

KGI Bank Co., Ltd., Hong Kong Branch
凱基商業銀行股份有限公司，香港分行

Account Opening Form (for Individual/Joint Account)
開戶申請書(個人/聯名帳戶適用)

FOR BANK USE
Customer ID :
客戶編號 :

Note 注意
<ul style="list-style-type: none">Please complete in Block Letter and tick where appropriate. 請以正楷填寫，並在適當的地方打勾。Any amendment should be crossed out and initialed. 任何更改必須刪劃後在旁加簽。References in this Account Opening Form to “KGI Bank” shall be construed as references to “KGI Bank Co., Ltd., Hong Kong Branch”. 於本開戶申請書凡提及「凱基銀行」，即指「凱基商業銀行股份有限公司，香港分行」。Unless otherwise provided, the defined terms in the “Terms and Conditions for Banking Service” are adopted in this Account Opening Form. 除非另有規定，本開戶申請書採納《銀行服務條款及細則》內的定義詞語。

Account/ Transaction Type(s) 帳戶／交易類別
Requested Bank Account Types 申請銀行帳戶類別
<input type="checkbox"/> Multi-Currency Savings Account (Including Time Deposit) 多種貨幣儲蓄存款帳戶(含定期存款)
<input type="checkbox"/> Multi-Currency Current Account (No cheque) 綜合貨幣往來帳戶(不設支票)
Customer Type 客戶類別
<input type="checkbox"/> Individual Account 個人帳戶
<input type="checkbox"/> Joint Account 聯名帳戶
No. of Account Holders: 聯名帳戶持有人數: _____
*Required for CNY account only: I <input type="checkbox"/> am / <input type="checkbox"/> am not a Hong Kong identity card holder. I am aware and understand that different regulations apply to accounts opened with Hong Kong Residents and non-Residents (Please see attached “Client Acknowledgement and Declarations” and “Terms and Conditions for Renminbi Account).
*開立人民幣戶口必填：本人 <input type="checkbox"/> 是 / <input type="checkbox"/> 非香港身份證持有人。本人清楚明白及了解以香港居民身份與非香港居民身份開立之帳戶皆須遵守不同的規定（請詳閱隨附的「客戶確認及聲明」及「人民幣帳戶條款及細則」）。

Personal Information 個人資料					
Sole/Primary Client 單一/主要客戶			Joint Client 聯名客戶		
Gender 性別	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女		Gender 性別	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	
English Name 英文姓名			English Name 英文姓名		
Chinese Name (if applicable) 中文姓名(如適用)			Chinese Name (if applicable) 中文姓名(如適用)		
Former Name (Please provide proof if applicable) 前用姓名 (如適用，請提供證明文件)			Former Name (Please provide proof if applicable) 前用姓名 (如適用，請提供證明文件)		
Date of Birth 出生日期	西元_____年_____月_____日 (yyyy/mm/dd 年/月/日)		Date of Birth 出生日期	西元_____年_____月_____日 (yyyy/mm/dd 年/月/日)	
Place of Birth 出生地區	City 城市		Place of Birth 出生地區	City 城市	
	Country 國家			Country 國家	
Multiple Nationalities 多重國籍	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是		Multiple Nationalities 多重國籍	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是	

Nationality 1 國籍 1		Nationality 1 國籍 1	
ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____	ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____
ID Number 證件號碼		ID Number 證件號碼	
Place of Issue 簽發地		Place of Issue 簽發地	
Nationality 2 (if any) 國籍 2 (如有)		Nationality 2 (if any) 國籍 2 (如有)	
ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____	ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____
ID Number 證件號碼		ID Number 證件號碼	
Place of Issue 簽發地		Place of Issue 簽發地	
Nationality 3 (if any) 國籍 3 (如有)		Nationality 3 (if any) 國籍 3 (如有)	
ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____	ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____
ID Number 證件號碼		ID Number 證件號碼	
Place of Issue 簽發地		Place of Issue 簽發地	
Education Level 教育程度	<input type="checkbox"/> Primary or below 小學或以下 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post-Secondary 大專 <input type="checkbox"/> University or above 大學或以上	Education Level 教育程度	<input type="checkbox"/> Primary or below 小學或以下 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post-Secondary 大專 <input type="checkbox"/> University or above 大學或以上
Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 鰥寡	Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 鰥寡

Employment Information 就業資料			
Employment Status 就業情況	<input type="checkbox"/> Full Time Employed 全職受僱 <input type="checkbox"/> Part Time Employed 兼職受僱 <input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Homemaker 家管 <input type="checkbox"/> Unemployed 待業 <input type="checkbox"/> Other (please specify) 其他 (請敘明) _____	Employment Status 就業情況	<input type="checkbox"/> Full Time Employed 全職受僱 <input type="checkbox"/> Part Time Employed 兼職受僱 <input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Homemaker 家管 <input type="checkbox"/> Unemployed 待業 <input type="checkbox"/> Other (please specify) 其他 (請敘明) _____
Occupation 職業	<input type="checkbox"/> Finance/Insurance 金融/保險 <input type="checkbox"/> Business Services 商業服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Real Estate 房地產 <input type="checkbox"/> Communications 通訊 <input type="checkbox"/> Other (please specify) 其他 (請敘明) _____	Occupation 職業	<input type="checkbox"/> Finance/Insurance 金融/保險 <input type="checkbox"/> Business Services 商業服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Real Estate 房地產 <input type="checkbox"/> Communications 通訊 <input type="checkbox"/> Other (please specify) 其他 (請敘明) _____
Name of Employer/Organization You Work For 僱主/任職單位名稱		Name of Employer/Organization You Work For 僱主/任職單位名稱	
Job Title 工作職位		Job Title 工作職位	

Annual Income (US\$) 年收入(美金)	<input type="checkbox"/> ≤ 50,000 <input type="checkbox"/> 50,001 – 100,000 <input type="checkbox"/> 100,001 – 200,000 <input type="checkbox"/> 200,001 – 300,000 <input type="checkbox"/> 300,001 – 400,000 <input type="checkbox"/> 400,001 – 500,000 <input type="checkbox"/> > 500,000	Annual Income (US\$) 年收入(美金)	<input type="checkbox"/> ≤ 50,000 <input type="checkbox"/> 50,001 – 100,000 <input type="checkbox"/> 100,001 – 200,000 <input type="checkbox"/> 200,001 – 300,000 <input type="checkbox"/> 300,001 – 400,000 <input type="checkbox"/> 400,001 – 500,000 <input type="checkbox"/> > 500,000
Ney Assets (US\$) 淨資產額(美金)	<input type="checkbox"/> ≤ 100,000 <input type="checkbox"/> 100,001 – 300,000 <input type="checkbox"/> 300,001 – 500,000 <input type="checkbox"/> 500,001 – 700,000 <input type="checkbox"/> 700,001 – 1,000,000 <input type="checkbox"/> > 1,000,000	Ney Assets (US\$) 淨資產額(美金)	<input type="checkbox"/> ≤ 100,000 <input type="checkbox"/> 100,001 – 300,000 <input type="checkbox"/> 300,001 – 500,000 <input type="checkbox"/> 500,001 – 700,000 <input type="checkbox"/> 700,001 – 1,000,000 <input type="checkbox"/> > 1,000,000

Source of Fund/Source of Wealth 資金來源/財富來源	
Initial and Ongoing Sources of funds 初始及持續資金來源	<p>(please tick more than one box, if applicable) 如適用，可勾選多於一項)</p> <p><input type="checkbox"/> Salary/Commission 薪資/佣金</p> <p><input type="checkbox"/> Business profit 商業利益 (only applicable for personal business 只適用於個人事業)</p> <p><input type="checkbox"/> Non-financial investment 非金融性投資 (例如汽車、房產) 之銷售或增值 (i.e. auto, real estate) sale or value added</p> <p><input type="checkbox"/> Financial investment return 金融性投資之報酬，請說明 please specify：</p> <p><input type="checkbox"/> Donation or inheritance 贈與或遺產，請說明 please specify：</p> <p><input type="checkbox"/> Spouse 來自於配偶，請說明 (提供全名) please specify(full name)：</p> <p><input type="checkbox"/> Other(please specify) 其他 (請敘明) _____</p>
Means of Source of Funds 資金來源方式	<p>(please tick more than one box, if applicable) (如適用，可勾選多於一項)</p> <p><input type="checkbox"/> Cash 現金</p> <p><input type="checkbox"/> Cheque 支票</p> <p><input type="checkbox"/> Wire Transfer 電匯</p> <p><input type="checkbox"/> Demand Draft 匯票</p> <p><input type="checkbox"/> Other(please specify) 其他 (請敘明) _____</p>
Origins of Source of Funds 資金來源地	<p>(please tick more than one box, if applicable) (如適用，可勾選多於一項)</p> <p><input type="checkbox"/> Hong Kong 香港</p> <p><input type="checkbox"/> Taiwan 臺灣</p> <p><input type="checkbox"/> China 中國</p> <p><input type="checkbox"/> USA 美國</p> <p><input type="checkbox"/> Other(please specify) 其他 (請敘明) _____</p>

Contact Information 聯絡資料			
Home Telephone No. 住宅電話號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>	Home Telephone No. 住宅電話號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>
Office Telephone No. 公司電話號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>	Office Telephone No. 公司電話號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>
Mobile No. 流動電話號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>	Mobile No. 流動電話號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>
Fax No. 傳真號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>	Fax No. 傳真號碼	<i>Country+Area+Number 國碼+區碼+號碼</i>
E-mail Address 電郵地址		E-mail Address 電郵地址	
Residential Address (Please fill in English address) 住宅地址 (請填寫英文地址)		Residential Address (Please fill in English address) 住宅地址 (請填寫英文地址)	
Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)		Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)	
Line 2 第 2 行 _____ (e.g. City) (例如：城市)		Line 2 第 2 行 _____ (e.g. City) (例如：城市)	
Line 3 第 3 行 _____ (e.g. Province, State) (例如：省、州)		Line 3 第 3 行 _____ (e.g. Province, State) (例如：省、州)	
Country 國家 _____	Post Code / ZIP Code 郵政編碼/郵遞區號碼 _____	Country 國家 _____	Post Code / ZIP Code 郵政編碼/郵遞區號碼 _____
Correspondence address (Please fill in English address) 通訊地址 (請填寫英文地址)		Correspondence address (Please fill in English address) 通訊地址 (請填寫英文地址)	
<input type="checkbox"/> Same as Residential Address 同住宅地址		<input type="checkbox"/> Same as Residential Address 同住宅地址	
Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)		Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)	
Line 2 第 2 行 _____ (e.g. City) (例如：城市)		Line 2 第 2 行 _____ (e.g. City) (例如：城市)	
Line 3 第 3 行 _____ (e.g. Province, State) (例如：省、州)		Line 3 第 3 行 _____ (e.g. Province, State) (例如：省、州)	
Country 國家 _____	Post Code / ZIP Code 郵政編碼/郵遞區號碼 _____	Country 國家 _____	Post Code / ZIP Code 郵政編碼/郵遞區號碼 _____

Outward Remittance Address 匯出匯款地址
<input type="checkbox"/> Same as Sole/Primary Client Residential Address 同單一/主要客戶住宅地址
<input type="checkbox"/> Same as Sole/Primary Client Correspondence address 同單一/主要客戶通訊地址

Level of Account Activity Anticipated 預期帳戶活動程度			
Purposes of Account Opening 開戶目的	<p>(please tick more than one box, if applicable) (如適用，可勾選多於一項)</p> <p> <input type="checkbox"/> Savings 儲蓄 <input type="checkbox"/> Transactional 處理交易 <input type="checkbox"/> Payroll 發薪 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Investment/Insurance 投資/保險 <input type="checkbox"/> House-hold expenses 家庭開支 <input type="checkbox"/> Property maintenance / rental expenses 支付房產/租金稅費等開支 <input type="checkbox"/> Profit /dividend distribution 利潤/股利分配 <input type="checkbox"/> Other (please specify) 其他 (請敘明) _____ </p>		
Types of Service to be Used 將使用服務類別	<p>(please tick more than one box, if applicable) 如適用，可勾選多於一項)</p> <p> <input type="checkbox"/> General Banking Services 一般銀行服務 <input type="checkbox"/> Credit Services 信貸服務 <input type="checkbox"/> Remittance Services 匯款服務 <input type="checkbox"/> Inward/Outward Bills 出入口票據 <input type="checkbox"/> Investment/Insurance 投資/保險 <input type="checkbox"/> Other (please specify) 其他 (請敘明) _____ </p>		
Anticipated Account Activities 預期帳戶活動	Particulars 詳細資料	Transaction Amount (please specify currency) 交易金額 (請敘明貨幣)	Number of Transactions 交易次數
	Total Credits per month 每月入帳總額		
	Total Debits per month 每月支帳總額		

Tax Information for Common Reporting Standard

共同匯報準則要求的稅務訊息

Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent (“TIN”) 稅務管轄區及稅務編號或具有等同功能的辨識編號(下稱「稅務編號」)	Jurisdiction of Tax Residence 稅務管轄區	TIN 稅務編號 (If you are a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card number) (如您(們)是香港稅務居民, 稅務編號是其香港身份證號碼)	Reason for no TIN 不能提供稅務編號的原因 (Reason A, B or C) (理由 A、B 或 C)	Please explain why you are unable to obtain a TIN if you have selected Reason B 如選取理由 B, 請解釋不能取得稅務編號的原因
	(1)			
	(2)			
	(3)			
	(4)			

If a TIN is unavailable, please provide the appropriate reason A, B or C:

如沒有提供稅籍編號, 必須填寫合適的理由 A、B 或 C:

Reason A - The jurisdiction where you are a resident for tax purposes does not issue TINs to its residents.

理由 A - 您(們)的居留司法管轄區並沒有向其居民發出稅務編號。

Reason B - You are unable to obtain a TIN. Explain why you are unable to obtain a TIN if you have selected this reason.

理由 B - 您(們)不能取得稅務編號。如選取這一理由, 解釋您(們)不能取得稅務編號的原因。

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.

理由 C - 您(們)毋須提供稅務編號。居留司法管轄區的主管機關不需要您(們)披露稅務編號。

Facsimile or Electronic Mail Instructions 傳真或電子郵件指示作業					
Whether to apply for fax instruction 是否申請圖文傳真指示 <input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是					
Designated Person(s) 照會人	Name 姓名	ID/Passport No. 身份證/護照號碼	電話號碼 Telephone No.		
			Country Code 國碼	Area Code 區碼	Number [Ext.(if any)] 號碼 [分機(如有)]
1					
2					
3					
4					
5					
Facsimile or Electronic Mail Authority and Indemnity 傳真或電子郵件授權及彌償書 Risk Disclosure Statement 風險披露聲明					
<p>By agreeing this Facsimile or Electronic Mail Authority and Indemnity (this “Authority and Indemnity”), you agree to accept the risks associated with instruction or direction given by way of facsimile or electronic mail which include, without limitation, the following risks: 當您(們)同意本傳真或電子郵件授權及彌償書(下稱「本授權及彌償書」)時,已同意接納包括但不限於以傳真或電子郵件方式發出指示或指令的下列風險:</p> <p>(1) Facsimile or electronic mail is not a secure and reliable means of giving instruction or direction and exposed to the risk of failure in connection with transmission system; 傳真或電子郵件並非發出指示或指令的安全可靠方式,且需承受傳輸系統故障的風險;</p> <p>(2) Instruction or direction is subject to the risk of unauthorized intercepted and unauthorized or forged alteration; and 指示或指令有可能遭到未經授權的截取及未經授權或偽造的更改之風險;及</p> <p>(3) Instruction or direction is also subject to the risk of delay in transmission or wrongful transmission to unintended recipient. 指示或指令亦存在傳輸延遲或錯誤傳輸給非預期收件人的風險。</p> <p>You are reminded to carefully read the terms and conditions before agreeing this Authority and Indemnity and are strongly advised to take independent legal advice if you consider it to be necessary. 謹此提請您(們)於同意本授權及彌償書前,應詳閱其條款及細則。強烈建議您(們),如認為有需要,應尋求獨立的法律意見。</p> <p>I/We request KGI Bank to rely upon, as originals, documents that we transmit to KGI Bank by facsimile or by e-mail and to accept and rely upon such facsimile transmitted documents or e-mail, including the attached documents thereto, I/we hereby agree that KGI Bank, in its absolute sole discretion from time to time, may accept and deem as original in all respects and for all purposes any document transmitted by facsimile transmission or by e-mail to KGI Bank that on its face bears the specimen signatures in accordance with the Account Mandate provided to KGI Bank. 我(們)要求凱基銀行信賴以傳真或電子郵件傳送予凱基銀行的文件代替原本文件之需,並接受該等傳真文件或電子郵件及其隨附之文件。我(們)謹此同意凱基銀行可不時行使其絕對酌情權,接受任何以傳真或電郵方式傳送至凱基銀行的文件,並視該文件為在各方面及就所有目的而言均為正本的文件,而該文件的表面須附有根據提供予凱基銀行的帳戶指令的簽名樣式。</p> <p>In consideration of KGI Bank, its directors, officers, staff, agents or representatives relying on such facsimile transmitted documents or e-mail, including the attached documents as provided herein, I/we hereby agree to indemnify and hold harmless KGI Bank, all of its directors, officers, staff, agents or representatives from and against any and all claims, demands, losses, judgments, damage, costs, liabilities, expenses, and payments. 鑑於凱基銀行、其董事、主管、職員、代理人或代表信賴該等傳真傳送的文件或電子郵件及其隨附之文件,我(們)謹此同意就任何及所有索賠、要求、損失、判決、損害賠償、成本、責任、費用及付款,向凱基銀行、其所有董事、主管、職員、代理人或代表作出賠償並使其免受損害。</p> <p>This Authority and Indemnity shall remain in effect without lapse until further written notice to KGI Bank by me/us. Notwithstanding the foregoing to the contrary, the indemnity provided hereunder shall survive the termination of this Authority and Indemnity. Subject to the provisions of applicable law, the indemnity herein is unconditional, and I/we hereby waive any and all defenses to the enforcement hereof. 本授權及彌償書將維持一直有效,直至我(們)以書面通知凱基銀行為止。儘管前述條文有相反的規定,本授權及彌償書在本授權及彌償書終止後仍然有效。在適用法律的規限下,本授權及彌償書項下的彌償保證是無條件的,我(們)謹此放棄強制執行本授權及彌償書的任何及所有抗辯。</p> <p>Nothing in this Authority and Indemnity shall operate so as to exclude or restrict any liability and the exclusion or restriction thereof is prohibited by the laws of Hong Kong Special Administrative Region (“Hong Kong”). 本授權及彌償書不擬免除或限制香港特別行政區政府(下稱「香港」)法律不允許免除或限制的責任。</p> <p>This Authority and Indemnity shall be governed by and construed in all respects in accordance with the laws of Hong Kong. The parties to this Authority and Indemnity irrevocably submits to the non-exclusive jurisdiction of the Hong Kong Courts but KGI Bank shall be entitled to enforce this Authority and Indemnity in courts of other competent jurisdiction as KGI Bank may select. 本授權及彌償書各方面均受香港法律管轄並按香港法律解釋。本授權及彌償書各方當事人不可撤銷地接受香港法院的非專屬管轄權所管轄,但凱基銀行有權可在凱基銀行選擇的其他有司法管轄權的法院強制執行本授權及彌償書。</p>					

Indemnity for use of Chop in lieu Manual Signature

以印章代替親筆簽署彌償書

To: KGI BANK CO., LTD., HONG KONG BRANCH (“KGI Bank”)

致：凱基商業銀行股份有限公司，香港分行（下稱「凱基銀行」）

1. I/We hereby request and authorize KGI Bank as follows:

我(們)謹此要求及授權凱基銀行：

- (1) to rely or act on, comply with, respond to and/or carry out any or all written instructions, notices, directions, requests and orders whatever nature (collectively, the “**Directions**”) in connection with or in respect of:
依據、遵從、回應及/或履行任何或所有關乎下述事宜的書面指示、通告、指引、要求及指令（統稱「**指示**」）並按指示行事，不論指示屬任何性質：
 - (a) any or all my/our accounts (the “**Accounts**”) and/or the services provided by KGI Bank to me/us (the “**Services**”); and
任何或所有我(們)的帳戶（下稱「**帳戶**」）及/或由凱基銀行提供予我(們)的服務（下稱「**服務**」）；及
 - (b) all matters whatsoever arising from or touching upon the mandates, agreements, contracts and undertakings regarding the Accounts and/or the Services, including (but not limited to) the opening of further accounts of any type and the closure, cessation or termination of any or all of the Accounts and/or the Services;
從與有關帳戶及/或服務的授權書、協議書、合同書及承諾書所引起或觸及的所有事宜，包括（但不限於）開設任何種類的其他帳戶，結束、停止或終止任何或所有帳戶及/或服務；
- (2) to debit the Accounts any transfer, payment or withdrawal to be made by KGI Bank pursuant to any Directions of whatever nature concerning any or all of the Accounts and/or the Services; or
如凱基銀行依據關乎任何或所有帳戶及/或服務的任何指引（不論屬任何性質）而作出轉帳、付款或提款，在帳戶中記欠所涉款項；或
- (3) to render, perform or operate the Services pursuant to any Directions of whatever nature,
依據任何指示（不論屬任何性質），提供、履行或作出服務，
so long as any such Direction bears an impression of chop or seal (the “**Authorized Impression**”) of mine/ours or person(s) authorized to operate the Accounts and/or give instruction in relation to the Services.
假使任何該等指示載有我(們)或被授權操作帳戶及/或就服務發出指示的人士的圖章或印章的印記（下稱「**獲授權印章**」）。

2. In the absence of contrary instructions in writing duly signed by me/us and accepted by KGI Bank, the instructions herein shall apply to each of the Accounts and/or Services.

倘若沒有我(們)妥為簽署及為凱基銀行接受，並以書面形式發出的相反指示，本彌償書內的指示應適用於每一個帳戶及/或使用的每一項服務。

3. In consideration of KGI Bank's acceptance of my/our instructions herein, I/we hereby irrevocably and unconditionally agree with and undertake to KGI Bank that:

鑑於凱基銀行接受我(們)在本彌償書內指示，我(們)謹此不可撤銷地及無條件地與凱基銀行協議及承諾如下：

- (1) the Authorized Impression by itself, by whomsoever affixed, shall be sufficient authority for any transfer, payment or withdrawal from or transaction or operation of whatever nature concerning the Accounts and/or the Services and shall be conclusively binding on me/us;
針對關乎帳戶及/或服務的任何轉帳、付款、提款、交易或運作（不論屬任何性質）而言，單憑獲授權印章本身（無論由誰蓋上）即構成足夠的授權，並對我(們)具有定論性的約束力；
- (2) KGI Bank may refuse to accept any Directions if any of KGI Bank's rules, regulations or conditions (the “**Rules**”) governing the Accounts or the terms and conditions of the agreements or contracts (the “**Service Agreements**”) regulating the Services for the time being in force shall not be complied with or otherwise observed;
凱基銀行可以拒絕接受任何指示，倘若該等指示不遵從或遵守任何當時有效的凱基銀行作為規管帳戶而訂立的章則、規例或細則（下稱「**章則**」）及凱基銀行作為規管服務而訂立的協議書或合同書的條款及細則（下稱「**服務協議書**」）；
- (3) if there is any inconsistency between:
倘若：
 - (a) the Rules or the terms and conditions of the Service Agreements; and
章則或服務協議書的條款及細則；及
 - (b) the terms of this Indemnity, the terms of this Indemnity shall prevail to the extent of such inconsistency;
本彌償書的條款有任何不相符的地方，在該不相符的地方以本彌償書的條款為準；
- (4) KGI Bank shall have no obligation to verify whether:
凱基銀行並無責任去證實：
 - (a) the Authorized Impression is genuine or forged; or
獲授權印章是否真實或曾被偽造；或
 - (b) the Authorized Impression has been affixed with my/our authority and/or knowledge; or
獲授權印章的蓋印是否已獲我(們)的授權及/或已為我(們)所知悉；或
 - (c) the Directions have been duly authorized by me/us;
任何指引是否已獲我(們)妥為授權；
- (5) I/we shall assume full responsibility for all risks and losses of whatever nature involved in or caused or occasioned by operating the Accounts and/or the Services by means of the Authorized Impression in lieu of manual signatures;

我(們)對於以蓋印獲授權印章形式代替我(們)的親筆簽署形式運作帳戶及/或服務所涉及、導致或引起的所有風險及損失，將承擔全部責任；

- (6) I/we shall promptly notify KGI Bank in writing if at any time the Authorized Impression shall be lost or stolen or I/we shall become aware or have reasonable ground to believe or to suspect that the Authorized Impression may be subject to unauthorized use and that KGI Bank shall not be responsible for allowing the Accounts and/or Services to be operated by any Directions before KGI Bank has had a reasonable opportunity to respond after KGI Bank had received such notice;

倘若在任何時候，獲授權印章遺失或被竊，或我(們)知道或有合理的理由相信或懷疑獲授權印章可能被用作非法用途，則我(們)將立刻以書面通知凱基銀行有關的事宜。若凱基銀行在其收到前述通知之後，但在其有合理機會作出回應之前，容許帳戶及/或服務按任何指示運作，則凱基銀行毋須對之負上責任；

- (7) KGI Bank shall not be liable for any loss or damage sustained or suffered by me/us whatsoever arising out of its acceptance of or acting upon the Directions; and

凱基銀行對其接受指示，或按該等指示行事，而招致我(們)的任何損失或損害，毋須負責；及

- (8) I/we shall hold KGI Bank harmless and keep KGI Bank fully indemnified against all actions, proceedings, suits, losses, damage, claims, expenses (legal and otherwise), interests, costs and charges whatsoever which may be brought against KGI Bank or suffered or incurred by KGI Bank howsoever arising out of KGI Bank's acceptance of or acting upon the Directions.

倘若凱基銀行因接受指示及按該等指示行事，而導致對凱基銀行遭受或使凱基銀行招致任何行動、法律程序、訴訟、損失、償損害賠償、索償、開支（法律或其他）、利息、成本及費用，我(們)保證凱基銀行不致蒙受損害並對凱基銀行作出全面彌償。

4. KGI Bank is authorized to debit any of my/our accounts with KGI Bank in discharge of my/our liability to KGI Bank hereunder.

我(們)授權凱基銀行在任何我(們)於凱基銀行的帳戶中記欠，以解除我(們)於本彌償書項下對凱基銀行的責任。

5. In this Indemnity, unless the context otherwise requires, words denoting the singular shall include the plural and vice versa. 在本彌償書內，除非文意另有所指，顯示單數的文字亦包含複數，相反亦然。

6. This Indemnity shall be binding upon my/our successor, personal representative and person lawfully acting on my/our behalf and binding notwithstanding any change in KGI Bank's constitution.

在本彌償書將對我(們)的繼承人、遺產代理人及合法地代表我(們)行事的人士具約束力，即使凱基銀行的組織架構有任何改變。

7. This Indemnity shall be governed by and construed in all respects in accordance with the laws of Hong Kong. The parties to this Indemnity irrevocably submit to the non-exclusive jurisdiction of the Hong Kong Courts but KGI Bank shall be entitled to enforce this Indemnity in courts of other competent jurisdiction as KGI Bank may select.

本彌償書各方面均受香港法律管轄並按香港法律解釋。本彌償書各方當事人不可撤銷地接受香港法院的非專屬管轄權所管轄，但凱基銀行有權可在凱基銀行選擇的其他有司法管轄權的法院強制執行本彌償書。

Important Notice/Disclosure of Deposit Protection Scheme

「存款保障計劃」重要披露/通知

KGI Bank Co., Ltd., Hong Kong Branch (“**KGI Bank**”) is a member of the Deposit Protection Scheme in Hong Kong (“**DPS**”). Eligible deposits taken by KGI Bank are protected by DPS up to a limit of HK\$800,000 per depositor.

凱基商業銀行股份有限公司，香港分行（下稱「**凱基銀行**」）是香港存款保障計劃（下稱「**存保計劃**」）的成員，存放於凱基銀行合資格存款受存保計劃保障，最高保障額為每名存款人八十萬港元。

The following types of deposits held with KGI Bank are protected by DPS:

存放於凱基銀行的受存保計劃保障存款：

- deposits in savings accounts 儲蓄存款戶口存款
- deposits in current accounts 往來戶口存款
- time deposits (with a maturity not exceeding five years) 定期存款（年期五年或以下）
- deposits denominated in Hong Kong Dollars, Renminbi or other currencies 以港幣、人民幣或其他貨幣的存款
- deposits in personal, joint* and company accounts 個人、聯名*及公司帳戶的存款
- secured deposits 用作抵押的存款

*Holders of a joint account are deemed to have an equal share in the affected deposits.

聯名帳戶持有人會被視為於有關存款中佔有相等的份額

The following types of deposits are not protected by DPS:

下列存款類別不受存保計劃保障：

- offshore deposits 離岸存款
- structured deposits 結構性存款
- bearer certificates of deposit 不記名存款證
- time deposits (with a maturity longer than five years) 定期存款(年期超過五年)
- non-deposit products (such as bonds, stocks, warrants, mutual funds, unit trusts, insurance policies and virtual assets) 非存款類產品(如債券、股票、窩輪、互惠基金、單位信託基金、保險產品和虛擬資產)
- deposits held for the account of the Exchange Fund 為外匯基金帳戶持有的存款
- deposits held or owned by an “Excluded person”* 「豁除人士」*所持有或擁有的存款

* “Excluded person” includes authorized institutions, foreign banks, members of the KGI Financial Holding Co., Ltd. and the senior management, controller and directors of KGI Bank or any other member of the KGI Financial Holding Co., Ltd.

* 「豁除人士」包括認可機構、外地銀行、凱基金控成員及凱基銀行或其他凱基金控其下高級行政人員、控權人和董事。

If you would like to have more information on DPS, please visit the website of Hong Kong Protection Board at www.dps.org.hk, or contact our branch at (852) 2746 8588.

如您(們)欲進一步了解存保計劃詳細資料，請瀏覽香港存款保障委員會網址：www.dps.org.hk，或致電本行(852)2746 8588。

Acknowledgements and Declarations

確認及聲明

1. I/We have carefully read, fully understood and completely agreed to be bound by the contents of this Account Opening Form. I/We confirm that information given by me/us in this Account Opening Form is true, correct, updated and complete in all respects. I/We further undertake to notify KGI Bank forthwith in the form prescribed by KGI Bank in case of any change of any such information.
我(們)已詳閱、充分理解及完全同意遵守本開戶申請書內容。我(們)確認於本開戶申請書中由我(們)所提供的資料於各方面均屬真實、正確、最新且完整的資料。如該等資料有任何變更，我(們)進一步承諾將即時以凱基銀行規定的方式通知凱基銀行。
2. I/We have been invited to ask questions and take independent professional advice on this Account Opening Form if I/we consider it to be necessary.
我(們)已被告知如有需要可對本開戶申請書提出問題，以及尋求獨立的專業意見。
3. I/We have carefully read, fully understood and completely agreed to be bound by the following documents provided by KGI Bank and receipt thereof is acknowledged:
我(們)已詳閱、充分理解及完全同意遵守凱基銀行提供的下列文件內容，並確認已收到該等文件：
 - Terms and Conditions for Banking Service
銀行服務條款及細則
 - Terms and Conditions for Renminbi Account (if applicable)
人民幣帳戶條款及細則 (如適用)
 - Notice to Clients relating to the Collection and Processing of Personal Data
關於收集和處理個人資料致客戶的通知
 - Facsimile or Electronic Mail Authority and Indemnity
傳真或電子郵件授權及彌償書
 - Indemnity for use of Chop in lieu of Manual Signature
以印章代替親筆簽署彌償書
 - Important Notice/Disclosure of Deposit Protection Scheme
「存款保障計劃」重要披露/通知
4. By using the services provided by KGI Bank, I/we acknowledge and consent that KGI Bank may transfer customer data outside Hong Kong to the jurisdictions where the service providers of KGI Bank may be located. The overseas jurisdictions include Taiwan, where the Head Office of KGI Bank is located. Such transfers will comply with all applicable data protection laws, and safeguards will be implemented to secure the privacy of data.
透過使用凱基銀行的服務，即表示我(們)確認並同意凱基銀行可將客戶資料轉移到香港以外凱基銀行之服務供應商所在的司法管轄區。這些司法管轄區包括臺灣，即凱基銀行之總行的所在地。而此等資料轉移將遵守所有適用的資料保護法規，並將採取嚴密保護措施來保護相關的資料的隱私。
5. I/We understand, acknowledge and agree that the personal data and information of me/us and the transaction record(s) may be disclosed to the competent authority of other jurisdictions including, without limitation, the competent authority of Taiwan and US where the circumstances require.
我(們)理解、確認及同意，我(們)之個人資料及交易紀錄可能會被披露予其他司法管轄區的主管當局（包括但不限於臺灣及美國主管當局）。
6. In the event of any inconsistency in interpretation or meaning between the Chinese and English versions of this Account Opening Form, that the English version shall prevail.
若本開戶申請書的中英兩種語言版本之間於解釋或含義上有不一致之處，應以英文版本為準。
7. **Opt-out from the use of personal data in direct marketing**
選擇拒絕使用個人資料進行直接促銷
(Please refer to “Notice to Clients relating to the Collection and Processing of Personal Data” 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.
請參閱《關於收集和處理個人資料致客戶的通知》，以瞭解在直接促銷中可能使用的個人資料類型，以及可能向哪些類別的人士提供您(們)的個人資料以供其使用於直接促銷。)

☐ I/We do not agree with the use and provision of my/our personal data for direct marketing purpose as set out above in the Personal Information Collection Notice (see “Use and provision of personal data in direct marketing”) and do not wish to receive any promotional and direct marketing materials.

我(們)不同意根據以上個人資料收集通知（參閱“為直接促銷目的而使用個人資料”部分）為直接促銷之目的而使用和提供我(們)的個人資料，亦不希望接收任何推廣及直接促銷材料。

Signature of Sole/Primary Client 單一/主要客戶簽署

Name 姓名

ID/Passport Number

身份證/護照號碼

Date 日期

Signature of Joint Client 聯名客戶簽署

Name 姓名

ID/Passport Number

身份證/護照號碼

Date 日期

WITNESS 對保資訊

簽署：

姓名：

日期：

對保地點：

公司/機構名稱：

印鑑卡 SIGNATURE CARD	
For Bank Account 銀行帳戶	
Account Name 帳戶名稱：	Cust ID 客戶編號：
All Incidental Document Signing Arrangement 立約簽署安排	
Specimen Signature/ Authorized Impression 簽字／獲授權印記式樣	
Transaction Signing Arrangement 交易簽署安排	
<input type="checkbox"/> Any ____ of ____ / 共 ____ 式憑 ____ 式有效 <input type="checkbox"/> Other 其他 _____	
	WITNESS 對保資訊
	簽署： 姓名： 日期： 對保地點： 公司/機構名稱：
	Open /Effective date 開戶 /生效日期：
	Change/Revocation date 變更 /註銷日期：
(1)	(2)
Name 姓名	Name 姓名
ID / Passport No. 身分證／護照號碼	ID / Passport No. 身分證／護照號碼
Telephone No. 電話	Telephone No. 電話
(3)	(4)
Name 姓名	Name 姓名
ID / Passport No. 身分證／護照號碼	ID / Passport No. 身分證／護照號碼
Telephone No. 電話	Telephone No. 電話
注意: Cross out blank space(s) 空格處請斜線劃除	

FOR BANK USE ONLY 銀行專用

客戶經理：_____

員編：_____

作業經辦：_____

日期：_____

作業覆核：_____

日期：_____

開戶日期：_____

Appendix 1 Supplemental Information for Joint Client

附件 1 聯名客戶補充資料表

Personal Information 個人資料					
Joint Client 3 聯名客戶 3			Joint Client 4 聯名客戶 4		
Gender 性別	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女		Gender 性別	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	
English Name 英文姓名			English Name 英文姓名		
Chinese Name (if applicable) 中文姓名(如適用)			Chinese Name (if applicable) 中文姓名(如適用)		
Former Name (Please provide proof if applicable) 前用姓名 (如適用，請提供證明文件)			Former Name (Please provide proof if applicable) 前用姓名 (如適用，請提供證明文件)		
Date of Birth 出生日期	西元_____年_____月_____日 (yyyy/mm/dd 年/月/日)		Date of Birth 出生日期	西元_____年_____月_____日 (yyyy/mm/dd 年/月/日)	
Place of Birth 出生地區	City 城市		Place of Birth 出生地區	City 城市	
	Country 國家			Country 國家	
Multiple Nationalities 多重國籍	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是		Multiple Nationalities 多重國籍	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是	
Nationalities 1 國籍 1			Nationalities 1 國籍 1		
ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____		ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____	
ID Number 證件號碼			ID Number 證件號碼		
Place of Issue 簽發地			Place of Issue 簽發地		
Nationality 2 (if any) 國籍 2 (如有)			Nationality 2 (if any) 國籍 2 (如有)		
ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____		ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____	
ID Number 證件號碼			ID Number 證件號碼		
Place of Issue 簽發地			Place of Issue 簽發地		
Nationality 3 (if any) 國籍 3 (如有)			Nationality 3 (if any) 國籍 3 (如有)		
ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____		ID Type 證件類別	<input type="checkbox"/> ID Card 身份證 / <input type="checkbox"/> Passport 護照 / <input type="checkbox"/> Other 其他_____	
ID Number 證件號碼			ID Number 證件號碼		
Place of Issue 簽發地			Place of Issue 簽發地		
Education Level 教育程度	<input type="checkbox"/> Primary or below 小學或以下 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post-Secondary 大專 <input type="checkbox"/> University or above 大學或以上		Education Level 教育程度	<input type="checkbox"/> Primary or below 小學或以下 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post-Secondary 大專 <input type="checkbox"/> University or above 大學或以上	
Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 鰥寡		Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 鰥寡	

Employment Information 就業資料			
Employment Status 就業情況	<input type="checkbox"/> Full Time Employed 全職受僱 <input type="checkbox"/> Part Time Employed 兼職受僱 <input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Homemaker 家管 <input type="checkbox"/> Unemployed 待業 <input type="checkbox"/> Other(please specify) 其他 (請敘明) _____	Employment Status 就業情況	<input type="checkbox"/> Full Time Employed 全職受僱 <input type="checkbox"/> Part Time Employed 兼職受僱 <input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Homemaker 家管 <input type="checkbox"/> Unemployed 待業 <input type="checkbox"/> Other(please specify) 其他(請敘明) _____
Occupation 職業	<input type="checkbox"/> Finance/Insurance 金融/保險 <input type="checkbox"/> Business Services 商業服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Real Estate 房地產 <input type="checkbox"/> Communications 通訊 <input type="checkbox"/> Other(please specify) 其他 (請敘明) _____	Occupation 職業	<input type="checkbox"/> Finance/Insurance 金融/保險 <input type="checkbox"/> Business Services 商業服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Real Estate 房地產 <input type="checkbox"/> Communications 通訊 <input type="checkbox"/> Other(please specify) 其他(請敘明) _____
Name of Employer/Organization You Work For 僱主/任職單位名稱		Name of Employer/Organization You Work For 僱主/任職單位名稱	
Job Title 工作職位		Job Title 工作職位	
Annual Income (US\$) 年收入(美金)	<input type="checkbox"/> ≤ 50,000 <input type="checkbox"/> 50,001 – 100,000 <input type="checkbox"/> 100,001 – 200,000 <input type="checkbox"/> 200,001 – 300,000 <input type="checkbox"/> 300,001 – 400,000 <input type="checkbox"/> 400,001 – 500,000 <input type="checkbox"/> > 500,000	Annual Income (US\$) 年收入(美金)	<input type="checkbox"/> ≤ 50,000 <input type="checkbox"/> 50,001 – 100,000 <input type="checkbox"/> 100,001 – 200,000 <input type="checkbox"/> 200,001 – 300,000 <input type="checkbox"/> 300,001 – 400,000 <input type="checkbox"/> 400,001 – 500,000 <input type="checkbox"/> > 500,000
Ney Assets (US\$) 淨資產額(美金)	<input type="checkbox"/> ≤ 100,000 <input type="checkbox"/> 100,001 – 300,000 <input type="checkbox"/> 300,001 – 500,000 <input type="checkbox"/> 500,001 – 700,000 <input type="checkbox"/> 700,001 – 1,000,000 <input type="checkbox"/> > 1,000,000	Ney Assets (US\$) 淨資產額(美金)	<input type="checkbox"/> ≤ 100,000 <input type="checkbox"/> 100,001 – 300,000 <input type="checkbox"/> 300,001 – 500,000 <input type="checkbox"/> 500,001 – 700,000 <input type="checkbox"/> 700,001 – 1,000,000 <input type="checkbox"/> > 1,000,000

Contact Information 聯絡資料			
Home Telephone No. 住宅電話號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼	Home Telephone No. 住宅電話號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼
Office Telephone No. 公司電話號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼	Office Telephone No. 公司電話號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼
Mobile No. 流動電話號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼	Mobile No. 流動電話號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼
Fax No. 傳真號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼	Fax No. 傳真號碼	<i>Country+Area+Number</i> 國碼+區碼+號碼
E-mail Address 電郵地址		E-mail Address 電郵地址	
Residential Address (Please fill in English address) 住宅地址 (請填寫英文地址)		Residential Address (Please fill in English address) 住宅地址 (請填寫英文地址)	
Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)		Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)	
Line 2 第 2 行 _____ (e.g. City) (例如：城市)		Line 2 第 2 行 _____ (e.g. City) (例如：城市)	

<div>Line 3 第 3 行 _____ (e.g. Province, State) (例如:省、州)</div> <div>Country _____ Post Code / ZIP Code _____ 國家 _____ 郵政編碼/郵遞區號碼 _____</div>	<div>Line 3 第 3 行 _____ (e.g. Province, State) (例如:省、州)</div> <div>Country _____ Post Code / ZIP Code _____ 國家 _____ 郵政編碼/郵遞區號碼 _____</div>
<div>Correspondence address (Please fill in English address) 通訊地址 (請填寫英文地址)</div> <div><input type="checkbox"/> Same as Residential Address 同住宅地址</div> <div>Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)</div> <div>Line 2 第 2 行 _____ (e.g. City) (例如:城市)</div> <div>Line 3 第 3 行 _____ (e.g. Province, State) (例如:省、州)</div> <div>Country _____ Post Code / ZIP Code _____ 國家 _____ 郵政編碼/郵遞區號碼 _____</div>	<div>Correspondence address (Please fill in English address) 通訊地址 (請填寫英文地址)</div> <div><input type="checkbox"/> Same as Residential Address 同住宅地址</div> <div>Line 1 第 1 行 _____ (e.g. Suite, Floor, Building, Street, District) (例如：室、樓層、大廈、街道、地區)</div> <div>Line 2 第 2 行 _____ (e.g. City) (例如:城市)</div> <div>Line 3 第 3 行 _____ (e.g. Province, State) (例如:省、州)</div> <div>Country _____ Post Code / ZIP Code _____ 國家 _____ 郵政編碼/郵遞區號碼 _____</div>