育(官立[4]/政府資助[4]/私營[K]*) Education (Government/Subsidized/Private*)	<input type="checkbox"/> 貿易[F] Trading  <input type="checkbox"/> 電訊、資訊及數據處理[J] Telecommunication/Information Service and Data  <input type="checkbox"/> 零售/批發 [E] Retail/Wholesale  <input type="checkbox"/> 酒店及飲食[Q] Hotel & Catering	<input type="checkbox"/> 服務 [S] Service  <input type="checkbox"/> 建築/工程 [A] Construction/Engineering  <input type="checkbox"/> 其他 Others (請註明 Please specify): _____
僱主名稱 Name of Employer		從業年數 Year in Occupation	
教育程度 (非必須填寫) Education (Optional)	<input type="checkbox"/> 小學 Primary <input type="checkbox"/> 初中 Junior Secondary <input type="checkbox"/> 高中或預科 Secondary or Matriculation <input type="checkbox"/> 大專 Post Secondary	<input type="checkbox"/> 大學 University <input type="checkbox"/> 碩士或博士學位 Post Graduate <input type="checkbox"/> 其他 Others	婚姻狀況 (非必須填寫) Marital Status (Optional) <input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 喪偶 Widowed

\*若客戶多於兩人,請填寫「附頁甲」。 If the Customer consists of more than two persons, please fill in "Separate Sheet A".

#銀行可能會將銀行的適用條款及其他通知、文件及通訊按此電郵地址(或客戶通知銀行的其他電郵地址)送予客戶,而銀行可能會在其送予客戶之電郵內提供連接銀行的適用條款及其他通知、文件及通訊的超連結,並不會在電郵內附上該等文件。如客戶對此反對,請勿提供客戶的電郵地址。

The Bank may send its applicable Terms and Conditions and other notices, documents and communications to you via this email address (or any other email address notified by you to the Bank), and the Bank may provide hyperlink(s) to its applicable Terms and Conditions and other notices, documents and communications in its email to you instead of attaching them in the email. Please do not provide your email address if you object to that.

### 通訊地址 Correspondence Address

與上文所述的  客戶 (A)  客戶 (B) 的住宅地址相同。  
Same as Customer (A)'s Customer (B)'s Residential Address mentioned above.

詳列如下:  
As detailed below:

室/層/座 Room/ Flat, Floor, Block	樓宇/屋苑名稱, 街道號數/名稱 Name of Building/Est., No & Name of St/Rd
地區 District	國家 Country
郵政信箱 P.O. Box	

\*若客戶之前已指定了通訊地址,該通訊地址將被視為已被本通訊地址所取代。

If the Customer has previously designated the Correspondence Address, such Correspondence Address shall be replaced by this Correspondence Address.

## 附表二 Schedule 2

### 第一部份 Part I

#### 理財服務 Wealth Management Services

本人(等)欲申請以下理財服務:

I/We would like to apply for the following service:  通達理財 BComBEST  交銀理財 BOCOM FORTUNE

本人(等)授權貴行於賬戶號碼: \_\_\_\_\_ 扣取本人(等)按貴行的「通達理財服務條款及條件」或「交理財服務條款及條件」須支付的任何費用及收費。  
I/We authorize the Bank to debit from Account No.: \_\_\_\_\_ in settlement of any fees and charges payable by me/us in accordance with the Bank's "BComBEST Services Terms and Conditions" or "BOCOM FORTUNE Services Terms and Conditions".

為了讓貴行向本人(等)提供全面的通達/交銀理財服務,本人(等)現同意貴行可查閱及使用本人(等)在貴行之存款資料以作投資及財富管理用途,並即時生效。本人(等)明白(1)本人(等)有權隨時以書面形式撤銷上述同意;及(2)若撤銷上述同意後,貴行可能無法向本人(等)提供或繼續提供全面的通達/交銀理財服務,及貴行有權終止本人(等)的通達/交銀理財客戶安排或任何通達/交銀理財服務。

In order to provide the full BComBEST/BOCOM FORTUNE Services to me/us by the Bank, I/we hereby give my/our consent for the Bank to access and utilize my/our deposit information for investment and wealth management purposes with immediate effect. I/we understand that (1) I/we may withdraw the above consent in writing at any time; and (2) upon withdrawal of the above consent, the Bank may not be able to provide or continue to provide the full BComBEST/BOCOM FORTUNE Services to me/us, and the Bank has the right to terminate the BComBEST/BOCOM FORTUNE Customer arrangement or any BComBEST/BOCOM FORTUNE Services.

**綜合結單(可不選擇) Consolidated Statement (optional)**

- 請就本人(等)於貴行的所有儲蓄存款、支票活期存款、定期存款及強積金賬戶(若有)(包括下文「銀行賬戶」內指定的賬戶)發出綜合結單(以實物形式發出)。本人(等)謹此授權貴行從任何本人(等)的賬戶扣取有關服務費用(如有)。  
Please issue consolidated statements (in physical copies) to me/us for all my/our savings, current, time deposit and MPF Accounts (if any) maintained with your branch/sub-branches (including those account(s) specified under "Bank Account(s)" below). I/We hereby authorize your Bank to debit the related service fees (if any) from any of my/our account with you.
- 請就本人(等)於貴行的所有儲蓄存款、支票活期存款、定期存款及強積金賬戶(若有)(包括下文「銀行賬戶」內指定的賬戶)提供電子綜合結單服務。  
Please provide the e-consolidated statements service to me/us in respect of all my/our savings, current, time deposit and MPF Accounts (if any) maintained with your branch/sub-branches (including those account(s) specified under "Bank Account(s)" below).
- 其他(請參照其他申請表格)。  
Others (Please refer to other application form(s)).

\* 若客戶並無揀選任何一項,本行將不會向客戶就新增銀行賬戶發出綜合結單。  
If the Customer has not chosen any option, no consolidated statement for the New Bank Account(s) will be issued to the Customer.

**相關賬戶/結算賬戶 Related Account/ Settlement Account**

賬戶號碼 Account No.: \_\_\_\_\_  
結算貨幣(自動櫃員機卡之基本賬戶) Settlement Currency (Primary Account of ATM Card): \_\_\_\_\_

若本人(等)在本協議申請新增相關賬戶及/或服務,本人(等)同意指定及使用上述賬戶為自動櫃員機卡之基本賬戶、網上銀行之結算賬戶、電話銀行之結算賬戶、定期存款賬戶之預設存入賬戶、外匯孖展交易賬戶之相關賬戶、證券賬戶之相關賬戶(股票孖展賬戶除外)、投資基金賬戶之結算賬戶、債務票據賬戶之結算賬戶及/或股票掛鈎投資賬戶之現金結算賬戶(視情況而定)。此安排不影響現有賬戶及/或服務。

I/We agree to designate and use the above Account as the Primary Account of ATM Card/Settlement Account of Internet Banking/Settlement Account of Phone Banking/Default Credit Account of Time Deposit Account/Related Account of FX Margin Trading Account/Related Account of Securities Account (excluding Securities Margin Account)/Settlement Account of Investment Funds Account/Settlement Account of Debt Instrument Account and/or Cash Settlement Account of Equity Linked Investments Account (as the case may be), if I/we apply to open such new Account(s) and/or use such new Service(s) in this Agreement. Existing Account(s) and/or Service(s) is/are not affected.

**賬戶名稱(若與客戶名稱不同) Name of Account (if different from Name of Customer)**

英文 English
中文 Chinese

**綜合服務項下的新增賬戶及/或服務 New Account(s) and / or Service(s) under General Banking Service(s)****銀行賬戶 Bank Account(s)**

- 支票活期存款賬戶 Current A/C 賬號 Account No.: \_\_\_\_\_

港元 HK Dollar  美元 US Dollar  人民幣 Renminbi

本人(等)欲申請一本指定來人的支票簿(50張),並以平郵形式寄往本人(等)之通訊地址。  
Please send one Order Crossed Cheque Book (containing 50 cheques) to my/our Correspondence Address by ordinary mail.

- 儲蓄存款賬戶 Savings A/C 賬號 Account No.: \_\_\_\_\_

存摺 Passbook  結單 Statement

- 定期存款賬戶 Time Deposit A/C 賬號 Account No.: \_\_\_\_\_

- 保管箱 Safe Deposit Box

賬號 Account No.: \_\_\_\_\_  箱號 Box No.: \_\_\_\_\_

**綜合交易服務 General Service(s)**

請選取適用卡類(只選取一類) Please choose appropriate card type (Choose one type only)

- 港幣銀聯自動櫃員機卡 HKD China UnionPay ATM Card /  港幣通達理財卡 HKD BComBEST Card /  
 港幣交銀理財卡 HKD BOCOM FORTUNE Card /  雙幣卡 Dual Currency Card /  
 雙幣通達理財卡 Dual Currency BComBEST Card /  雙幣交銀理財卡 Dual Currency BOCOM FORTUNE Card

第一附屬賬戶 Subsidiary A/C No.1	賬號 Account No.: _____	結算貨幣 Settlement Currency: _____
第二附屬賬戶 Subsidiary A/C No.2	賬號 Account No.: _____	結算貨幣 Settlement Currency: _____
第三附屬賬戶 Subsidiary A/C No.3	賬號 Account No.: _____	結算貨幣 Settlement Currency: _____
第四附屬賬戶 Subsidiary A/C No.4	賬號 Account No.: _____	結算貨幣 Settlement Currency: _____
取卡方式 Delivery Method	<input type="checkbox"/> 郵寄 By Mail 或 or <input type="checkbox"/> 由本人(等)到 _____ 網點領取 To be collected by me/us at _____ Branch	
自動櫃員機屏幕顯示的指示 Instruction Displayed on ATM Screen#:	<input type="checkbox"/> 中文 Chinese 或 or <input type="checkbox"/> 英文 English	
購買香港賽馬會現金券功能 Hong Kong Jockey Club Cash Voucher Purchase Function#:	<input type="checkbox"/> 需要 Required 或 or <input type="checkbox"/> 不需要 Not Required	
海外現金提款交易設定: Overseas Cash Withdrawal Transaction setting	<input type="checkbox"/> 需要 Required 或 or <input type="checkbox"/> 不需要 Not Required	
	開始日期 Start of Date _____ 至 to 結束日期 End of Date _____	
	每日海外現金提款限額 Overseas Cash Withdrawal Daily limit 港幣 HKD _____	

# 視乎個別自動櫃員機設定。Subject to availability of such function at the ATM.

- 網上銀行 Internet Banking       電話銀行 Phone Banking

電話銀行收款賬戶 Account(s) accessible by Phone Banking for receiving payment:

賬戶名稱* Name of Account	賬號 Account No.
_____	_____
_____	_____

\* 有關賬戶須於交通銀行(香港)有限公司開立。The relevant account shall be maintained with Bank of Communications (Hong Kong) Limited.

#### 網上銀行 Internet Banking

本人(等)明白,若本人(等)申請使用網上銀行服務,本人(等)須於申請後自行於網上銀行或流動電話銀行完成啟動程序。若本人(等)選用網上銀行服務,本人(等)名下之理財及存款、投資、信用卡、貸款及 貴行不時指定的賬戶或服務類別之結單和通知書的收取方式將被預設為電子方式。如本人(等)欲就該等賬戶或服務類別收取實物結單,本人(等)需填寫相關表格申請收取實物結單。有關收取實物結單之收費詳情,請參閱《零售銀行服務收費表》。本人(等)可到貴行網頁 [www.hk.bankcomm.com](http://www.hk.bankcomm.com), 並點選「個人銀行」→「網上銀行」→「簡介」瀏覽電子結單及通知書列表及分類。

I/We understand that I/we have to complete Internet Banking Activation via Internet Banking/Mobile Banking if I/we have applied for Internet Banking services, and if I/We opt for Internet Banking Services, statements and advices fall under Wealth Management, Investment, Credit Card, Loan and those for accounts or services designated by the Bank from time to time will all be set to be electronic by default. If I/we wish to receive physical statements for the aforementioned accounts/services, I/we have to complete relevant forms for application. For fees associated with receiving physical statements, please refer to "Charges of Retail Banking Services". I/we may visit our website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com). and access "Personal Banking" → "Internet Banking" → "Overview" to view full list of e-statement and e-advice with category.

#### 雙重認證 Two-factor Authentication

申領保安編碼器 Application for Security Device       啟動高風險財務交易 Activation of High-risk Financial Transactions

收取方式 Delivery Method:  於網點領取 Collected at Outlet     郵寄 By Mail

語言選擇 Language Selection:  中文 Chinese     英文 English

本人了解保安編碼器應在分發後 60 天內在網上完成啟動程序;否則保安編碼器可能自動失效。本人了解及同意保安編碼器將適用於本人所有網上銀行的服務,本人必須成功申請短訊服務才可使用雙重認證服務。I understand that the Security Device should be activated online within 60 days after its distribution; otherwise the Security Device may be disabled automatically. I understand and agree that the Security Device would be applicable to all my Internet Banking services and that I must have successfully applied for SMS Service in order to use the two-factor authentication services.

設定網上轉賬/繳付賬單每日累計最高限額 Set Up Online Transfer/Bill Payment Accumulated Daily Limit \*

轉賬 Fund Transfer	每日最高限額 (以等值港元計算) Daily Limit (HKD equivalent)
至任何非登記賬戶 To Any Non-registered Account	港元 HKD _____ (不得多於港元150,000或其等值 not exceeding HKD150,000 or its equivalent)
<b>轉賬至本行第三者賬戶 Transfer to Third-party Account Within the Bank</b>	
至已登記賬戶 To Registered Account	港元 HKD _____ (不得多於港元1,000,000或其等值 not exceeding HKD1,000,000 or its equivalent)
至非登記賬戶 To Non-registered Account	港元 HKD _____ (不得多於港元50,000或其等值 not exceeding HKD50,000 or its equivalent)
<b>本地銀行轉賬 Transfer to Other Local Bank Account</b>	
至已登記賬戶 To Registered Account	港元 HKD _____ (不得多於港元1,000,000或其等值 not exceeding HKD1,000,000 or its equivalent)
至非登記賬戶 To Non-registered Account	港元 HKD _____ (不得多於港元50,000或其等值 not exceeding HKD50,000 or its equivalent)
<b>海外銀行轉賬 Transfer to Overseas Bank Account</b>	
至已登記賬戶 To Registered Account	港元 HKD _____ (不得多於港元1,000,000或其等值 not exceeding HKD1,000,000 or its equivalent)
至非登記賬戶 To Non-registered Account	港元 HKD _____ (不得多於港元50,000或其等值 not exceeding HKD50,000 or its equivalent)
<b>小額轉賬 Small Value Fund Transfer (不預先登記收款賬戶服務 Non-Registered Beneficiary Account Service)</b>	
只適用於FPS 及JetcoPay Application to FPS and JetcoPay only	港元 HKD _____ (不得多於港元10,000或其等值 not exceeding HKD10,000 or its equivalent)

繳付賬單 Bill Payment	每日最高限額 (以等值港元計算) Daily Limit (HKD equivalent)
e-IPO	港元 HKD _____ (不得多於港元4,000,000 或其等值 not exceeding HKD4,000,000 or its equivalent)
捐款及一般商戶 Donation & General Merchant	港元 HKD _____ (不得多於港元50,000 或其等值 not exceeding HKD50,000 or its equivalent)
高風險商戶 High-risk Merchant	港元 HKD _____ (不得多於上述的「捐款及一般商戶」每日最高限額 not exceeding the "Donation & General Merchant" Daily Limit above)
稅款 Tax	港元 HKD _____ (不得多於港元300,000 或其等值 not exceeding HKD300,000 or its equivalent)

\* 為減低未授權轉賬的風險，建議客戶視乎客戶的實際需要，可考慮設定較低的轉賬/繳付賬單每日累計最高限額。若沒有填上每日累計最高限額，有關交易類型之每日累計最高限額將被設置為0。

In order to reduce the risk of unauthorized transfers, depending on the Customer's own needs, it may be advisable for the Customer to set a lower transfer/bill payment accumulated daily limit. If the accumulated daily limit is not filled, the accumulated daily limit of the corresponding transaction type will be set to 0.

網上本行賬戶(香港)轉賬服務 BOCOM Account(HK) Transfer Service over Internet

預先登記收款賬戶資料 Pre-registered beneficiary account information:

收款人名稱 Name of Beneficiary	賬號 Account No.
每日最高限額(最高限額為港元100萬或其等值) Daily Limit (Maximum HKD 1 Million or its equivalent) 港元HKD _____ 或其等值 or its equivalent	

\* 有關賬戶須於交通銀行(香港)有限公司開立。The relevant account shall be maintained with Bank of Communications (Hong Kong) Limited.

網上CHATS匯款/轉數快服務 CHATS Remittance /FPS Service over Internet

預先登記收款賬戶資料 – 透過CHATS/轉數快轉賬 Pre-registered beneficiary account information – Transfer via CHATS/FPS 收款賬戶(透過CHATS匯款)/收款賬戶(透過轉數快轉賬) Beneficiary account (for CHATS remittance)/Beneficiary account (for fund transfer via FPS)		收款人的轉數快綁定預設收款賬戶 - 識別代號 Beneficiary's FPS registered default receiving account – Proxy ID (如收款賬戶已被收款人登記為收款人的轉數快綁定預設收款賬戶，閣下/貴公司/貴機構可以在以下填上該收款賬戶之識別代號，以供本行透過本行的轉數快服務為閣下/貴公司/貴機構進行轉賬。請注意，本行不會查核該識別代號是否有效或該識別代號是否正確地代表閣下/貴公司/貴機構擬設定的收款賬戶。If the beneficiary account is registered by the beneficiary as its default receiving account under FPS, you may specify the Proxy ID of the beneficiary account below by which the Bank may make fund transfers for you via the Bank's FPS Service. Please note that the Bank will not verify whether the Proxy ID is valid or whether it correctly refers to your intended beneficiary account.)
收款人名稱 Name of Beneficiary _____	銀行編號及收款人賬號/AID 號 Bank Code & A/C Number/AID NO _____	
收款銀行名稱 Name of Receiving Bank _____	<input type="checkbox"/> 流動電話號碼 Mobile Phone No. _____  <input type="checkbox"/> 電郵地址 Email Address _____  <input type="checkbox"/> 轉數快識別碼 FPS Identifier _____	
每日最高限額(最高限額為港元100萬或其等值) Daily Limit (Maximum HKD 1 Million or its equivalent) 港元HKD _____ 或其等值 or its equivalent		
附言 Message to Recipient (只適用於網上CHATS匯款服務 For CHATS Remittance Service over Internet only) (不超過140 個英文字 Maximum 140 English characters)		

網上外幣/境外匯款服務 Foreign Currency / Outward Remittance Service over Internet

預先登記收款賬戶資料 Pre-registered beneficiary account information:

收款銀行名稱及地址 Name and Address of Beneficiary Bank	國家 Country
收款人戶口號碼 Beneficiary A/C Number	電報碼 ABA/UID/SWIFT
收款人名稱 Beneficiary Name / 收款人地址 Beneficiary Address	
每日最高限額(最高限額為港元100萬或其等值) Daily Limit (Maximum HKD 1 Million or its equivalent) 港元HKD _____ 或其等值 or its equivalent	
電話號碼 (非必須提供) Phone No. (Optional)	傳真號碼(非必須提供) Fax No. (Optional)
電郵(非必須提供) E-mail (Optional)	
代理銀行(如適用)戶口號碼 Beneficiary Bank's Correspondent A/C Number (if applicable)	名稱及地址 Name and Address
匯款電文 Message to Recipient (不超過24 個中文字或140 個英文字 Maximum 24 Chinese characters or 140 English characters.)	

風險聲明：網上本行賬戶(香港)轉賬服務/CHATS匯款服務/轉數快或網上外幣/境外匯款服務/小額轉賬可能涉及付款/匯款予第三者。小額轉不需使用保安編碼器進行雙重認證。為減低未經授權轉賬的風險，建議閣下視乎閣下的實際需要，可考慮設定較低的每日轉賬金額上限，或刪除預先登記賬戶。

Risk Disclosure: BOCOM Account (HK) Transfer Service over Internet/CHATS Remittance Service over Internet or Faster Payment System or Foreign Currency / Outward Remittance Service over Internet may involve payments/ remittance to third parties. Two-factor Authentication is not required for Small Value Fund Transfer. In order to reduce the risk of unauthorized transfers, depending on your own needs, it may be advisable for you to set a lower daily transfer limit, or delete a pre-registered account.

短訊服務 SMS Services (開立網上銀行/證券賬戶必須申請此項服務 Essential Services for opening Internet Banking/Securities A/C)

登記流動電話 Registered Mobile Phone	國家區號 Area Code: 電話號碼 Phone No:
短訊語言選擇：設定為中文 SMS Language Selection: Preset for Chinese	<input type="checkbox"/> 中文 Chinese <input type="checkbox"/> 英文 English

短訊服務適用以下交易/服務 SMS Alert Service covers the following transactions/services:

- 存款賬戶交易 Deposit Account Transaction  
 定期存款到期 (一般定期) Time Deposit Maturity (Common Deposit)  
 客戶名下所有之現有及新增定期賬戶將會享有此服務。This service will be available to all existing or future time deposit account(s) which have/has been opened or will be opened in the name of the Customer.
- 其他 Others  
 貴行決定適用於短訊服務的其他交易/服務 (但日後若貴行擴大短訊服務範圍以涵蓋新增服務/交易，有關新增服務/交易將不會自動適用貴行向本人(等)提供的短訊服務)。Such other transactions/services as determined by your Bank as being subject to SMS Alert Service (but if your Bank subsequently expands the coverage of SMS Alert Service to cover additional service/transaction, such additional service / transaction will not be automatically covered by the SMS Alert Service provided by your Bank to me/us)

除非本人(等)明確刪除有關短訊服務，所有以上短訊服務會啟動。若本人(等)不就短訊服務提供流動電話號碼，貴行可將短訊發送到任何本人(等)登記於貴行的任何流動電話號碼。除非本人(等)明確選擇英文作為短訊語言，短訊語言將會是中文。

All SMS Services above are activated unless expressly deleted. If no mobile phone number is provided for the SMS Services, you may send SMS to any mobile phone number registered by me/us with you. The language of SMS will be Chinese unless I/we expressly select English language above.

## 第二部份 Part II

### 現有銀行賬戶/綜合交易服務..Existing Bank Account(s) / General Service(s)

現有銀行賬戶/綜合交易服務資料如下：Particulars of the Existing Bank Account(s)/General Service(s) are as follows:


### 附表三 Schedule 3

#### 通知事項 Notification

##### 受保障存款產品通知 Notice of protected deposit product

現謹通知 閣下，支票活期存款賬戶、儲蓄存款賬戶內的存款、年期不超過五年的定期存款(不論是否已抵押)、證券賬戶餘額、外匯孖展交易現金保證金、股票孖展賬戶保證金的現金賬餘額(只適用於私人銀行客戶)及可提早贖回遞升利率存款(所示年期不超過五年)，是符合香港的存款保障計劃保障資格的存款。

Please be informed that the deposits in Current Account, Savings Account, Time Deposit with a maturity not exceeding 5 years (regardless whether they are secured or not), Credit Balance in the Securities Account, Cash Margin in the Foreign Exchange Margin Trading Account, Cash Margin (Available Cash Balance) in the Securities Margin Account (for private banking customer(s) only) and Step-Up Callable Deposit (with an original term to maturity not exceeding 5 years) are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.

### 附表四 Schedule 4

#### 客戶自我證明 Self-Certification by Customer

##### 甲部 Part A 自我證明 - 共同匯報標準 Self-Certification – CRS

###### 重要提示：

###### Important Notes:

- 此甲部是由賬戶持有人向銀行提供的自我證明，以作自動交換財務賬戶資料用途。銀行可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一稅務管轄區的稅務當局。  
This Part A is a self-certification provided by an account holder to the Bank for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the Bank to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- 如賬戶持有人的稅務居民身分有所改變，應盡快將所有變更通知銀行。  
An account holder should report all changes in his/her tax residency status to the Bank.
- 閣下在此甲部的資料(閣下之出生地點除外)及在本協議內列出的閣下之名稱、住宅地址之城市及國家、出生日期(統稱「共同匯報標準資料」)為銀行須向稅務局申報的資料。  
Your information in this Part A (except your place of birth), your name, the city and country of your residential address and your date of birth (collectively, “CRS Information”) as stated in this Agreement are required to be reported by the Bank to the Inland Revenue Department.
- 此甲部內採用的名詞及措辭釋義可在銀行的網頁(www.hk.bankcomm.com)內找到及在銀行之分行在客戶要求時提供。  
The meanings of certain terms and expressions used in this Part A are available on the Bank’s website at www.hk.bankcomm.com and at the branch of the Bank upon request.

**警告：根據《稅務條例》第 80(2E)條，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第 3 級（即\$10,000）罰款。**

**WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000).**

###### 出生地點(可不填寫)

###### Place of Birth (Not Compulsory)

客戶 A Customer A	鎮/城市 Town/City	國家 Country
客戶 B Customer B	鎮/城市 Town/City	國家 Country

## 居留司法管轄區及稅務編號或具有等同功能的識別編號（以下簡稱「稅務編號」）

請提供以下資料，列明（a）賬戶持有人的居留司法管轄區，亦即賬戶持有人的稅務管轄區（香港包括在內）及（b）該居留司法管轄區發給賬戶持有人的稅務編號。列出所有（不限於5個）居留司法管轄區。

### Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")

Please complete the following table indicating (a) the jurisdiction of residence (including Hong Kong) where the account holder is a resident for tax purposes and (b) the account holder's TIN for each jurisdiction indicated. Indicate **all** (not restricted to five) jurisdictions of residence.

居留司法管轄區 Jurisdiction of Residence	稅務編號 TIN (如賬戶持有人是香港稅務居民，稅務編號是其香港身份證號碼。 If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number.)	如沒有提供稅務編號，填寫理由 A、B 或 C Enter Reason A, B or C if no TIN is available	如選取理由 B，解釋賬戶持有人不能取得稅務編號的原因 Explain why the account holder is unable to obtain a TIN if you have selected Reason B
<b>客戶 A Customer A</b>			
(1)			
(2)			
(3)			
(4)			
(5)			
<b>客戶 B Customer B</b>			
(1)			
(2)			
(3)			
(4)			
(5)			

理由 A – 賬戶持有人的居留司法管轄區並沒有向其居民發出稅務編號。

Reason A – The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.

理由 B – 賬戶持有人不能取得稅務編號。如選取這一理由，解釋賬戶持有人不能取得稅務編號的原因。

Reason B – The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.

理由 C – 賬戶持有人毋須提供稅務編號。居留司法管轄區的主管機關不需要賬戶持有人披露稅務編號。

Reason C – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

## 客戶聲明 Customer Declaration

本人(等)知悉及同意，銀行可根據《稅務條例》(第 112 章)有關交換財務賬戶資料的法律條文，a) 收集共同匯報標準資料及此甲部所載資料並可備存作自動交換財務賬戶資料用途及 (b) 把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港稅務局申報，從而把資料轉交到賬戶持有人的居留司法管轄區的稅務當局。

I/We acknowledge and agree that (a) the CRS Information and the information contained in this Part A is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Bank to the Inland Revenue Department of Hong Kong and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112).

本人(等)證明，就與本協議所有相關的賬戶，本人(等)是賬戶持有人。

I/We certify that I am/we are the account holder(s) of all the account(s) to which this Agreement relates.

本人(等)承諾，如情況有所改變，以致影響本人(等)的稅務居民身分，或引致共同匯報標準資料及此甲部所載的資料不正確，本人(等)會通知銀行，並會在情況發生改變後 30 日內，向銀行提交一份已適當更新的自我證明表格。

I/We undertake to advise the Bank of any change in circumstances which affects my/our tax residency status or causes the CRS Information and the information contained in this Part A to become incorrect, and to provide the Bank with a suitably updated self-certification form within 30 days of such change in circumstances.

本人(等)聲明就本人(等)所知所信，共同匯報標準資料及此甲部內所填報的所有資料和聲明均屬真實、正確和完備。

I/We declare that the CRS Information and the information given and statements made in this Part A are, to the best of my/our knowledge and belief, true, correct and complete.



**乙部 Part B 自我證明 - 外國賬戶稅務合規法案 Self-Certification – FATCA**

<p>第一節：賬戶身份認證 Section 1: Certification of account status</p> <p>a) 本人保證本人乃美國公民。I certify that I am a citizen of the United States of America ( "U.S." ).</p> <p>b) 本人保證本人乃美國聯邦稅法定義下的美國居民。 (美國居民包括任何人士 (i) 持有美國永久居民卡 ( "綠卡" ) , 或 (ii) 通過美國聯邦稅法所規定的 "居住測試" <sup>1</sup>。) I certify that I am a resident of the United States of America ("U.S.") for US federal income tax purposes. (Resident of the United States of America includes any individual who (i) holds an Alien Registration Card (a green card) or (ii) meets a US "substantial presence" <sup>1</sup> test as prescribed under the US federal income tax law.)</p>	<p><b>客戶 A Customer A</b></p> <p><input type="checkbox"/> 是 Yes    <input type="checkbox"/> 否 No</p> <p><input type="checkbox"/> 是 Yes    <input type="checkbox"/> 否 No</p>	<p><b>客戶 B Customer B</b></p> <p><input type="checkbox"/> 是 Yes    <input type="checkbox"/> 否 No</p> <p><input type="checkbox"/> 是 Yes    <input type="checkbox"/> 否 No</p>																				
<p>若您在上述任何問題中選擇“是”，請完成第二節。If you have indicated "Yes" to any of the above questions, please go to Section 2.</p>																						
<p>第二節：納稅人識別號 (Tax Identification Number, TIN) Section 2: Taxpayer Identification Number (TIN)</p> <p>c) 請提供您的納稅人識別號 <sup>2</sup>。對於個人戶，這是您的社會安全號碼。Please provide your TIN<sup>2</sup> number. For Individuals, this is your social security number (SSN).</p>	<p>社會安全號碼 Social Security Number</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;">-</td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;">-</td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> </tr> </table>				-			-				<p>社會安全號碼 Social Security Number</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;">-</td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;">-</td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> <td style="width: 20px;"> </td> </tr> </table>				-			-			
			-			-																
			-			-																

<sup>1</sup>居住: 對於任何日曆年，若您身在美國至少 (1) 31天 (在本年度內)；且 (2) 183天 (3年內，包括本年度以及本年度之前緊接的2年)，包含本年度內的所有天數，本年度之前第一年1/3的天數，以及本年度之前第二年1/6的天數；則視為通過“居住測試”。

<sup>1</sup> Substantial presence: The "substantial presence" test is generally met with respect to any calendar year if you are physically present in the U.S. for at least (1) 31 days during the current year and (2) 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting all the days you were present in the current year and 1/3 of the days you were present in the first year before the current year and 1/6 of the days you were present in the second year before the current year.

<sup>2</sup> 納稅人識別號: 若您為外籍居民，而且您沒有社會安全號碼並且沒有資格取得，您的納稅人識別號則為您的個人報稅號碼。請填寫該號碼於社會安全號碼框上。

<sup>2</sup> Taxpayer Identification Number (TIN): If you are a resident alien and you do not have and are not eligible to get a SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box

**客戶聲明 Customer Declaration**

在不抵觸當地適用的法律的情況下，本人(等)同意銀行或任何其他其本地或海外附屬機構 (統稱“**銀行集團**”) 可向本地及海外監管機構或稅務機構使用、披露、呈交或提供本人(等)的個人資料以確立本人(等)於任何司法管轄區的稅務責任。

Subject to applicable local laws, I/We hereby consent for the Bank or any of its local or overseas subsidiaries (collectively "**the Bank Group**") to use, disclose or share my/our information with local and overseas regulators or tax authorities where necessary to establish my/our tax liability in any jurisdiction.

因應本地及海外監管機構或稅務機構的要求，本人(等)同意並准許銀行集團可按適用的法律、法規和指令在本人(等)銀行戶口中扣留相關所須的款項。

Where required by local or overseas regulators or tax authorities, I/We consent and agree that the Bank Group may withhold from my/our account(s) such amounts as may be required according to applicable laws, regulations and directives.

(以下聲明僅適用閣下在第一節的任何問題中選擇“是”的情況)

(The following certification is applicable only if you are a U.S. citizen or other U.S. person (i.e. you have tick "Yes" in any of the questions in Section 1 above)

在願受作假證供的懲處下，本人(等)聲明：

Under penalty of perjury, I/we certify that:

1. 上述第二節所示的號碼是本人(等)正確的納稅人識別號；及

The number(s) shown in Section 2 above is/are my/our correct taxpayer identification number(s), and

2. \*(客戶 A) 本人毋須繳納後備預扣稅，原因是 a) 本人獲豁免繳納後備預扣稅，或 b) 國稅局並未通知本人，指因本人未能申報所有利息或股息而須繳納後備預扣稅，或 c) 國稅局已通知本人不再需要繳納後備預扣稅，及

\*(For Customer A) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

\*(客戶 B) 本人毋須繳納後備預扣稅，原因是 a) 本人獲豁免繳納後備預扣稅，或 b) 國稅局並未通知本人，指因本人未能申報所有利息或股息而須繳納後備預扣稅，或 c) 國稅局已通知本人不再需要繳納後備預扣稅，及

\*(For Customer B) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

3. 本人(等)是美國公民，或其他美國人士。

I am/We are a U.S. citizen(s) or other U.S. person(s).

(聲明說明：如閣下已獲國稅局通知閣下目前因未能在稅務申報表中申報所有利息或股息而須繳納後備預扣稅，則須刪除上文第 2 項 (以\*符號標示)。

(Note: You must cross out item 2 (marked with \*) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)

本人(等)聲明本人已閱讀且明白此乙部的所有內容，同時聲明就本人(等)所知所信，此乙部所提供的相關資料均屬真實、正確和完整。本人(等)明白銀行集團依賴此等資料以決定本人(等)的身份是否符合 FATCA 的要求 (FATCA 為一項美國稅務法律)。本人(等)有責任在提供此乙部上的資料時確保資料的準確性。銀行集團不能提供美國的稅務意見或任何關於 FATCA 或其對本人(等)的影響的意見。本人(等)需就任何稅務問題尋求專業稅務顧問的意見。

I/We declare that I/we have examined the information in this Part B and to the best of my/our knowledge and belief it is true, correct, and complete. I/We understand that the Bank Group is relying on this information and it is my/our responsibility to be accurate in giving the information in this Part B. I/We understand that the Bank Group is relying on this information for the purpose of determining my/our status in compliance with FATCA which is a U.S. tax legislation. It is my/our responsibility to be accurate in giving the information in this Part B. The Bank Group is not able to offer U.S. tax advice or any advice on FATCA or its impact on me/us. I/We should seek advice from professional tax advisor for any tax questions.

本人(等)了解，倘若此乙部所載的資料在作出時是被證明是虛假的或具誤導性的，銀行集團可能因此蒙受損失或招致損害。本人(等)同意就所有該等損失或損害對銀行集團作出彌償。

I/We acknowledge that the Bank Group may suffer loss or incur damages if the information in this Part B is or proves to be false or misleading when made. I/We agree to indemnify the Bank Group on demand for all such losses and damages.

若此乙部中的任何資料有誤，本人(等)同意於 30 日內重新提供正確的聲明書。

I/We agree that I/we will submit a new certification form within 30 days if any certification in this Part B becomes incorrect.

除為避免後備預扣稅所要求的聲明之外，美國國稅局並不需要同意此乙部的任何規定。

**The Internal Revenue Service does not require your consent to any provision of this Part B other than the certifications required to avoid backup withholding.**

## **附表五 Schedule 5**

### **客戶確認聲明 Acknowledgement by Customer**

鑒於貴行同意應本人(等)的要求：

- (i) 開立及維持在上文附表二第一部份「綜合服務項下的新增賬戶及/或服務」項下「銀行賬戶」內指定的賬戶(「**新增銀行賬戶**」)；及/或
- (ii) 提供在上文附表二第一部份「綜合服務項下的新增賬戶及/或服務」項下「綜合交易服務」內選擇的服務(「**新增綜合交易服務**」)；及/或
- (iii) 繼續維持或提供在上文附表二第二部份「現有銀行賬戶/綜合交易服務」項下指定為「現有銀行賬戶/綜合交易服務」的賬戶及/或服務(「**現有銀行賬戶/綜合交易服務**」)；

本人(等) (詳情載於上文附表一及附頁甲(如有)) 謹此同意受本協議及以下的條款約束：貴行的「綜合服務總條款」(「**總條款**」，包括其不時之修訂或更改)約束(祇要該總條款的條款是適用於新增銀行賬戶、新增綜合交易服務、現有銀行賬戶/綜合交易服務及/任何其他並未有訂明於上文附表二第二部份內，由貴行現時為本人(等)維持或提供的銀行賬戶及/或綜合交易服務)。

In consideration of your agreeing at my/our request to:

- (i) open and maintain the account(s) specified under "Bank Account(s)" of "New Account(s) and/or Service(s) under General Banking Service(s)" in Part I of Schedule 2 above (the "**New Bank Account(s)**"); and/or
- (ii) provide the service(s) selected under "General Service(s)" of "New Account(s) and/or Service(s) under General Banking Service(s)" in Part I of Schedule 2 above (the "**New General Service(s)**"); and/or
- (iii) continue to maintain or provide the account(s) and/or service(s) specified as "Existing Bank Account(s)/General Service(s)" under "Existing Bank Account(s)/General Service(s)" in Part II of Schedule 2 above (the "**Existing Bank Account(s)/General Service(s)**");

I/We (whose particulars are set out in Schedule 1 above and Separate Sheet A (if any)) hereby agree to be bound by this Agreement together with your General Terms and Conditions for Banking Services (the "**Terms**", as amended or varied from time to time) insofar as the same is applicable to the New Bank Account(s), the New General Service(s), the Existing Bank Account(s)/General Service(s) and/or any other existing bank account(s) and/or general service(s) currently maintained or provided by you for me/us (which is/are not specified in Part II of Schedule 2 above).

為免生疑問，本人(等)謹此同意，任何現時適用於現有銀行賬戶/綜合交易服務及/任何其他並未有訂明於上文附表二第二部份內的現有銀行賬戶/綜合交易服務的條款將即時被總條款的適用條款所取代。

For the avoidance of doubt, I/we hereby agree that any terms and conditions which are currently applicable to the Existing Bank Account(s)/General Service(s) and/or any other existing bank account(s)/general service(s) (which is/are not specified in Part II of Schedule 2 above) shall be replaced by applicable provisions of the Terms forthwith.

本人(等)確認及明白上文附表三「通知事項」。

I/We acknowledge and understand "Notification" that as specified in Schedule 3 above.

除非文意另有要求，否則總條款中所定義的詞語於本協議中有相同意思。

Unless the context otherwise requires, capitalized terms defined in the Terms shall have the same meaning when used herein.

本人(等)謹此同意及確認：

I/We hereby agree and confirm that:

- (a) 以上所載關於本人(等)的所有資料均是真實、完整和正確的。本人(等)承諾會立即通知貴行任何該些資料的任何改變。  
All of my/our above particulars and information are true, complete and correct and I/we undertake to advise you immediately of any changes in any of such particulars and information.
- (b) 新增銀行賬戶、現有銀行賬戶/綜合交易服務(包括，如適用，為其指定的基本或結算賬戶)及新增綜合交易服務之被授權簽字人及其簽字式樣及簽署安排將以下文內所指定的為準。  
The Authorized Signatory(ies) and his/her/their specimen signature(s) and the Agreed Signing Arrangement of the New Bank Account(s), the Existing Bank Account(s)/General Service(s) (including, where applicable, the primary or settlement Account(s) designated in respect thereof) and the New General Service(s) shall be those as specified below.
- (c) 總條款內所指的通訊地址按上文附表一所指定的為準。本人(等)謹此同意及確認，以上所提供的通訊地址及/或住宅地址及/或所有聯絡資料(包括所有電話號碼、傳真號碼及電郵地址)將會記錄於貴行內作為本人(等)最後所知的通訊地址及/或住宅地址及/或聯絡資料，並將會相應地取代該等通訊地址及/或住宅地址及/或聯絡資料的現有記錄。然而，除非本人(等)另行指示貴行，否則賬戶地址及綜合結單地址將維持不變。  
The Correspondence Address referred to in the Terms shall be that as specified in Schedule 1 above. I/We hereby agree and confirm that the Correspondence Address and/or residential address and/or all contact details (including all telephone numbers, fax number and email address) provided above will be recorded in your Bank as my/our last-known Correspondence Address and/or residential address and/or contact details and will replace existing records of such Correspondence Address and/or residential address and/or contact details accordingly. However, the Account Address and Consolidated Statement Address will remain unchanged unless I/we instruct you otherwise.
- (d) 本人(等)確認，貴行將通知本人(等)有關貴行的地址、註冊身份、將予提供服務的性質，或貴行的佣金、費用或收費的任何重大更改。  
I/We acknowledge that you will inform me/us of any material changes to your address, registration status, the nature of the services to be provided, or your commission, fees or charges.
- (e) 本人(等)確認貴行可以發出短訊至本人(等)指定的手機號碼之方式通知本人(等)交易處理情況。本人(等)亦確認，若因貴行能力控制以外的任何原因導致本人(等)無法接收有關訊息，貴行對因此而引起的一切損失、損害賠償及索償(不論何種形式)概不負責。本人(等)明白本人(等)宜自行到開戶行櫃檯或(如本人(等)可通過專線電話做交易的)透過專線電話或(如本人(等)可通過互聯網做交易的)通過互聯網查詢交易處理情況。  
I/We acknowledge that you may notify me/us the execution status of a transaction by transmitting a short message to that effect to the mobile phone no.

specified by me/us. I/We also acknowledge that in case I/we cannot receive those messages for any reason beyond your control, you will not be responsible for any losses, damages and claims of whatever nature incurred or suffered by me/us as a consequence thereof. I/We understand that it is advisable for me/us to check the execution status of a transaction by inquiring at a counter of the account opening branch or (if I/we can transact by designated telephone line) via the designated telephone line or (if I/we can transact by Internet) via Internet.

- (f) 本人(等)同意及確認,若本人(等)選擇收取綜合結單(以實物形式發出),本人(等)可能須繳付服務費用。本人(等)謹此授權貴行從任何本人(等)的賬戶扣取有關服務費用(如有)。

I/We agree and acknowledge that if I/we choose to receive consolidated statements (in physical copies), I/we may be required to pay service fees. I/We hereby authorize your Bank to debit the related services fees (if any) from any of my/our account with you.

### **只適用於申請通達理財/交銀理財服務 Applicable to application for BComBEST / BOCOM FORTUNE Services only**

本人(等)申請成為通達理財/交銀理財客戶。本人(等)並申請一張通達理財/交銀理財卡。本人(等)認知通達理財/交銀理財客戶安排及貴行向通達理財/交銀理財客戶提供的所有服務、產品、設施、利益及優惠(包括通達理財/交銀理財卡)均受貴行的「通達理財服務條款及條件」/「交銀理財服務條款及條件」監管。本人(等)確認本人(等)已獲得該等條款及條件並同意受其約束。

I/We apply to become a BComBEST / BOCOM FORTUNE Customer. I/We also apply for a BComBEST / BOCOM FORTUNE Card. I/We acknowledge that the BComBEST / BOCOM FORTUNE Customer arrangement and all services, products, facilities, benefits and privileges offered by the Bank to a BComBEST / BOCOM FORTUNE Customer (including the BComBEST / BOCOM FORTUNE Card) are governed by the Bank's "BComBEST Services Terms and Conditions"/"BOCOM FORTUNE Services Terms and Conditions". I/We confirm that I/we have been provided with a copy of such Terms and Conditions and agree to be bound by them.

### **只適用於申請保管箱服務 Applicable to application for SAFE DEPOSIT BOX(ES) Services only**

本人(等)申請成為保管箱客戶。本人(等)認知服務均受貴行的「保管箱租約」服務條款及條件」監管。本人(等)確認本人(等)已獲得該等條款及條件並同意受其約束。

I/We apply to become a SAFE DEPOSIT BOX(ES) Customer. I/We acknowledge that the arrangement for renting of safe deposit box(es), Customers are governed by the Bank's "Agreement for Renting of Safe Deposit Box(es) Services Terms and Conditions". I/We confirm that I/we have been provided with a copy of such Terms and Conditions and agree to be bound by them.

### **拒絕使用個人資料作直接促銷 Opt-out request to the use of personal data in direct marketing**

- 如閣下不希望本行在直接促銷中使用閣下的個人資料,請在方格內加上別號("✓"),本行免費提供此項安排。

You should check ("✓") this box if you do not wish the Bank to use your personal data in direct marketing, this arrangement is free of charge.

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇,並取代閣下於本申請前向本行傳達的任何選擇。

The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

請注意閣下以上的選擇適用於就本協議隨附之本行〈關於個人資料(私隱)條例致客戶的通知〉(「通知」)中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類,以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

閣下同時確認已經收取、閱讀及明白該通知。

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Notice to Customers relating to the Personal Data (Privacy) Ordinance ("the Notice") attached to this Agreement. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing. You also confirm that you have already received, read and understood the Notice.

### **簽署安排 Agreed Signing Arrangement**

簽署安排如下 Agreed Signing Arrangement shall be as follows:

- 在下文「客戶簽署」中及附頁甲(共 份)上簽署,組成客戶的人士其( )式簽名中,任何( )式即屬有效。  
The ( ) Signature(s) of the person(s) signed in "Customer Signature(s)" below and on Separate Sheet A ( copy(ies) in total) comprising the Customer, of which any ( ) will be effective.
- 在下文「客戶簽署」中及附頁甲(共 份)上簽署,組成客戶的人士以及下文及「附加被授權人簽字表格」(共 份)述及的「被授權簽字人」其( )式簽名中,任何( )式即屬有效。  
The ( ) Signature(s) of the person(s) signed in "Customer Signature(s)" below and on Separate Sheet A ( copy(ies) in total) and the "Authorized Signatory(ies)" set out below and in the "Additional Authorized Signatory(ies)" form ( copy(ies) in total), of which any ( ) will be effective.

特別指示 Special Instruction: \_\_\_\_\_  
有權按上述簽署安排簽署的各人士將被稱為「被授權簽字人」。除非簽署安排形容為與客戶的另一賬戶相同,否則並非組成客戶人士的被授權簽字人須於下文提供其資料及簽字式樣。若任何被授權簽字人乃組成客戶的人士,則其在下文「客戶簽署」中及附頁甲上的簽名即作為其於上述簽署安排中的簽字式樣。

Any person who is authorized to sign in accordance with the above Agreed Signing Arrangement shall be referred to as an "Authorized Signatory". Unless the Agreed Signing Arrangement is described as the same as that of another Account of the Customer, otherwise any Authorized Signatory who is not a person comprising the Customer shall provide his/her particulars and specimen signature below. If any Authorized Signatory is a person comprising the Customer, his/her signature in "Customer Signature(s)" below and on Separate Sheet A shall serve as his/her specimen signature for the purpose of the above Agreed Signing Arrangement.

### **被授權簽字人 Authorized Signatory(ies)**

組別 Class	被授權簽字人資料 Particulars of Authorized Signatory(ies)			簽字式樣 Specimen Signature
	全名 Full Name	英文 English		
		中文 Chinese		
	香港身份證/ 護照號碼 HKID/Passport No.	職業 Occupation		
住宅地址 Residential Address				

全名 Full Name	英文 English		
	中文 Chinese		
香港身份證/ 護照號碼 HKID/Passport No.		職業 Occupation	
住宅地址 Residential Address			

\* 若並非組成客戶人士的被授權簽字人多於兩人，請填寫「附加被授權人簽字表格」  
If there are more than two Authorized Signatories who are not persons comprising the Customer, please fill in the "Additional Authorized Signatory(ies)" form

### 客戶簽署 Customer Signature(s)

客戶 A Customer A	組別 Class	簽署 Signature
客戶 B Customer B	組別 Class	簽署 Signature

\*若客戶多於兩人，請額外人士簽署於「附頁甲」。 If the Customer consists of more than two persons, please arrange additional person(s) to sign on "Separate Sheet A".

### 銀行專用 FOR BANK USE ONLY

A/C Opening Date:			Nature	Sign Card No
Follow-Up Unit	Follow-Up Team	Customer Service Officer		
<input type="checkbox"/> Permanent Address same as Residential Address <input type="checkbox"/> Permanent Address different from Residential Address & Permanent Address Proof collected <input type="checkbox"/> Existing Customer (C.I.: _____) address proof not required <input type="checkbox"/> Special List checked (Customer) <input type="checkbox"/> Special List checked (Person(s) related to Customer) <input type="checkbox"/> Confirmed with Customer not Special List 2 / AML Name Checking* <input type="checkbox"/> Confirmed with Person(s) related to Customer not Special List 2 / AML Name Checking* <input type="checkbox"/> Cancel Internet Banking A/C No.: _____, which was opened due to Credit Card application. <input type="checkbox"/> Cancel Phone Banking A/C No.: _____, which was opened due to Credit Card application. <input type="checkbox"/> Self Cert and/or related doc collected <input type="checkbox"/> FATCA Checklist completed <input type="checkbox"/> "Consent Letter for Compliance Purposes" Collected (US Account only) * Please circle if applicable				
<input type="checkbox"/> Special List 1 <input type="checkbox"/> Special Status 1 <input type="checkbox"/> Special List 2 <input type="checkbox"/> Special Status 2 <input type="checkbox"/> AML Name Checking <input type="checkbox"/> With C09 <input type="checkbox"/> Open A/C with BNO / HKSAR Passport <input type="checkbox"/> HRISK CUS Account opening approval obtained with correct code set in the system				
Remarks:				
Manager	Checker(s)	Maker(s)	Witness	CI Confirmed By