

兆豐國際商業銀行香港分行

開戶須知

一、客戶在本行開設往來存款帳戶 (Current Account)；儲蓄存款帳戶 (Saving Account) 或定期存款帳戶 (Time Deposit Account) 時，應提供下列資料：

1. 以個人或聯名名義開戶時：

- (1) 身份證明或護照影本 (Copy of Identity Card/Passport)；
- (2) 印鑑卡兩份 (Two Signature Cards)；
- (3) 授權書 (Mandate)；
- (4) 客戶資料表 (Information form)。

2. 以公司行號開戶時：(1)至(5)為影本，(7)至(9)由銀行提供格式。

- (1) 商業登記證 (Certified True Copy of Business Registration Certificate)；
- (2) 公司註冊證書 (Certificate of Incorporation)；
- (3) 董事/股東登記名冊 (Certified Copy of Particulars of Directors)；
- (4) 所有董事/股東及被授權簽字人員之身份證明 (Identification Document of Directors/Shareholders/Authorized Signatory(ies))；
- (5) 公司章程及組織大綱 (Memorandum and Articles of Association)；
- (6) 公司鋼印或公司印章 (Company Common Seal or Company Chop)；
- (7) 董事會開會決議書或董事會決議書之授權書(本行表格) (Certified Copy of Minutes of the Directors Meeting or Minutes of Resolutions)；
- (8) 客戶資料表 (Customer Information)；
- (9) 開戶授權書 (Mandate)。

3. 以獨資或合夥公司名義開戶時：

- (1) 商業登記證 (Certified True Copy of Business Registration Certificate)；
- (2) 所有董事/股東及被授權簽字人員之身份證明 (Identification Document of Directors/Shareholders/Authorized Signatory(ies))；
- (3) 公司鋼印及公司印章 (Company Common Seal and Company Chop)；
- (4) 開戶授權書 (Mandate)；
- (5) 客戶資料表 (Customer Information)；
- (6) 印鑑卡兩份 (Two Signature Cards)。

二、1. 往來存款帳戶開戶最低金額：HKD \$10,000 或 USD \$5,000；

2. 儲蓄存款帳戶開戶最低金額：HKD \$5,000 或 USD \$1,000；

3. 定期存款帳戶開戶最低金額：HKD \$10,000 或 USD \$5,000。

三、以公司行號名義開戶時，其所提供之資料須經由本分行所認可之徵信公司向香港特別行政區政府或其他有關機構查證，確認後始可辦理手續，所需費用由客戶負擔。

四、授權書 (Power of Attorney)，海外有限公司董事證明 (Overseas Company Directors Certification)，傳真合約 (Facsimile Instruction Agreement)，基本授信合約 (Banking Facilities Agreement) 和基本押匯合約 (General Agreement) 等上述表格可依客戶需求由本行提供。

五、定期存款之利息係以單利、按日計息，單筆定期存款金額少於 HKD500,000，且存款或款期短於15個月者其利息按香港銀行公會之牌告利率計算；單筆定期存款金額少於 HKD500,000(含)以上，或存款期間超過15個月(含)者，則得與本公司另行議定利率；凡港幣以外之外幣定期存款，不受香港銀行公會利率規定之限制，皆可與本分行另行議定利率。

六、客戶在辦理開戶手續時，應詳讀並同意本行之各項存款規定。

七、如有任何疑問，請向本行查詢。電話：(852) 2525 9687 分機 23, 28 傳真：(852) 2525 9014

A/C No.:
A/C Opening Date :

兆豐國際商業銀行 香港分行
Mega International Commercial Bank
Hong Kong Branch

Customer Information (Personal Account) 客戶資料 (個人帳戶)

Please complete in BLOCK LETTERS and put a tick in the appropriate box(es). For joint account, please fill in separate sheets for each individual applicant.
請用正楷填寫，並在適當方格內加上別號 。聯名帳戶申請人需各自填寫表格一份

Individual Account
個人帳戶

Joint Account
聯名帳戶

Identification Document Details 身份證明文件資料

Type 種類： HK Identity Card 香港身份證 Passport (Issue Country) 護照 (簽發國家) _____ Others 其他 _____

Number 號碼：_____ Date of Issue 簽發日期：_____

Name 姓名 Mr. 先生 Ms. 小姐 Mrs. 太太

In English 英文：_____ in Chinese 中文：_____

Date of Birth 出生日期：_____ Nationality 國籍：_____ Marital Status 婚姻狀況：
(DD/MM/YY 日/月/年) Single 未婚 Married 已婚

Occupation 職業

Self-Employed 自僱 Full-time Employed 全職 Student 學生 Housewife 家庭主婦 Retired 退休 Others 其他 _____

Name of Employer 僱主名稱：_____

Business Type 行業類別：_____ Job position 職位：_____ Years of Service 任期：_____

Introducer (Compulsory) for Application of Current Account) 介紹人

Name 姓名 _____ Account Number 帳戶號碼 _____ Relation with Applicant 與申請人之關係 _____

Correspondence Address 通訊地址

Please send all your Bank's correspondence (including monthly statement etc.) to my:
請將貴行之往來信件 (包括對帳單) 寄往本人之

Residential Address 住宅地址 Office Address 辦事處地址

Address 通訊地址：_____

Contact Telephone Number 聯絡電話

Residence 家庭： 1. _____ 2. _____
Office 辦事處： 1. _____ 2. _____
Mobile Phone 手提： 1. _____ 2. _____
Fax Number 傳真號碼： 1. _____ 2. _____

Bank Account(s) 銀行帳戶

HKD Current Account 港幣支票帳戶 HKD No Passbook Savings Account 港幣無摺活期儲蓄帳戶 HKD Passbook Savings Account 港幣有摺活期儲蓄帳戶
 USD Current Account 美金支票帳戶 USD No Passbook Savings Account 美金無摺活期儲蓄帳戶 USD Passbook Savings Account 美金有摺活期儲蓄帳戶
 Fixed Deposit Account 定期存款帳戶 Other Foreign Currency Savings Account 其他外幣綜合無摺活期儲蓄帳戶 (歐元/日圓/英鎊/加幣/澳幣/新加坡幣/泰銖/紐元)

General Service(s) 一般服務

- Request for Initial Cheque Book / Withdrawal Slip 首次支票簿／提款單
 - Collect it by myself / ourselves 請待本人(等)親自領取。
 - Please send it by register mail to my / our mailing address and debit my / our account for the postage and handling fees incurred. 請以掛號郵件寄至本人(等)於 貴行登記之郵寄地址, 有關郵費及手續費自帳戶中扣付。
 - Others (please specify) 其他 (請例明) _____
- Automatic Renewal Instruction for Fixed Deposits 定期存款自動轉期指示
 Upon each maturity of the deposit(s) and until further notice, please automatically: *Delete if not applicable
 該(等)存款於每次到期時請以下列方式辦理自動轉期, 直到另行通知為止:
 - renew the principal plus accrued interest for _____ *week(s)/month(s) at your prevailing interest rate.
 本金及利息按 貴行當時釐定之利率續存 *星期/個月
 - renew the principal for _____ *week(s)/month(s) at your prevailing interest rate and dispose the interest by crediting to Account No. _____ in name of _____
 本金按 貴行當時釐定之利率* 星期/ 個月, 利息請存入 貴行帳戶號碼 _____, 戶名 _____
 - renew the principal for _____ *week(s)/month(s) at your prevailing interest rate and dispose the interest by _____
 本金按 貴行當時釐定之利率* 星期/ 個月, 利息請存入 貴行帳戶號碼 _____
- Account Statement 對帳單
 Please arrange account statement for my / our account(s)
 請為本人(等)帳戶安排對帳單
- Passbook 存摺本
 Please arrange passbook for my / our account(s)
 請為本人(等)安排存摺本

Authorized Signatory(ies) and Agreed Signing Arrangement 授權人及被授權簽字人員協定簽名安排

Authorized Signatory(ies) (together his/her/their specimen signature(s)) and Agreed Signing Arrangement are particularized as follows:
 授權人及被授權簽字人員(連同簽單式樣)及協定簽名安排資料如下:

Particulars of Authorized Signatory(ies) 授權人及被授權人簽字人員資料	Specimen Signature 簽章式樣
Name 姓名: _____ (_____) <input type="checkbox"/> HK I.D. 香港身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼: _____	
Name 姓名: _____ (_____) <input type="checkbox"/> HK I.D. 香港身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼: _____	
Name 姓名: _____ (_____) <input type="checkbox"/> HK I.D. 香港身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼: _____	

Signing Arrangement: The _____ Signature(s) set out above in the Continuation Sheet(s)(if any), of which any _____ will be valid and effective.
 簽名安排: 上表共 _____ 式簽名, 憑其中任何 _____ 式可生效。

Special Instruction: (If any)

特別指示(倘有): _____

Date 日期: _____

Remarks 備註: _____

I hereby agree that the Bank (and its successors and assignees) may without notice combine or consolidate my account(s) with any liabilities to the Bank and set off or transfer any sum(s) standing to the credit of any such accounts or any other sum(s) owing to me from the Bank in or toward satisfaction of my liabilities to the Bank on any other account or in any other respect whether such liabilities be actual or contingent or primary or collateral and several or joint. I further agree that the Bank may at any time at the Bank's complete discretion convert any of my account(s) into any currency by any lawful means at the Bank's disposal, and at the Bank's buying and/or selling rates applicable on the day of passing the entry for the purpose of set-off without any reference to me.

茲同意兆豐國際商業銀行(該行及其承接人與承讓人), 可無需事先知會本人, 而將本人在該行之帳戶及債務合併對銷, 或對本人帳戶之結存或該行應付本人之款項, 轉撥作償付本人欠該行之債務, 無論此等債務為實有、預期、主要、附連、個別負責者。又本人同意該行得隨時自行決定將本人帳戶之結存、循合法手續依其所訂之當日買賣匯率, 兌換為其他外幣, 以作對銷帳項之用。

S.V.

S.V.

Signature of Customer 客戶簽章

Name 姓名:

Signature of Customer 客戶簽章

Name 姓名:

**MANDATE AND INDEMNITY FOR EXECUTION OF
FACSIMILE INSTRUCTIONS**

To : Mega International Commercial Bank
Hong Kong Branch

This Agreement is made the _____ day of _____ 20_____

By _____

(the Customer) and A/C no. _____

1. The Mega International Commercial Bank, Hong Kong Branch (the“Bank”)hereby agrees to accept and act upon instructions transmitted by facsimile (“fax instructions”) from the Customer named below (or the Customer’s authorised representative(s) if any) relating to the operation of the Customer’s Account(s) held with the Bank, subject to the terms and conditions of this Agreement.
2. The Bank shall be under no duty to inquire into the authenticity of any fax instructions or the identity or authority of the person transmitting or purporting to transmit any fax instructions. The Bank may act on fax instructions upon receipt and whether or not a hard copy of such instructions is subsequently received by the Bank by post, personal delivery or otherwise. Notwithstanding the foregoing, the Customer shall promptly deliver to the Bank a hard copy of all such instructions. In the event of any discrepancy between any fax instructions received and acted on by the Bank and a hard copy of the same, the fax instructions received and acted on by the Bank shall be deemed to be the instructions given by the Customer.
3. The Bank may treat all fax instructions given as fully authorised and binding on the Customer regardless of the circumstances prevailing at the time of the instructions being given or the nature or amount of the transaction and notwithstanding any error, misunderstanding, lack of clarity, fraud, forgery or lack of authority in relation to the fax instructions, and the Bank may act upon fax instructions given to it as long as the Bank or any of its officers or employees believes the same to be genuine when given. The Bank shall not be liable to the Customer for any losses sustained by the Customer as a result thereof.
4. The Bank may require that any instruction should contain such identifying code or test as it may from time to time specify and the Customer shall be responsible for any improper use of such code or test.
5. Proof of despatch of fax instructions by the Customer (or the Customer’s authorised representative(s) if any) shall not constitute proof of receipt of such instructions by the Bank.
6. The Customer will fully indemnify the Bank and its officers, employees, agents and correspondents against all claims, demands, actions, proceedings, damages, losses, costs and expenses incurred arising out of the execution of any valid written instruction given to the Bank by the Customer via facsimile transmission.
7. Where the term “the Customer” consists of more than one person, their obligations and liabilities hereunder shall be joint and several. Where the Customer is a firm, the term “the Customer” shall mean the person or persons from time to time carrying on business in the name of such firm. References to “the Customer” shall include the Customer’s successor.
8. Without limiting any general or banker’s lien, right of set-off or other right to which

I shall be responsible for the repayment to you on demand and undertake to be liable to all debit balances debts and liabilities whatsoever in respect of the foregoing, whatsoever and howsoever incurred and for all bills, notes, orders, receipts, documents or instructions as aforesaid, including all interest, charges and expenses charged by you from time to time, including legal expenses.

In the absence of contrary written instructions signed by me the foregoing conditions shall apply to each and every account of whatever nature which I may now or hereafter direct you to open in my name.

I agree that any notice to be given by me hereunder shall be deemed served on you only on actual receipt thereof by you.

In addition to the foregoing conditions I agree to be bound by your Rules and Regulations governing any of such above accounts as may from time to time be in force or new Rules and Regulations which may be made at any time and from time to time by you.

Dated the _____ day of _____ 20 _____

(to be used if Applicant cannot read or is unable to sign manually)

Executed with the mark/thumb print of the Applicant, this document having first been duly interpreted to him/her in the Chinese language and being witnessed by:—

已先用中國 方言向存款人解釋，並證明此項
花押 / 指印確屬存款人所劃 / 印，特此証明

Specimen of the authorised impression of the chop of the Applicant.

憑此授權印章式樣

.....
Address:
地址

I.D. Card or Passport No.:
香港身份証或護照號碼

.....
Signature of Applicant
客戶簽署

POWER OF ATTORNEY

(for banking and various transactions)

I/We, the undersigned
of nationality, carrying on the profession/business of
..... residing at

holder of current deposit/times deposit Account No. in the books of The Mega International
Commercial Bank at

appoint as my/our Attorneys(a):

M. residing at

and M. residing at

whose signature(s) is/are set out hereunder, and grant to him/them the following powers, which in the event of
my/our hereby appointing more than one Attorney shall be exercised jointly and severally by such Attorneys.

BANKING ACCOUNTS.

1. To operate this account as well as any accounts standing or which may stand in my/our name and have
any new accounts opened and to agree to any conditions.

2. To make any payments and withdrawals, whether or not in his favour, to issue and sign any receipts,
authorisations, cheques, account transfer orders, orders to pay, orders to transfer, to give any endorsements,
discharges and receipts, to receive the amount of any facilities granted or letters of credit.

3. To agree, discuss, close and settle any accounts, determine the debit or credit balances, receive the
credit balance thereof, give receipt therefor, sign any acknowledgments of receipt.

DOCUMENTARY TRANSACTIONS.

4. To accept, sign, endorse, guarantee and pay any bills of exchange; grant any extensions of time for
payment, endorse any warrants.

5. To submit any bills of exchange to you for discounting and for collection.

6. To endorse any bills of lading, insurance certificates and all documents in general, certify any invoices
and vouchers.

7. To make any request to you for the issue of any letter of credit, guarantee indemnity or counter indemnity
or to give, vary or revoke any instructions in relation thereto.

DEPOSITS OF SECURITIES.

8. To deposit and withdraw any securities, give discharge therefor, obtain any deposit receipts; receive
any repayments, redemptions, prizes.

INSTRUCTIONS ON SECURITIES.

9. To give any orders, vary and revoke instructions to you to purchase or sell or deal in securities, foreign
currency, or metals (including instructions to do the same for his benefit or his favour); sign any memorandum, any
forms for transfer, conversion or repayment of shares, bonds, founders' shares or partnership shares of local or foreign
companies or associations, acceptances of transfer, applications for exchange, affidavits and declarations of every kind.

ADVANCES.

10. To borrow in any manner whatsoever such sum as he/they may consider expedient by giving, if that
is necessary, as security any personal, corporeal or incorporeal property belonging to me/us (transferable securities,
partnership shares, goods, business undertaking etc); for this purpose, to sign any documents, in particular
any instruments of transfer as security and any forms of collateral security.

AND GENERALLY.

11. To carry out in my/our name and on my/our behalf any transactions with you.

This Power of Attorney shall be valid until such time as you shall receive express written revocation thereof or in
the event of my death/the death of any one of us until you shall have received written notice thereof.

I/We undertake to ratify and confirm all matters and things done by the said

..... and hereby jointly and severally undertake to indemnify
you in respect of all claims, losses, charges or expenses howsoever arising that you may receive, suffer or incur in
relation thereto.

I/We hereby confirm that you are to be under no obligation to ascertain or to inquire into the purpose for which any
of the above powers is exercised.

on the day of 20

SIGNED SEALED AND DELIVERED)

by)

(I.D. Card or Passport Number)

戶主簽署 Signature(s) of Account Holder(s))

The Attorney (I.D. Card or Passport Number))

S.V.

被授權人簽署 Signature (s) of Attorney)

and his/her signature is verified by)

S.V.

PERSONAL ACCOUNT 個人帳戶

協
議
書

To: Mega International Commercial Bank

Hong Kong Branch ("you", which expression shall include your successors and assigns)

Customer ID

Gentlemen,

I, the undersigned, hereby request and authorise you:—

1. To open and/or continue a current/savings/deposit/loan account(s) or account* in currency in my name and at any time subsequently to open and/or continue such further account(s) in my name of whatever nature as I may direct.

2. To honour and debit to such account(s) all cheques, bills of exchange, promissory notes and other orders for payment expressed to be drawn, signed, accepted, indorsed or made or receipts for monies drawn by me or on my behalf or for monies owing by you to me on any account whatsoever or any other document or instruction of whatever nature, kind or description (including, but not limited to the purchase and sale of foreign currencies, stocks, bonds, shares and other securities and metals) provided that such cheques, bills of exchange, promissory notes, orders, receipts and other documents and instructions as aforesaid are purported to bear my signature a specimen of which appears in your specimen signature card or other record or purports to bear my thumb print or mark or the impression of my chop (hereinafter referred to as "the authorised print, mark or impression") of which a specimen appears below notwithstanding that any such debiting or carrying out of instructions may cause such account(s) to be overdrawn or any overdraft thereon to be increased but without prejudice to your right to refuse to allow any overdraft or increase of overdraft.

3. You may carry out oral or written instructions given by me countermanding payment of cheques, bills of exchange, promissory notes or orders for payment.

4. I agree that:—

(a) The authorised print, mark or impression by itself will be sufficient authority for the operation of my account or accounts generally; that I fully understand all the risks and do assume full responsibility for all losses involved in or caused or occasioned by operating my account or accounts by means of the authorised impression in lieu of my signature and that you will not be liable for any loss or damage whatsoever arising out of your acceptance of the authorised impression as aforesaid for the operation of my account or accounts with you

(b) That any instructions or documents bearing what purports to be the authorised impression of my chop shall be binding on me, my executors, administrators and assigns and that I shall not be at liberty to question or plead the validity or incapacity of such chop or to question or plead the capacity or incapacity of the party who actually affixed the same on such instructions or documents.

5. You are authorised to pay any cheque drawn by me at the counter of any of your Branches in Hong Kong, Kowloon and the New Territories Provided that it is clearly understood that you may without notice to me discontinue at any time the above practice in which event cheques drawn by me cannot be cashed over the counter otherwise than at the Branch of the Bank at which I keep the account in operation.

6. You may, at any time without notice, notwithstanding any settlement of account or other matter whatsoever, combine or consolidate all or any of the then existing accounts opened in my name or in the name of any firm of which I am the Sole Proprietor (whether current, savings, deposit, loan or of any other nature whatsoever, and whether subject to notice or not) and set-off or transfer any sum standing to the credit of any one or more such accounts wheresoever situate in or towards satisfaction of any of my liabilities to you or any other account or in any other respect whatsoever, whether such liabilities be present or future, actual or contingent, primary or collateral, or joint or several 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 you) prevailing in such foreign exchange market as you shall determine to be relevant on the date of the combination, set-off or transfer.

7. I agree to verify the correctness of each statement of account received from you and:

(a) If a statement of account and relative vouchers are not received by the 10th day after the end of each month or, if statements are not to be prepared monthly, by the 10th day after the end of the terms agreed on for their preparation, I will obtain them from you;

(b) I will, within 10 days after personal delivery of the statement of account and relative vouchers to me or, if sent by post, within the said period after it being posted by you, notify you in writing at the branch or agency where the account is kept of any alleged omissions from or debits wrongly made to or inaccurate entries in the account as so stated; and

(c) At the end of the period of 10 days referred to in sub paragraph (b) hereof, the account as stated by you shall be conclusive evidence without any further proof that except as to any alleged errors, omissions or wrongful debits or inaccurate entries contained in the account and of which I have notified you in writing as aforesaid, the account is accepted by me as correct and containing all credits that should be contained therein and no debits that should not be contained therein and subject to the above exceptions you shall be free from all claims from me in respect of such account.

* delete whichever is not appropriate.

the Bank may be entitled, the Bank shall have the right and is authorised to the fullest extent permitted by law, without notice to the Customer or to any other person, to set-off and appropriate any credit balance in any currency on any account (whether subject to notice or not and whether matured or not) of the Customer or of any other person with the Bank in Hong Kong or elsewhere to which the Customer may be beneficially entitled, whether alone or jointly, against any of the Customer's liabilities to the Bank under this agreement. The Bank is authorised to purchase with the money standing to the credit of any such account and other currencies as may be necessary for this purpose.

9. No failure or delay by the Bank in exercising any right, power or remedy hereunder shall be a waiver thereof. Rights, powers and remedies herein do not exclude those provided by law. If any form or condition herein becomes illegal, invalid or unenforceable, then the remaining terms and conditions shall not be prejudiced thereby.
10. A copy duly certified as a the true copy by the Secretary of our company of a resolution of our board passed on _____ authorising the persons listed below to act on our behalf in the giving of instructions to you and conclusion of agreements with you in the afore-said manner is enclosed, or otherwise, this mandate and indemnity is considered as an extract of the resolution passed by the Board.
11. The Agreement also refers to the mandate or general agreement with you governing the operation of account(s) or credits or bills or other facilities or banking arrangements with you and shall be governed by Hong Kong law.

Authorised Persons

<u>Full Name</u>	<u>Position</u>	<u>I/D Card/ Passport No.</u>	<u>Signature</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Date :



Signature and Chop of Applicant

兆豐國際商業銀行

Mega International Commercial Bank

香港分行

Hong Kong Branch

香港九龍尖沙咀廣東道 21 號
海港城港威大廈
英國保誠保險大樓 22 樓 2201 室
Suite 2201, 22/F, Prudential
Tower
The Gateway, Harbour City
21 Canton Road, Tsimshatsui
Kowloon, Hong Kong
Tel: (852) 25259687
Fax: (852) 25259014

如參加電子對帳單請您填寫以下表格

(If you want to set up your e-statements, please complete this form.)

機構/個人帳戶名稱

(Company /Personal Account Name) : _____

機構/個人帳戶 I. D. (Company /Personal Account I. D.) : _____

※帳戶 I.D. 為往來帳號之後 6 個號碼(Account I.D. is last 6 digits of Account No.)

聯絡人 (Contact Person Name) : _____

聯絡電話 (Telephone) : _____

傳真 (Fax) : _____

※電子對帳單郵件地址

(Email address) : _____

日期 (Date)

簽署 (Signature)