

個人帳戶/聯名帳戶 銀行服務申請書 (填寫範本)
Personal Account / Joint Account Opening Form

銀行專用	帳號 A/C NO.
For Bank Use Only	

新開戶 (New Application) 帳戶資料變更 (Amendment)

注意：請用正楷填寫、在適當方格內加“V”號 Note : Please use BLOCK LETTERS and tick where appropriate

■ 表一：個人帳戶/聯名帳戶主申請人 Form One: for Applicant of Personal Account/Major Applicant of Joint Account

● **Part A 個人資料 Personal Information**

如為申請聯名戶，請填寫聯名人資料 Please fill in the following information for Joint Account application :

✓ 聯名人 1 姓名 Name of Joint A/C Holder1 _____ 與主申請人之關係 Relationship with Major Applicant : _____
 聯名人 2 姓名 Name of Joint A/C Holder2 _____ 與主申請人之關係 Relationship with Major Applicant : _____

* 請注意：聯名人需另填銀行資料表二 Joint A/C Holders should fill in Information Form Two.

身份證明文件資料 Identification Documents	<input checked="" type="checkbox"/> 臺灣身分證 Taiwan Identify Card / 證件號碼 ID Number: <u>A123456789</u>
	<input type="checkbox"/> 香港身分證 Hong Kong Identify Card / 證件號碼 ID Number: _____
	<input checked="" type="checkbox"/> 護照 Passport/簽發國家 Issuing Country: <u>Taiwan</u> / 證件號碼 Passport Number: <u>30123456</u>
	<input checked="" type="checkbox"/> 其他 Others: <u>台胞證 : 0123456</u>
英文全名 Full Name in English	<input checked="" type="checkbox"/> 先生 Mr. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 小姐 Miss Surname Given Name 英文別名 A.K.A (Alias) <u>CHEN</u> <u>TAI MAN</u>
中文姓名 Name in Chinese	姓 名 出生日期 <u>陳</u> <u>大文</u> <u>19800101</u> 年 yyyy 月 mm 日 dd
多重國籍 Multi-Nationality	<input type="checkbox"/> 是 Yes <input checked="" type="checkbox"/> 否 No 出生國家 Country of Birth <u>台灣</u>
國籍 Nationality	<u>台灣</u> 國籍 2 (如有) Other Nationality (if any) 國籍 3 (如有) Other Nationality (if any)

● **Part B 聯絡資料 Contact Information**

聯絡電話/傳真 Contact TEL/FAX No	[國碼 Country] [區碼 Area] [號碼 Number] 公司(O): <u>886-2-12345678</u>	[國碼 Country] [區碼 Area] [號碼 Number] 傳真(F): _____
	[國碼 Country] [區碼 Area] [號碼 Number] 手機(M): <u>886-912345678</u>	[國碼 Country] [區碼 Area] [號碼 Number] 住家(H): _____
電郵地址 Email Address	<u>alexchen@yahoo.com.tw</u>	
永久地址/戶籍地址 Permanent Address * 需提供地址證明 Address proof is required	<input checked="" type="checkbox"/> 自置 Own <input type="checkbox"/> 租賃 Rent <input type="checkbox"/> 其他 Others : 中文: <u>台北市中山區一德路一段 111 號 1 樓</u> English: <u>1F, No. 111, Sec. 1, Bade Rd., Chungshan District, Taipei City</u> 國家 Country: <u>台灣</u> 郵遞編號 Postal code: _____	
居住地址 Residential Address * 需提供地址證明 Address proof is required	<input checked="" type="checkbox"/> 同永久地址/戶籍地址 Same as Permanent Address <input type="checkbox"/> 地址如下 Address as specified below : <input type="checkbox"/> 自置 Own <input type="checkbox"/> 租賃 Rent <input type="checkbox"/> 其他 Others : 中文: _____ English: _____ 國家 Country: _____ 郵遞編號 Postal code: _____	

B 欄 Part B	商號/合夥名稱 Business Name		設立日期 Date of Registration	
	營業地址 Business Address		設立地 Incorporation Place	
	個人行業累計年資 Years of Industrial Experience Accumulated		商業登記號碼 Business Registration No	
	年營業獲利(美金) Annual Income (USD)	<input type="checkbox"/> Below 100,000 以下 <input type="checkbox"/> 100,000~200,000 <input type="checkbox"/> 200,001~300,000 <input type="checkbox"/> 300,001~400,000 <input type="checkbox"/> 400,001~500,000 <input type="checkbox"/> 500,001~800,000 <input type="checkbox"/> 800,001~1,000,000 <input type="checkbox"/> 1,000,001~3,000,000 <input type="checkbox"/> above 3,000,000 以上		
	行業/業務性質 Industry Type & Business Nature	<input type="checkbox"/> 製造 Manufacturing <input type="checkbox"/> 進出口 Import/Export <input type="checkbox"/> 批發 Wholesale <input type="checkbox"/> 零售 Retail * 請續填主營產品(可複選) <input type="checkbox"/> 電子零件 Electronic Parts <input type="checkbox"/> 貴金屬/珠寶 Precious Stones /Jewelry <input type="checkbox"/> 藝術品 Fine Arts <input type="checkbox"/> 軍火武器 Armaments / Weapon <input type="checkbox"/> 原油 Crude Oil <input type="checkbox"/> 其他(請詳述) Others (please specify): _____ <input type="checkbox"/> 建築 Architecture <input type="checkbox"/> 工程 Construction <input type="checkbox"/> 通訊 Communications <input type="checkbox"/> 工業 Industrial <input type="checkbox"/> 科學及資訊科技 Science & Technology <input type="checkbox"/> 專業教育/學校 Vocational Education /Schools <input type="checkbox"/> 商用服務 Business Services <input type="checkbox"/> 個人/家居服務 Personal & Household Services <input type="checkbox"/> 醫療服務 Medical Services <input type="checkbox"/> 銀行/證券/保險業 Bank / Securities /Insurance <input type="checkbox"/> 政府機構 Government Organization <input type="checkbox"/> 公用事業 Public Services / Utilities <input type="checkbox"/> 交通運輸 Transport <input type="checkbox"/> 物流倉儲 Logistics & Warehousing <input type="checkbox"/> 旅遊業 Travel & Tourism <input type="checkbox"/> 酒店/旅館 Hotel/Boarding Houses <input type="checkbox"/> 餐飲 Restaurants <input type="checkbox"/> 娛樂/賭場/博彩 Entertainment/Casino/Lottery <input type="checkbox"/> 當舖 Pawn Shop <input type="checkbox"/> 信託業 Trust <input type="checkbox"/> 法律 Law Firm/ Lawyer <input type="checkbox"/> 會計/記帳業 Accounting Firm/Book-Keeper <input type="checkbox"/> 保險證券業經紀/代理人 Insurance/Security Intermediary (Agent/Broker) <input type="checkbox"/> 財務顧問/投資顧問 Financial/Investment Advisory <input type="checkbox"/> 地產仲介 Real Estate <input type="checkbox"/> 非銀行之金錢服務經營者匯兌商/找換店 (Money Service Provider/ Remitter/ Exchange) <input type="checkbox"/> 慈善團體/非營利機構/財團法人 Charity/ Non-Government Organization / Foundation <input type="checkbox"/> 其他(請詳述) Others (please specify): _____		

● Part D 預計帳戶活動 Anticipated Account Activities

約估每月匯入筆數 Number of incoming wire per month	<input checked="" type="checkbox"/> 1~5 <input type="checkbox"/> 6~10 <input type="checkbox"/> 11~20 <input type="checkbox"/> 20~more 以上
約估每月匯入金額(美元) Amount(in USD) of incoming wire per month	<input checked="" type="checkbox"/> Below 30,000 以下 <input type="checkbox"/> 30,001~50,000 <input type="checkbox"/> 50,001~100,000 <input type="checkbox"/> 100,001~200,000 <input type="checkbox"/> 200,001~300,000 <input type="checkbox"/> above 300,000 以上
約估每月匯出筆數 Number of outgoing wire per month	<input checked="" type="checkbox"/> 1~5 <input type="checkbox"/> 6~10 <input type="checkbox"/> 11~20 <input type="checkbox"/> 20~more 以上
約估每月匯出金額(美元) Amount(in USD) of outgoing wire per month	<input checked="" type="checkbox"/> Below 30,000 以下 <input type="checkbox"/> 30,001~50,000 <input type="checkbox"/> 50,001~100,000 <input type="checkbox"/> 100,001~200,000 <input type="checkbox"/> 200,001~300,000 <input type="checkbox"/> above 300,000 以上
初次及持續之帳戶資金來源 Source of Fund of the Account (可複選 tick where appropriate)	<input checked="" type="checkbox"/> 工作收入 Salary/Bonus/Service Fees/Commission <input type="checkbox"/> 投資收益 Return on Investment <input checked="" type="checkbox"/> 自有儲蓄 Savings <input type="checkbox"/> 資產繼承 Family assets heritage <input type="checkbox"/> 出售資產 Asset Sales <input type="checkbox"/> 由配偶給予的收入 From spouse <input type="checkbox"/> 商業/公司收益 Business/Company revenue <input type="checkbox"/> 其他 Others(請說明 Please specify) :
在香港開戶的原因 Reasons for Setting Up Account in Hong Kong (可複選 tick where appropriate)	<input checked="" type="checkbox"/> 儲蓄/定存 Savings <input type="checkbox"/> 薪酬 Salary/Bonus <input type="checkbox"/> 償還貸款 Loan Repayment <input type="checkbox"/> 移民 Immigration <input type="checkbox"/> 升學 Study <input checked="" type="checkbox"/> 投資香港的股票/其他投資/購買保險 Invest in Hong Kong Equity/ other investments /Insurance policy <input type="checkbox"/> 支付在香港的家庭開支 House-hold expenses in Hong Kong <input type="checkbox"/> 經常到訪香港支付香港的開支 Expenses for Frequent Visit to Hong Kong <input type="checkbox"/> 在香港擁有房產/支付租金稅費等開支 Hong Kong property maintenance / rental expenses, etc. <input type="checkbox"/> 其他 Others(請說明 Please specify) :

● Part E 帳戶授權書 Account Mandate

I) 個人帳戶授權書 Individual Account Mandate

1. 本人/吾等(下開簽署人)同意聘用永豐商業銀行股份有限公司(成立於台灣的股份有限公司)(「貴行」)提供服務並委任貴行為本人的銀行，受限於貴行的帳戶一般條款及條件(「條款」)及不時生效以管限帳戶及銀行服務的操作及運作的有關規則。本人/吾等已接獲該條款及有關規則的文本並同意受其約束。
2. 本人/吾等在貴行開立及持續一個或多個採用本人/吾等名義帳戶，本人/吾等並要求及授權貴行按本人不時要求開立其他任何性質及任何貨幣計值並採用本人/吾等共同名義的帳戶。
3. (a) 貴行可兌現及遵照本人所開出或本申請書所提述的各有關人士(每位以下稱為「獲授權代表」)按照本申請書上所訂的獲授權簽署安排(「獲授權簽署安排」)代表本人所開出的所有支票、票據及其他付款指令以及所有匯票不論本人的(各)帳戶是否有存款或被透支)，遵照為不論任何帳戶或與此有關而代表本人或獲授權代表根據獲授權簽署安排所發出的所有指示，對該指示本人將會負責，以及就採用本人名義的任何帳戶，接受所有收據作為有效解除貴行對所存入的或貴行所欠的任何款項之責任，惟該等支票、票據、付款指令、匯票、指示或收據均須已由本人或獲授權代表根據獲授權簽署安排代表本人簽署；
(b) 貴行可代收或收取應付予本人的任何支票、付款指令、票據、利息或股息，並將有關的所得款項存入本人的(各)帳戶，即使：
 - (i) 該支票、付款指令或票據並未經其收款人妥為背書；或
 - (ii) 該支票、付款指令或票據的法定所有權有未確定之處，而在所有情況下，不論該支票、付款指令或票據是否附有劃線限制其可轉讓性，本人對於貴行在代表本人處理該支票、付款指令或票據時可能產生的所有法律責任，應使貴行免遭損失並確保貴行獲得賠償；
(c) 貴行可接納關於出具任何信用證、擔保、彌償保證或反彌償保證的任何申請或要求並按此行事或接納有關任何信用證、擔保、彌償保證或反彌償保證的任何指示並按此行事，以及按照有關任何其他交易或有關本人在貴行的任何帳戶的任何指示行事，但該等申請、要求或指示須已由本人或獲授權代表根據獲授權簽署安排代表本人簽署；
(d) 貴行可按照有關買入或出售外幣或其他外幣交易的任何指示行事，但該等指示須已由本人或獲授權代表根據獲授權簽署安排代表本人簽署；
(e) 貴行可兌現及遵照從本人在貴行的任何帳戶提取任何或所有款項的任何付款指令，及遵照指示以交付、處置或處理貴行為本人或為本人的帳戶以安全保管、擔保或其他形式在任何時間所持有的任何證券、契據、文件或其他財產，但該等付款指令或指示須已由本人或獲授權代表根據獲授權簽署安排代表本人簽署；
(f) 貴行可以下列各項作為依據並按其行事：
 - (i) 不時由本人或任何獲授權代表發出或看來是由其發出的任何電話指示；
 - (ii) 不時是由或看來是由本人或任何獲授權代表根據獲授權簽署安排代表本人發出的任何電話圖文傳真(「電話傳真」)指示；及/或
 - (iii) 不時由本人或任何獲授權代表發出或看來是由其發出的任何其他指示；

但貴行本身不須查詢有關發出或看來發出該等指示的(各)人士的授權或身分，惟該等指示亦須根據條款、貴行的普通商業協議及/或本授權書而發出。

本第3段所載對貴行的授權不得損害貴行對下列各項的拒絕權利：(i) 因本人對貴行的實際或是或然負債或貴行可能獲悉任何第三方對有關擔保、契據、文件或財產的權益而拒絕承兌及遵照該等支票、票據、付款指令、匯票

- 、指令、收據、申請、要求或指示及(ii)拒絕執行以電話或電話傳真通訊所發出的任何指示或所作出的任何要約。
- 此外，如根據任何司法管轄區的法律，從記在本人各賬戶貸項之下的任何款項向本人作出任何付款或解除本人給予貴行或存放於貴行的任何擔保或財產(不論是作為擔保或其他性質)會屬違法，則本人承認、確認及同意 貴行將無任何責任作出任何上述付款或解除。
4. 貴行可不時按本人或獲授權代表根據獲授權簽署安排代表本人所要求以信貸、貼現、透支、貸款、按揭或其他 方式放款予本人及由貴行就本人的債務出具擔保書，惟與此有關的任何文件，為此而提供的任何按揭、質押或 其他擔保，以及任何承諾、反彌償保證或貴行所規定的其他文件，均須由本人或獲授權代表根據獲授權簽署安 排代表本人簽署。
 5. 貴行可提取及處置本人不論為了安全保管或其他原因而可能存放於貴行的任何證券、貴重物品或其他財產，惟 執行上述各項的指示須以書面形式向貴行作出，而貴行所規定與此有關的任何文件均須由本人或獲授權代表按 照獲授權簽署安排代表本人簽署。
 6. 貴行可隨時(即使有任何賬目的結算或其他任何事情)，將當時以本人名義開立的所有或任何現有賬戶合併或綜 合(不論屬存款、貸款或任何其他性質，並且不論是否須給予通知)，並將不論處於任何地方的任何一個或以上 的該等賬戶中記於貸項之任何款項抵銷或轉撥，用以清償本人在任何其他賬戶或在任何其他方面對貴行的任何 負債，不論該等負債是現在或將來的、屬實際或或然的、基本或附屬的以及各別或共同的，而若該合併、抵銷 或轉撥須將一種貨幣兌換成另一種貨幣，則該項兌換應按合併、抵銷或轉撥當日由貴行決定為有關的外匯市場 的即期匯率(由貴行作不可推翻之釐定，其詳情應按本人要求而提供)計算。
 7. 本人授權貴行接納由代表或看來代表本人的任何人士存放於貴行的任何財產作為貴行可能提供予本人的任何放 款、融資、通融或服務的擔保。
 8. 本人同意貴行為了操作本人在貴行任何賬戶及為了貴行向本人所提供或將會提供的任何其他銀行服務而不時訂 明的規則。
 9. 貴行可向其他人士、公司、機構及團體取得貴行可能認為適當的有關本人的資料(包括查詢其他財務機構)，及 在不影響貴行關於《個人資料 (私隱) 條例》致客戶的通知書(「通知書」)的前提下，貴行可向其他消費信貸授 予人、徵信所、財務機構、本人的會計師、政府(包括所有海外政府及其部門及半政府機構)、具司法管轄權的 法院及仲裁庭(包括海外國家的法院及仲裁庭)提供有關本人的賬戶及本人與貴行或透過貴行進行的買賣及交易 的詳情。如貴行欲向本人所提供的諮詢人作出查詢，本人確認本人事先應取得有關人士的同意，擔任本人的諮 詢人。
 10. 為免生疑問，各獲授權代表均獲授權代表本人(如以獲授權簽署安排行事時)簽署所有支票及票據以及作出本授 權書所提述的行為。對於經由或看來是由獲授權代表使用本申請書上顯示式樣的形式所簽署的指示，貴 行有權以此作為依據並且如按此行 事時獲全面保障。
 11. 本人同意受通知書所約束，並同意以通知書所指明的方式使用本人的個人資料。
 12. 除非貴行的各適當高級人員收到任何更改通知，否則貴行亦有權並且被要求以下列各項為依據：
 - (a)在附表中顯示的人士的姓名及簽字式樣；及
 - (b)本人和各獲授權代表分別不時向貴行提供的通訊地址及任何其他地址。
 13. 本人現確認盡本人所知及所信，在本授權書所給予的資料均屬正確。本人同意向貴行提供貴行現時或不時可能 需要的任何額外資料，並且承諾立即通知貴行有關影響本授權書的任何更改。
 14. 本授權書：
 - (a)受中華人民共和國香港特別行政區(「香港」)的法律所管限並按香港法律解釋，而本授權書中所載的承諾 及協定在香港或貴行所選擇的其他地點可對本人強制執行；
 - (b)持續全面有效，即使本人的名稱或貴行的名稱或組織日後有一項或以上的更改亦然；及 (c)持續有效，直至貴行確認收 到終止本授權書的通知為止。
 15. 在本授權書的內容中：
 - (a)對「貴行」的提述包括貴行的任何繼承人及受讓人；

- (b)表示單數的詞語包括複數，反之亦然，而對任何性別的任何提述包括對其他性別及每一性別的提述；
- (c)對段及附表的提述是指對本授權書的段及附表的提述；及
- (d)「本授權書中」、「本授權書的」、「本授權書下」等詞語及有類似意味的詞語應被解釋為對本授權書作為一整體而並非對包含有關提述的個別條文的提述。

- 16. 在沒有相反指示的情況下，其後以本人的名義所開立的任何貨幣賬戶，只要在上文所列出的條款可適用的範圍內，均應根據該等條款操作及處理。
- 17. 本人了解貴行的普通商業協議(本人已接獲其文本)的條款及條件並同意受該協議及對其不時作出的任何修訂所約束。
- 18. 本授權書的中、英文文本如有任何抵觸，一切概以英文文本為準。

I, the undersigned, agree as follows:-

- 1. To retain the services of and appoint BANK SINOPAC ("Bank"), a banking corporation incorporated in Taiwan with limited liability, as my banker subject to the Bank's General Terms and Conditions for Accounts ("General Terms and Conditions") and the relevant rules governing the operation and conduct of accounts and banking services in force from time to time, copies of which I have received and by which I agree to be bound.
- 2. That an account or accounts of the nature as stated in this Account Opening Form be opened and continued, and request and authorise the Bank to open any other account(s) of whatever nature and in whatever currency in my name which I may direct from time to time.
- 3.(a) That the Bank may honour and comply with all cheques, notes and other orders drawn, and all bills accepted, by me or on my behalf by the relevant persons referred to in this Account Opening Form (each an "Authorised Representative") acting in accordance with the signing arrangement prescribed in this Account Opening Form ("Authorised Signing Arrangement"), whether my account(s) be in credit or overdrawn, comply with all directions given for or in connection with any account(s) whatsoever by me or on my behalf by the Authorised Representatives acting in accordance with the Authorised Signing Arrangement and for which I shall be liable, and accept all receipts as a valid discharge to the Bank for any monies deposited with or owing by the Bank on any account(s) in my name provided that such cheques, notes, orders, bills, directions or receipts are signed by me or on my behalf by the Authorised Representatives acting in accordance with the Authorised Signing Arrangement;
- (b) that the Bank may collect or receive any cheques, orders, instruments, interest or dividends payable to me and to credit the proceeds thereof to the relevant account(s) notwithstanding that:
 - (i) such cheque, order or instrument has not been properly endorsed by the payee thereof; or
 - (ii) there is uncertainty as to the legal title to such cheque, order or instrument, and in all cases, irrespective of whether such cheque, order or instrument bears a crossing restricting its negotiability, I shall hold the Bank harmless and keep the Bank indemnified against all liabilities which the Bank may incur in its dealing with me in connection with such cheque, order or instrument.
- (c) that the Bank may accept and act on any application or request for the issue of, or any instructions regarding, any letter of credit, guarantee, indemnity or counter-indemnity and act on any instructions regarding any other transaction or regarding any of my accounts with the Bank if signed by me or on my behalf by Authorised Representatives acting in accordance with the Authorised Signing Arrangement;
- (d) that the Bank may act on any instructions regarding the purchase or sale of or other dealings in foreign currency if signed by me or on my behalf by the Authorised Representatives acting in accordance with the Authorised Signing Arrangement;

(e) that the Bank may honour and comply with any orders to withdraw any or all money on any of my accounts with the Bank and with instructions to deliver, dispose of or deal with any securities, deeds, documents or other properties at any time held by the Bank for me or for my account by way of safe custody, security or otherwise if signed by me or on my behalf by the Authorised Representatives acting in accordance with the Authorised Signing Arrangement; and

(f) that the Bank may rely upon and act in accordance with:-

(i) any telephone instructions which may from time to time be, or purport to be, given by me or any Authorised Representative; and/or

(ii) any telephone facsimile ("telex") instructions which may from time to time be, or purport to be, given by me or on my behalf by the Authorised Representatives in accordance with the Authorised Signing Arrangement; and/or

(iii) any other instructions which may from time to time be, or purport to be, given by me or on my behalf by any Authorised Representatives,

without inquiry on the part of the Bank as to the identity or authority of the person(s) giving or purporting to give such instructions PROVIDED such instructions are also given in accordance with the General Terms and Conditions, the Bank's General Commercial Agreement and/or this Mandate.

The authorities contained in this Paragraph 3 are without prejudice to the Bank's right to refuse to (i) honour and comply with such cheques, notes, orders, bills, directions, receipts, applications, requests or instructions by reason of my actual or contingent liability to the Bank or notice which the Bank may have of any third party's interest in the relevant securities, deeds, documents or property, (ii) carry out any instructions given or offer made by telephone or telex communications. Further, I acknowledge, confirm and agree that the Bank will not be under any obligation to make any payment to me of any monies standing to the credit of my accounts or to release any security or property given or deposited (whether as security or otherwise) by me to or with the Bank if such payment or release of security or property would be illegal under the laws of any jurisdiction.

4. That the Bank may make advances to me by way of credit, overdraft, loan, mortgage or otherwise and the issue of guarantees from time to time as requested by me or on my behalf by the Authorised Representatives acting in accordance with the Authorised Signing Arrangement and I shall be wholly liable for the repayment thereof with interest, costs, charges and expenses provided that any document relating thereto, any mortgage, pledge or other securities therefor and any undertaking, counter-indemnities or other documents which the Bank may require are signed by me or on my behalf by Authorised Representatives acting in accordance with the Authorised Signing Arrangement.

5. That the Bank may deliver and deal with any securities, valuables or other property which I may deposit with the Bank, whether for safe-keeping or otherwise, provided that instructions to such effect are given to the Bank in writing and any documents relating thereto which the Bank may require are signed by me or on my behalf by the Authorised Representatives acting in accordance with the Authorised Signing Arrangement.

6. That the Bank may, at any time, notwithstanding any settlement of account or other matter whatsoever, combine or consolidate all or any of my then existing accounts (whether deposit, loan or of any other nature whatsoever, and whether subject to notice or not), and set-off or transfer any sums standing to the credit of any one or more such accounts wheresoever situate in or towards satisfaction of my liabilities to the Bank on any other account or in any other respect whatsoever, whether such liabilities be present or future, actual or contingent, primary or collateral, and several or joint, and where such combination, set-off or transfer requires the conversion of one currency into another, such conversion shall be calculated at the spot rate (as conclusively determined by the Bank and details of which shall be provided at my request) prevailing in such foreign exchange market as the Bank shall determine to be relevant on the date of the combination, set-off or transfer.

7. That the Bank may accept any property deposited with the Bank by anyone on my behalf or purportedly on my behalf as security for any advance of money, facility, accommodation or service which the Bank may make available to me.

8. That I agree to such rules as the Bank may prescribe from time to time for the operation of any of my accounts which I may have or open with the Bank and any other banking services provided or to be provided by the Bank to me.
9. That the Bank may obtain such information regarding me from other persons, companies, institutions and bodies as the Bank may consider appropriate (including enquiring with other financial institutions) and that, without prejudice to the Bank's Circular to Customers relating to the Personal Data (Privacy) Ordinance ("Circular"), the Bank may furnish other consumer credit grantors, credit bureaux, financial institutions, my accountants, governments (including all overseas governments and departments and quasi governmental authorities thereof), courts and tribunals (including those of overseas countries) of competent jurisdiction particulars of my accounts and my dealings and transactions with or through the Bank. If the Bank wishes to take references from a referee provided by me, I confirm I shall have first obtained the relevant person's consent to act as my referee.
10. For the avoidance of doubt, the Authorised Representatives are authorised on my behalf if acting in accordance with the Authorised Signing Arrangement to sign all cheques and instruments and to do all such acts as and referred to in this Mandate. The Bank is entitled to rely and shall be fully protected if acting on instructions signed or purporting to be signed by the Authorised Representatives using signatures in this Account Opening Form or in such form as I or the Authorised Representatives may notify to the Bank in writing.
11. I agree to be bound by the Circular and to the use of my personal data in the manner specified in the Circular.
12. Subject to any notice of change received by any of the Bank's appropriate officers, the Bank is also entitled and requested to rely upon:-
- (a) the names and specimen signatures of the persons whose names appear in this Account Opening Form; and
 - (b) the correspondence address and any other address(es) provided to the Bank from time to time by me and each Authorised Representative.
13. I confirm that to the best of my knowledge and belief the information given in this Mandate is correct. I agree to provide the Bank with any additional information that the Bank may require now or from time to time and undertake to advise the Bank immediately of any changes affecting the information in this Mandate.
14. That this Mandate:-
- (a) shall be governed by, and construed according to, the laws of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") and the undertakings and agreements herein contained shall be enforceable against me in Hong Kong or elsewhere at the Bank's option;
 - (b) shall remain in full force notwithstanding any future change or changes in my name or in the Bank's name or constitution; and
 - (c) shall remain in force until the Bank shall have acknowledged receipt of notice terminating it.
15. That within the context of this Mandate:
- (a) references to "Bank" are to include any of the Bank's successors and assigns;
 - (b) words denoting the singular shall include the plural and vice versa and any reference to any gender shall include a reference to the other genders and each of them;
 - (c) references to Paragraphs are references to paragraphs of this Mandate; and
 - (d) the words "herein", "hereof", "hereunder" and words of similar import shall be construed as references to this Mandate as a whole and not to the particular provision in which the relevant reference appears.
16. That in the absence of any directions to the contrary, any account in any currency subsequently opened in my name and any banking service subsequently applied for and provided by the Bank shall be operated and dealt with upon the terms set out above insofar as the same may be applicable.
17. I understand the terms and conditions of the Bank's General Commercial Agreement, a copy of which I have received and agree to be bound by it and any amendments thereto from time to time.

18. That if there is any inconsistency between the English version and the Chinese version of this Mandate, the English version shall prevail for all purposes.

II) 聯名帳戶授權書 Joint Account Mandate

1. 吾等(下開簽署人)現同意聘用永豐商業銀行股份有限公司(成立於台灣的股份有限公司)(「貴行」)提供服務並委任貴行為吾等的銀行，受限於貴行的帳戶一般條款及條件(「條款」)及不時生效以管限帳戶及銀行服務的操作及運作的有關規則。吾等已接獲該條款及有關規則的文本並同意受其約束。

2. 吾等要求及授權貴行開立及持續一個或多個採用吾等共同名義帳戶，及本申請書所提述的各有關人士(每位以下稱為「獲授權代表」)按照本申請書所訂的獲授權簽署安排(「獲授權簽署安排」)在其後所要求，開立其他任何採用吾等共同名義的帳戶。

3. 吾等亦要求及授權貴行，在獲授權代表根據獲授權簽署安排給予貴行相反的書面通知之前：

(a) 兌現及遵照代表吾等所開出的所有支票、票據及其他付款指令以及代表吾等所承兌的所有匯票(不論吾等有關的(各)帳戶是否有存款或被透支)，遵照為不論任何帳戶或與此有關而代表吾等所發出的所有指示，對該指示吾等將會共同及各別地負責，以及就採用吾等名義的任何帳戶，接受所有收據作為有效解除貴行對所存入的或貴行所欠的任何款項之責任，惟該等支票、票據、付款指令、匯票、指示或收據均須已由獲授權代表根據獲授權簽署安排簽署；

(b) 代收或收取應付予吾等的任何支票、付款指令、票據、利息或股息，並將有關的所得款項存入吾等有關的(各)帳戶，即使：

(i) 該支票、付款指令或票據並未經其收款人妥為背書；或

(ii) 該支票、付款指令或票據的法定所有權有未確定之處，而在所有情況下，不論該支票、付款指令或票據是否附有劃線限制其可轉讓性，吾等對於貴行在代表吾等處理該支票、付款指令或票據時可能產生的所有法律責任，應使貴行免遭損失並確保貴行獲得賠償；

(c) 接納關於出具任何信用證、擔保、彌償保證或反彌償保證的任何申請或要求並按此行事或接納有關任何信用證、擔保、彌償保證或反彌償保證的任何指示並按此行事，以及按照有關任何其他交易或有關吾等在貴行的任何帳戶的任何指示行事，但該等申請、要求或指示須已由獲授權代表根據獲授權簽署安排簽署；

(d) 兌現及遵照從吾等在貴行的任何帳戶提取任何或所有款項的任何付款指令，及遵照指示以交付、處置或處理貴行為吾等或為吾等的帳戶以安全保管、擔保或其他形式在任何時間所持有的任何證券、契據、文件或其他財產，但該等付款指令或指示須已由獲授權代表根據獲授權簽署安排簽署；

(e) 以下列各項作為依據並按其行事：

(i) 不時由任何獲授權代表發出或看來是由其發出的任何電話指示；

(ii) 不時是由或看來是由任何獲授權代表根據獲授權簽署安排發出的任何電話圖文傳真(「電話傳真」)指示；及/或

(iii) 不時由任何獲授權代表發出或看來是由其發出的任何其他指示；

但貴行本身不須查詢有關發出或看來發出該等指示的(各)人士的授權或身分，惟該等指示亦須根據條款、貴行

的普通商業協議及/或本授權書而發出。本第3段所載對貴行的授權不得損害貴行對下列各項的拒絕權利：(i) 因吾等對貴行的實際或是或然負債或貴行可能獲悉任何第三方對有關擔保、契據、文件或財產的權益而拒絕承兌及遵照該等支票、票據、付款指令、匯票、指令、收據、申請、要求或指示及(ii) 拒絕執行以電話或電話傳真通訊所發出的任何指示或所作出的任何要約。此外，如根據任何司法管轄區的法律，從記在吾等各帳戶貸項之下的任何款項向吾等作出任何付款或解除吾等給予貴行或存放於貴行的任何擔保或財產(不論是作為擔保或其他性質)會屬違法，則吾等承認、確認及同意貴行將無任何責任作出任何上述付款或解除。

4. 獲授權代表(如根據獲授權簽署安排行事時)可代表吾等安排不時由貴行以信貸、貼現、透支、貸款、按揭或其他方式放款予吾等及由貴行出具擔保書，而吾等應共同及各別地負責償還上述各項連同利息、費用、收費及開支，惟與此有關的任何文件，為此而提供的任何按揭、質押或其他擔保，以及任何承諾、反彌償保證或貴行所規定的其他文件，均須由獲授權代表根據獲授權

簽署安排簽署。

5. (a)吾等可提取及處置吾等不論為了安全保管或其他原因而可能存放於貴行的任何證券、貴重物品或其他財產；及
(b)吾等可以吾等共同名義就即期或遠期外匯的買入或出售或其他交易與貴行訂立合約及續訂或延展該等合約，而吾等應共同及各別地對此負責；

惟執行上述各項的指示須以書面形式向貴行作出，而貴行所規定與此有關的任何文件均須由獲授權代表根據獲授權簽署安排簽署。

6. 貴行可隨時(即使有任何賬目結算或其他任何事情)，將當時以吾等名義開立的所有或任何現有賬戶合併或綜合(不論屬存款、貸款或任何其他性質，並且不論是否須給予通知)，並將不論處於任何地方的任何一個或以上的該等賬戶中記於貸項之任何款項抵銷或轉撥，用以清償吾等任何一人在任何其他賬戶或在任何其他方面對貴行的任何負債，不論該等負債是現在或將來的、屬實際或或然的、基本或附屬的以及各別或共同的，而若該合併、抵銷或轉撥須將一種貨幣兌換成另一種貨幣，則該項兌換應按合併、抵銷或轉撥當日由貴行決定為有關的外匯市場的即期匯率(由貴行作不可推翻之釐定，其詳情應按本公司的要求而提供)計算。

7. 貴行獲授權接納由代表或看來代表吾等的任何人士存放於貴行的任何財產作為貴行可能提供予吾等或其他人士、商號或公司的任何放款、融資、通融或服務的擔保。

8. 按獲授權簽署安排行事的獲授權代表均獲授權代表吾等為了操作吾等在貴行可能持有或開立的任何賬戶及為了貴行向吾等所提供或將會提供的任何其他銀行服務而同意貴行不時訂明的規則。

9. 貴行獲授權向其他人士、公司、機構及團體取得貴行可能認為適當的有關吾等任何一人的資料(包括查詢其他財務機構)，及在不影響貴行關於《個人資料(私隱)條例》致客戶的通知書(「通知書」)的前提下，向其他消費信貸授予人、徵信所、財務機構、吾等的會計師、政府(包括所有海外政府及其部門及半政府機構)、具司法管轄權的法院及仲裁庭(包括海外國家的法院及仲裁庭)提供有關吾等任何一人的賬戶及吾等任何一人與貴行或透過貴行進行的買賣及交易的詳情。如貴行欲向吾等任何一人所提供的諮詢人作出查詢，吾等任何一人確認吾等任何一人事先應取得有關人士的同意，擔任諮詢人。

10. 吾等同意受通知書所約束，並同意以通知書所指明的方式使用吾等的個人資料。

11. (a)受制於第11(b)段，在吾等任何一人去世時，貴行應按照吾等中的尚存者或吾等中最後一個尚存者的遺囑執行人或遺產管理人的指示，持有在吾等的任何聯名賬戶中的任何貸方結餘及吾等以聯名方式所持有屬任何性質的證券及財產，但須受制於由遺產稅署署長或任何其他主管當局所提出的任何申索或反對，但不得損害：(i) 貴行就源於任何按揭、留置權、押記、質押、抵銷、反索償或其他方面就該等結餘或證券具有的任何權利或(ii) 貴行全權認為適宜採取的任何法律程序(經考慮由吾等中的尚存者及吾等中最後一個尚存者的遺囑執行人或遺產管理人以外的任何人士所提出的任何申索)，惟在吾等任何一人去世時，貴行可凍結所有或任何吾等在貴行的賬戶及/或所有或任何吾等存放於貴行的證券，並且在有關的遺囑/遺產管理書/遺產稅豁免證明書已獲發出並提交貴行後，按照吾等中的尚存者的指示持有上述各項。

(b)任何由獲授權代表按照獲授權簽署安排向貴行所發出的指示將會對吾等整體及任何一人及吾等的遺囑執行人及遺產管理人及繼承人及申索人具有約束力，直至有權發出該通知者向貴行書面通知吾等任何一人已去世的消息。

12. 吾等將共同及各別負責償還貴行向吾等作出的放款及吾等所欠的所有其他款項及負債，連同該等放款、其他款項及債務的利息、費用、收費及開支(包括按全面賠償基礎計算，就追討上述各項所支付的法律費用)，但不得影響貴行拒絕給予透支或增加透支額的權利。

13. 為免生疑問，各獲授權代表均獲授權代表吾等(如根據獲授權簽署安排行事時)簽署所有支票及票據以及作出本授權書所提及的行為。對於經由或看來是由獲授權代表使用附表中其姓名旁邊顯示式樣的形式所簽署的指示，貴行有權以此作為依據並且如按此行事時獲全面保障。

14. 除非貴行的各適當高級人員收到任何更改通知，否則貴行亦有權並且被要求以下列各項為依據：

(a)在附表中顯示的人士的姓名及簽字式樣；及

(b)吾等和獲授權代表分別不時向貴行提供的通訊地址及任何其他地址。

15. 本授權書：

- (a)受中華人民共和國香港特別行政區(「香港」)的法律所管限並按香港法律解釋,而本授權書中所載的承諾及協定在香港或貴行所選擇的其他地點可對吾等強制執行;
- (b)持續全面有效,即使吾等的名稱日後有任何更改或貴行的名稱或組織日後有一項或以上的更改亦然;及
- (c)持續有效,直至貴行確認收到終止本授權書的通知為止。
16. 吾等現確認盡吾等所知及所信,在本授權書所給予的資料均屬正確。吾等同意向貴行提供貴行現時或不時可能需要的任何額外資料,並且承諾立即通知貴行有關影響本授權書的任何更改,包括但不限於接納任何合夥人參與吾等的業務。
17. 在本授權書的內容中:
- (a)對「貴行」的提述包括貴行的任何繼承人及受讓人,而對「吾等」及「吾等的」提述均包括吾等所有人及任何一人;
- (b)表示單數的詞語包括複數,反之亦然,而對任何性別的任何提述包括對其他性別及每一性別的提述;
- (c)對段及附表的提述是指對本授權書的段及附表的提述;及
- (d)「本授權書中」、「本授權書的」、「本授權書下」等詞語及有類似意味的詞語應被解釋為對本授權書作為一整體而非對包含有關提述的個別條文的提述。
18. 在沒有相反指示的情況下,其後以吾等聯合名義所開立的任何貨幣賬戶,只要在上文所列出的條款可適用的範圍內,均應根據該等條款操作及處理。
19. 吾等均了解貴行的普通商業協議(吾等已接獲其文本)的條款及條件並同意受該協議及對其不時作出的任何修訂所約束。
20. 吾等同意本授權書的中、英文文本如有任何抵觸,一切概以英文文本為準。

1. We, the undersigned, agree to retain the services of and appoint BANK SINOPAC ("Bank"), a banking corporation incorporated in Taiwan with limited liability, as our banker subject to the Bank's General Terms and Conditions for Accounts ("General Terms and Conditions") and the relevant rules governing the operation and conduct of accounts and banking services in force from time to time, copies of which we have received and by which we agree to be bound.

2. We request and authorise the Bank to open and continue an account or accounts of the nature as stated in this Account Opening Form and to open any other account(s) of whatever nature and in whatever currency which any of the persons referred to in this Account Opening Form (each an "Authorised Representative") may request if acting in accordance with the signing arrangement prescribed in this Account Opening Form ("Authorised Signing Arrangement").

3. We also request and authorise the Bank, until the Authorised Representatives acting in accordance with the Authorised Signing Arrangement shall give the Bank notice in writing to the contrary:

(a) to honour and comply with all cheques, notes and other orders drawn, and all bills accepted on our behalf, whether our account(s) be in credit or overdrawn, to comply with all directions given for or in connection with any account(s) whatsoever on our behalf for which we shall be jointly and severally liable, and to accept all receipts as a valid discharge for any monies deposited with or owing by the Bank on any account(s) in our names provided that such cheques, notes, orders, bills, directions or receipts are signed by the Authorised Representatives in accordance with the Authorised Signing Arrangement;

(b) to collect or receive any cheques, orders, instruments, interest, or dividends payable to us and to credit the proceeds thereof to the relevant account(s) notwithstanding that:

(i) such cheque, order or instrument has not been properly endorsed by the payee thereof; or

(ii) there is uncertainty as to the legal title to such cheque, order or instrument,

and in all cases, irrespective of whether such cheque, order or instrument bears a crossing restricting its negotiability, we shall hold the Bank harmless and keep the Bank indemnified against all liabilities which the Bank may incur in its dealing on our behalf with such cheque, order or instrument;

(c) to accept and act on any application or request for the issue of, or any instructions regarding, any letter of credit, guarantee, indemnity or counter-indemnity and to act on any instructions regarding any other transaction or regarding any of our joint

accounts with the Bank if signed by the Authorised Representatives in accordance with the Authorised Signing Arrangement;
(d) to honour and comply with any orders to withdraw any or all money from any of our joint accounts with the Bank and to comply with instructions to deliver, dispose of or deal with any securities, deeds, documents or other properties at any time held by the Bank for our account by way of safe custody, security or otherwise if signed by the Authorised Representatives in accordance with the Authorised Signing Arrangement;

(e) to rely upon and act in accordance with: -

- (i) any telephone instructions which may from time to time be, or purport to be, given by any Authorised Representative;
- (ii) any telephone facsimile ("telex") instructions which may from time to time be, or purport to be, given by the Authorised Representatives in accordance with the Authorised Signing Arrangement; and/or
- (iii) any other instructions which may from time to time be, or purport to be, given by any Authorised Representative; without enquiry on the part of the Bank as to the authority or identity of the person(s) giving or purporting to give such instructions, PROVIDED such instructions are also given in accordance with the General Terms and Conditions, the Bank's General Commercial Agreement and/or this Mandate.

The authorities contained in this Paragraph 3 are without prejudice to the Bank's right to refuse to (i) honour and comply with such cheques, notes, orders, bills, directions, receipts, applications, requests or instructions by reason of any of our actual or contingent liability to the Bank or notice which the Bank may have of any third party's interest in the relevant securities, deeds, documents or property and (ii) carry out any instruction given or offer made by telephone or telex communications. Further, we acknowledge, confirm and agree that the Bank will not be under any obligation to make any payment to us of any monies standing to the credit of our joint accounts or to release any security or property given or deposited (whether as security or otherwise) by us to or with the Bank if such payment or release of security or property would be illegal under the laws of any jurisdiction.

4. Advances to us by way of credit, discount, overdraft, loan, mortgage or otherwise and the issue of guarantees by the Bank from time to time may be arranged on our behalf by the Authorised Representatives if acting in accordance with the Authorised Signing Arrangement and we shall be jointly and severally responsible for the repayment thereof with interest, costs, charges and expenses provided that any document relating thereto, any mortgage, pledge or other security therefor and any undertaking, counter-indemnity or other document which the Bank may require shall be signed by the Authorised Representatives in accordance with the Authorised Signing Arrangement.

5.

- (a) Any securities, valuables or other property which may be deposited with the Bank in our joint names, whether for safe-keeping or otherwise, may be withdrawn and dealt with by us; and
- (b) contracts may be entered into with the Bank and renewed or extended in our joint names for the purchase or sale of, or other dealings in foreign exchange, either spot or forward, for which we shall be jointly and severally responsible,

Provided that instructions to such effect are given to the Bank in writing and any documents relating thereto which the Bank may require are signed by the Authorised Representatives in accordance with the Authorised Signing Arrangement.

6. The Bank may, at any time, notwithstanding any settlement of account or other matter whatsoever, combine or consolidate all or any of my/our then existing accounts (whether deposit, loan or of any other nature whatsoever, and whether subject to notice or not), and set-off or transfer any sums standing to the credit of any one or more of such accounts wheresoever situate in or towards satisfaction of my/our liabilities to the Bank on any other account or in any other respect whatsoever, whether such liabilities be present or future, actual or contingent, primary or collateral, and several or joint, and where such combination, set-off or transfer requires the conversion of one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by the Bank and details of which shall be provided at our request) prevailing in such foreign exchange market as the Bank shall determine to be relevant on the date of the combination, set-off or transfer.

7. We authorise the Bank to accept any property deposited with the Bank by anyone on our behalf or purportedly on our behalf as security for any advance of money, facility, accommodation or service which the Bank may make available to us or to other persons, firms or companies.
8. The Authorised Representatives acting in accordance with the Authorised Signing Arrangement are authorised on our behalf to agree to such rules as the Bank may prescribe from time to time for the operation of any joint accounts which we may have or open with the Bank and for any other banking services provided or to be provided by the Bank to us.
9. We authorise the Bank to obtain such information regarding any one of us from other persons, companies, institutions and bodies as the Bank may consider appropriate (including enquiring with other financial institutions) and, without prejudice to the Bank's Circular to Customers relating to the Personal Data (Privacy) Ordinance ("Circular"), to furnish other consumer credit grantors, credit bureaux, financial institutions, our accountants, governments (including all overseas governments and departments and quasi governmental authorities thereof), courts and tribunals (including those of overseas countries) of competent jurisdiction particulars of our joint accounts and our dealings and transactions with or through the Bank. If the Bank wishes to take references from a referee provided by any of us, we each confirm that we shall have first obtained such person's consent to act as referee.
10. We agree to be bound by the Circular and to the use of our personal data in the manner specified in the Circular.
11. (a) Subject to Paragraph 11(b), on the death of any one of us, the Bank shall hold any credit balance(s) on any accounts in our joint names and the securities and property of any description held in our joint names to the order of the survivor(s) or the executors or administrators of the last survivor of us subject to any claims or objection on the part of the Estate Duty Commissioner or any other competent authority without prejudice to any right the Bank may have (i) in respect of such balances or securities arising out of any mortgage, lien, charge, pledge, set-off, counterclaim or otherwise whatsoever or (ii) to any step or legal proceedings which the Bank may in the Bank's absolute discretion deem desirable in view of any claim by any person other than the survivor(s) or the executors or administrators of the last survivor of us PROVIDED HOWEVER that the Bank may on the death of one or more of us freeze all or any of our accounts with the Bank and/or all or any of our securities deposited with the Bank and hold the same to the order of the survivor or survivors only after the relevant probate/letters of administration/certificate of exemption from estate duty shall have been granted and lodged with the Bank.
(b) Instructions given to the Bank by the Authorised Representatives in accordance with the Authorised Signing Arrangement shall be binding upon us and each of us and our respective executors, administrators and successors and all other persons claiming from or under us until notice in writing of such death shall have been given to the Bank by a party entitled to give such notice.
12. We will be jointly and severally responsible for the repayment of advances of money made by the Bank to us and all other monies and liabilities due from us to the Bank together with interest, costs, charges and expenses for such advances, other monies and liabilities (including legal costs for recovery of these items on a full indemnity basis) but without prejudice to the Bank's right to refuse to allow any overdraft or increase of overdraft.
13. For the avoidance of doubt, the Authorised Representatives are authorised, if acting in accordance with the Authorised Signing Arrangement, to sign on our behalf all cheques and instruments and to do all such acts as are referred to in this Mandate. The Bank is entitled to rely and shall be fully protected if acting on instructions signed or purporting to be signed by the Authorised Representatives using signatures in the form of the specimens appearing next to their names in this Account Opening Form.
14. Subject to any notice of change received by any of the Bank's appropriate officers, the Bank is also entitled and requested to rely upon:-
 - (a) the names and specimen signatures of the persons whose names appear in this Account Opening Form; and
 - (b) the correspondence address and any other address(es) provided to the Bank from time to time by us and each Authorised Representative.

15. This Mandate: -
- (a) shall be governed by, and construed according to, the laws of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") and the undertakings and agreements herein contained shall be enforceable against us in Hong Kong or elsewhere at the Bank's option;
- (b) shall remain in full force notwithstanding any future change or changes in my/our name(s) or in the Bank's name or constitution; and
- (c) shall remain in force until the Bank shall have acknowledged receipt of notice terminating it.
16. We confirm that to the best of our knowledge and belief the information given in the Account Opening Form and this Mandate is correct. We agree to provide the Bank with any additional information that the Bank may require now or from time to time, and undertake to advise the Bank immediately of any changes affecting the information in the Account Opening Form and this Mandate.
17. Within the context of this Mandate:
- (a) references to "the Bank" are to include any of the Bank's successors and assigns and references to "us" are to include all of us and any of us and "we" and "our" shall be construed accordingly;
- (b) words denoting the singular shall include the plural and vice versa and any reference to any gender shall include a reference to the other genders and each of them;
- (c) references to Paragraphs are references to paragraphs of this Mandate; and
- (d) the words "herein", "hereof", "hereunder" and words of similar import shall be construed as references to this Mandate as a whole and not to the particular provision in which the relevant reference appears.
18. In the absence of any directions to the contrary, any account in any currency subsequently opened in our joint names shall be operated and dealt with upon the terms set out above insofar as the same may be applicable.
19. Each of us understands the terms and conditions in the Bank's General Commercial Agreement, a copy of which we have received and we agree to be bound by it and any amendment thereto from time to time.
20. We agree that if there is any inconsistency between the English version and the Chinese version of this Mandate, the English version shall prevail for all purposes.

● **Part F 申請帳戶類別 Requested Account Type**

<input checked="" type="checkbox"/> Multi-Currency Savings Account 多幣別儲蓄帳戶 <input type="checkbox"/> Multi-Currency Current Account 多幣別往來帳戶	<input checked="" type="checkbox"/> including Renminbi Savings 含人民幣儲蓄 <input type="checkbox"/> including Renminbi Current 含人民幣往來
<p>注意</p> <p>1. 所有客戶/戶口持有人必須年滿 18 歲或以上。 All Customers/Account Holders MUST be 18 years old or above.</p> <p>2. 由香港居民和非香港居民聯名開立的人民幣帳戶將會被視為香港居民持有的人民幣帳戶，均需遵守適用於香港居民的有關的個人人民幣業務監管規定。 An RMB account in the joint name of a Hong Kong resident and a non-Hong Kong resident will be treated as an RMB account held by a Hong Kong resident and will need to comply in all respects with the relevant regulatory requirements for personal RMB business applicable to Hong Kong residents.</p> <p>3. 每位客戶只可開立一個人民幣儲蓄/往來帳戶(包含個人及聯名帳戶)。 Each customer can open one (1) RMB savings/current account only (including both sole and joint accounts)</p> <p>4. 當開立人民幣往來帳戶時，客戶必須持有一個同名的人民幣儲蓄帳戶。 Customer must hold a corresponding RMB savings account upon opening the RMB current account.</p>	

有關本帳戶的運作，除帳戶持有人外，是否授權第三人為操作帳戶之獲授權代表。I / We as the account holder(s), will authorize third parties as the Authorized Representative to operate the bank account hereby opened with the Bank.

No. 否 Yes 是，共 _____ 位。 Total _____ Authorized Representative as below:

獲授權代表 1 姓名 Name _____ 與帳戶持有人關係 Relationship: _____

獲授權代表 2 姓名 Name _____ 與帳戶持有人關係 Relationship: _____

獲授權代表 3 姓名 Name _____ 與帳戶持有人關係 Relationship: _____

* 請注意：獲授權代表需另填表二 Authorized Representatives should fill in Information Form Two.

● **Part G 銀行服務 Banking Service Application**

新申請 New Application 既有服務申請變更 Amendment

1. 傳真指示(動態密碼驗證短訊)服務申請 Application for Facsimile Instruction Service with SMS OTP Authentication
銀行交易指示照會及電話查詢帳務聯絡人 Authorized Contact Person for Bank Instruction and Account Enquiry by Phone

聯絡人姓名 Contact Person	身分證字號前四碼 The first 4 digits of ID No	聯絡電話/分機 Tel. / Ext. [國碼][區碼][電話號碼]	必須填寫 Mandatory: 接收動態密碼驗證短訊之行動電話 號碼 Mobile No. for receiving SMS OTP [國碼][行動電話號碼]
陳大文	A123	886-2-123456	886-912 345 678

2. 接收華商個人金融網投資交易服務簡訊密碼之手機號碼 (限登記一組電話號碼)
Mobile Number for Receiving SMS OTP in Investment Trading Service of MMAB2C (one mobile number only)
 新增 Add 更改 Amend 刪除 Delete 國碼: () _____

3. 電子水單 Application for e-Advice
 電子綜合對帳單通知 e-Statement Notification (需另行申請/登入華商個人金融網查詢 Please apply/log-in MMAB2c to enquire)

電郵地址(最多四組) Email Address (Maximum 4 email)	Alexchen@yahoo.com.tw	
--	-----------------------	--

4. *申請支票簿 Cheque book Application 港幣/HKD__本/BOOKS 美元/USD__本/BOOKS 人民幣/RMB__本/BOOKS
(僅供已開立往來帳戶申請 Only available for Current Account Applicant / Account Holder)

5. *金融卡服務 (本項服務不適用聯名戶) ATM Card & Service (Not available for Joint Account)

掛號 Registered mail 快遞郵寄 Courier Service 支票簿/金融卡至本申請書第 2 頁所填通訊地址。
Please send Cheque book / ATM Card to the Mailing Address as filled in page 2 by the method ticked above.

本人親至永豐銀行九龍分行親領 Please hold at Bank SinoPac Kowloon Branch for collection in person.

※ 本人(等)等授權永豐銀行自本人(等)之儲蓄帳戶/往來帳戶，扣除申請金融卡手續費、寄送支票簿、金融卡郵費。
I/We authorize Bank SinoPac to debit service and /or postage charge from my/our savings account/current account.

聲明事項 Customer Declaration

本人(吾等)謹此對永豐商業銀行股份有限公司(以下稱貴行)做出下列各項聲明:

I/We hereby declare the following representations to Bank SinoPac (hereinafter the “Bank”):

1. 閣下是否有親屬為永豐銀行員工? 否 有, 請提供姓名及親屬關係 _____
Do you have any relatives working in Bank SinoPac? No. Yes. Please provide name and relationship.

2. 閣下是否為本申請帳戶之最終擁有人?
是, 除另有聲明外, 本人(吾等)聲明及確認吾等是帳戶的主事人、實際決策者, 以及有關此存款帳戶的最終實益擁有及風險承擔人並以此等身份進行一切有關之交易。除本人(吾等)以外, 沒有任何其他人對存款帳戶擁有任何權益。
否, 請提供最終擁有人姓名及其他資料, 以及身分證明文件。若台端作為他人之受託人或代理人, 請詳敘信託或代理人之安排並提供相關證明文件。

Are you the ultimate beneficial owner of the account to be opened?

Yes. Unless specify otherwise, I/We hereby declare(s) and confirm(s) that I/We am/are the principal, the original person(s) to give orders and the ultimate person(s) to own the benefits or to bear the risks in relation to the Account and will conduct all related transactions in this capacity. There will be no other person who shall have any interest in the Account except me/us.
No. /If not, please provide the name and other details of the ultimate beneficial owner and identification documents. If you are acting as trustee or nominee for others, please provide full details of the trust or nominee arrangement and supporting documents.

3. 閣下是否為政治人士? 政治人士係指目前或曾經為主要公職人員的個人, 例如國家或政府首長、資深政客、高級官員, 司法人員或軍官、公營機構的高級人員及政黨的要員及明顯與這些個人有關連的人士或公司(即父母親/配偶/子女、有密切聯繫人士等)。 本人(吾等)不是政治人士 是, 請說明: _____ **Are you PEP as defined below?**
Politically Exposed Persons (PEP) means individual being, or who have been, entrusted with prominent public functions, such as heads of state or government, senior politicians, senior government, judicial or military officials, senior executives of public organizations and senior political party officials as well as persons or companies clearly related to them (i.e. families, close associates etc).
 No. I am/ We are not PEP. Yes. / If yes, please specify: _____

4. 有關「美國海外帳戶稅收遵循法案條款、身分聲明書」, 本人(吾等)已收到、閱讀並同意貴行之「美國海外帳戶稅收遵循法案條款、身分聲明書」, 並聲明以下勾選內容均為真實且正確:
非為美國稅務居民 為美國稅務居民, 且願意提供 Form W-9 表格以茲證明 FATCA 身分。
I/We have received, read and agreed with the FATCA Clauses and Declaration of FATCA Status provided by the Bank. I/We declared the following item ticked is true and correct:
I/We are not U.S. Tax Resident ;
I/We are U.S. Tax Resident and willing to provide Form W-9 to prove my/our FATCA Status .

5. Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/jurisdiction indicated. Countries/Jurisdictions adopting the wider approach may require that the self-certification include a tax identifying number for each country/jurisdiction of residence (rather than for each Reportable Jurisdiction).
請填寫下表, 說明帳戶持有人之稅務居留地及其稅務識別號碼。填寫資料時請填寫所有帳戶持有人之所有稅務居留地資料(不僅限於須匯報的管轄區)。
If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet
如帳戶持有人超過 3 項稅務居留地, 請填寫於另一張表格。

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

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number(Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

若無法提供稅務識別號碼，請填入原因 A,B 或 C：

原因 A - 帳戶持有人的稅務司法管轄區並無發出稅務識別號碼。

原因 B - 帳戶持有人並無獲發稅務識別號碼。(選擇本項敬請說明原因)

原因 C - 無須稅務識別號碼。(只有稅務司法管轄區的當地法律並不要求搜集稅務識別號碼方能選擇本項)

主申請人 Major Applicant

Country/Jurisdiction of tax residence 國家或稅務居留地	TIN 稅務識別號碼	If no TIN available enter Reason A, B or C 無法提供稅務識別號碼原因A,B或C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取原因B，請說明不能取得稅務編號的理由
1 Taiwan	A123456789		
2			
3			

聯名人 1 Joint A/C Holder 1

Country/Jurisdiction of tax residence 國家或稅務居留地	TIN 稅務識別號碼	If no TIN available enter Reason A, B or C 無法提供稅務識別號碼原因A,B或C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取原因B，請說明不能取得稅務編號的理由
1			
2			
3			

聯名人 2 Joint A/C Holder 2

Country/Jurisdiction of tax residence 國家或稅務居留地	TIN 稅務識別號碼	If no TIN available enter Reason A, B or C 無法提供稅務識別號碼原因A,B或C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取原因B，請說明不能取得稅務編號的理由
1			
2			
3			

I/We acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

本人(吾等)知悉關於帳戶持有人於本表中所載之資訊及應申報帳戶可能提供給當地稅務機關，且稅務機關會與其他已簽訂跨政府財務賬戶資料協議之國家或稅務轄區交換財務帳戶資料。

I/We declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I/We undertake to advise Bank Sinopac Hong Kong Branch within 30 days of any change in circumstances which affects the tax residency status of the Account Holder this form or causes the information contained herein to become incorrect or incomplete, and to provide Bank Sinopac Hong Kong Branch with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

本人(吾等)聲明盡本人(吾等)所知及所信與所提供的資料均為正確及完整。本人(吾等)承諾，當發生任何環境變化導致帳戶持有人之稅務居留地改變或使此表格所載資料失實或不完整，將於變動發生後 30 日內通知永豐商業銀行股份有限公司香港分行，並於變動後 30 日內提供更新的自我聲明書。

6. 本人(吾等)為貴行帳戶之最終實益擁有者，確認存入貴行帳戶之資產、收入及衍生自貴行帳戶的收益等，已經並且將持續地依據所有在任何時間均適用的法律及法規向有關的稅務主管機關進行申報。

I/We, the undersigned Account Holder and Beneficial Owner of the accounts with the Bank, confirm that whenever required by relevant applicable laws and regulations, the assets deposited on those accounts as well as the income and gains generated by those assets have been reported and will continue to be reported to any and all relevant competent tax authorities.

7. 本人(吾等)聲明目前/曾經受稅務/檢調機關調查，或目前正在/曾經受到任何法院為有關稅務方面之訴訟程序或判決。

無 有，請說明：_____

I/We have received or are under investigation by any tax authorities or relevant authorities, or are under or have received any litigation / judgment in relation to tax affairs.

No Yes, Please specify: _____

8. 有關存款保障計劃 Deposit Protection Scheme

本人(吾等)確認知悉貴行接受的儲蓄存款、往來存款及年期不多於五年的定期存款，是符合香港存款保障計劃保障資格的存款；貴行推出的結構型存款(組合式商品)、投資商品(如基金、債券、結構式債券等商品)、不計名票據，以及非存放於香港地區的海外存款等，除另行於任何有關條款的附錄內指定的受保障存款以外，均不屬於受保障存款，亦不會受到香港存款保障計劃的保障，詳情可洽本行業務人員。

I/We confirm my/our understanding that deposits in Savings Accounts, Current Accounts and Time Deposits with a term not more than 5 years are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong. While the Structured Deposits (Investment Deposits), investment products (e.g. mutual fund, bond, structured notes), bearer instruments and offshore deposit are NOT protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.

9. 本人(吾等)證實此新開戶 帳戶資料變更 申請表格的資料(不含包含銀行資料表二 _____頁)及遞交的文件證明乃屬真實、正確及完整，並授權貴行可向任何方面查證。本人(吾等)並承諾，如提供給貴行用於維持帳戶的有關文件或資料有任何更改或缺漏補正，本人(吾等)將立即通知貴行並提供有關文件/資料經核證的副本給貴行。

I/We declare that all the information contained in this Application Form for **New Account** **Amendment of Existing Account** (**without** **with** _____ **page(s) of Information Form Two**) and proof documents submitted are true, correct and complete and hereby authorized the Bank to confirm from any sources. I/We undertake to advise the Bank promptly of any change in circumstances which causes the information provided in the Application Form to become incorrect or incomplete and to supply the Bank with certified true copies of any replacement or supporting documents which have provided to the Bank for the purpose of opening and maintaining accounts with the Bank immediately upon occurrence of any changes thereto.

10. 就貴行提供給本人(吾等)之銀行帳戶/金融服務，本人(吾等)確認已審慎閱讀、充分瞭解並同意接受有關授權及章則條款(請參閱下列一覽表適用項目)。本人(吾等)同意永豐商業銀行「致客戶及個別人仕關於《個人資料(私隱)條例》通知書」相關條文。

In consideration of Bank SinoPac's agreement to provide banking, financial and related services to me/us, I/We confirm that I/we have read, understood and accepted the applicable terms and conditions (please refer to the Schedule below where applicable items applied). I/We have read and agreed to be bound by "The Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" as provided.

11. 帳戶申請人謹此授權永豐銀行香港分行可就操作或維持任何在銀行開立的帳戶或就提供或維持任何帳戶或服務收取費用、收費，其標準費用列載於銀行不時公佈的服務收費表中。The Bank may impose such fees, charges for the operation or maintenance of any Account with the Bank or for the provision or maintenance of any Account or Service by the Bank at such standard rate as specified in any schedule of fees published by the Bank from time to time.

- 銀行/金融及有關服務章則條款一覽表，條文請至本行網路銀行首頁-條款及細則-香港項下參閱。

Schedule of banking, financial and related services as below. Articles are available on our official website at <https://www.mmab2c.com/>

1	致資料當事人及個別人仕關於《個人資料(私隱)條例》通知書 "Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance"
2	帳戶一般條款及條件 General Terms and Conditions for Accounts
3	人民幣帳戶章則 Terms and Conditions for Renminbi Account
4	快速支付系統服務條款及細則 Terms and Conditions for Fast Payment System Service
5	電子結單及電子通知書服務條款及細則 Terms and Conditions for Electronic Statement & Electronic Advice Service
6	支票及支票使用的重要資料及條款-適用人民幣支票 Important Information and Conditions Concerning Cheques and Their Use – Apply for CNY Cheques
7	自動櫃員機服務條款及條件 ATM Terms and Conditions
8	網路銀行服務協議 Internet Banking Services Agreement
9	電子支票存入服務條款 Terms and Conditions for e-Cheques Services
10	傳真指示服務條款及細則 Terms and Conditions of Facsimile Instructions Service
11	單獨使用個人/公司印鑑之授權及彌償條款 Authorization and Indemnity for Sole Use of Personal / Company Chop(s)
12	美國海外帳戶稅收遵循法案條款、身分聲明書 FATCA Clauses and Declaration of FATCA Status

授權暨確認聲明書 Authorization and Confirmation

本人(等)茲向 貴行開立多幣別儲蓄帳戶及/或多幣別往來帳戶,本人(等)特此授權並要求貴行自同意帳戶開立之日起,在本人(吾)等遵守貴行之「單獨使用個人/公司印鑑之授權及彌償條款」下,接受以下獲授權代表單獨使用個人印鑑。本人(等)確認以本印鑑卡為「個人帳戶、聯名帳戶開戶授權書」所指明授權貴行之「獲授權簽署安排」及具備之效力。

I/We apply for Multi-Currency Savings Account(s) and/or Current Account(s) with Bank SinoPac (the Bank) and hereby agreed with and authorized the Bank to accept the below Authorized Representatives to solely use personal chop in accordance with the terms and conditions of AUTHORIZATION AND INDEMNITY FOR SOLE USE OF PERSONAL/COMPANY CHOP(S). I/We also confirm with the Bank this Signature Card is the "Authorized Signing Arrangement" specified in the Mandate for Personal Account /Joint Account and the effectiveness therewith.

<input checked="" type="checkbox"/> PERSONAL ACCOUNT 個人帳戶	<input type="checkbox"/> JOINT ACCOUNT 聯名帳戶
帳號 ACCOUNT NO.	開戶日期 Date of Account Opened
中文戶名(正楷)Name in Chinese (In Block Letters) 陳大文	
英文戶名(正楷)Name in English (In Block Letters) CHEN TAI MAN	
簽署安排 Signing Arrange :	
簽署共 <u>1</u> 式憑 <u>1</u> 式有效 The following signature will be valid _____	
其他 Others : _____ 變更印鑑生效日 : _____ 年 YYYY/月 MM/日 DD	
帳戶持有人簽名 Specimen Signature of Account Holder	帳戶持有人 / 授權代表簽名 Specimen Signature of Account Holder /Authorized Representative
<<<陳大文 簽字>>>	
姓名 Name : 陳大文	姓名 Name :
證件號碼 ID/Passport No.: A123456789	證件號碼 ID/Passport No.:
帳戶持有人 Account Holder / 授權代表簽名 Specimen Signature of Authorized Representative	帳戶持有人 Account Holder / 授權代表簽名 Specimen Signature of Authorized Representative
姓名 Name :	姓名 Name :
證件號碼 ID/Passport No.:	證件號碼 ID/Passport No.:

帳戶申請人 Account Applicant(s)

帳戶持有人/聯名戶主申請人確認簽署 Agreed, Accepted and Confirmed by Account Holder/ Major Applicant	
<<<陳大文 簽字>>>	
日期 Date (年 YYYY/月 MM/日 DD) : 2011.11.11	
聯名帳戶持有人確認簽署 Agreed, Accepted and Confirmed by Joint Account Holder	聯名帳戶持有人確認簽署 Agreed, Accepted and Confirmed by Joint Account Holder
日期 Date (年 YYYY/月 MM/日 DD) :	日期 Date (年 YYYY/月 MM/日 DD) :

銀行專用 For Bank Use Only

所屬單位: <input type="checkbox"/> 永豐銀行香港分行 : AO1/AO2 CODE _____ / _____ AO1/AO2 Name _____ / _____ <input type="checkbox"/> 永豐銀行 _____ 分行	對保人簽署 : _____ 對保人姓名 : _____ 對保日期 : _____	作業經辦	作業覆核
		Date :	Date :