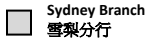




MEGA International Commercial Bank Co., Ltd

A.R.B.N. 079 372 688

A.F.S. Licence No. 247346



Sydney Branch

雪梨分行

Level 8, 10 Spring Street, Sydney NSW 2000

Tel: (02) 9230 1300

Fax: (02) 9233 5859



Brisbane Branch

布里斯本分行

Suite 1-3, 3 Zamia Street, Sunnybank QLD 4109

Tel: (07) 3219 5300

Fax: (07) 3219-5200



Melbourne Branch

墨爾本分行

Level 20, 459 Collins Street, Melbourne VIC 3000

Tel: (03) 9620 0500

Fax: (03) 9620 0600

Individual Deposit Account Application Form

個人存款申請表

Date 日期 (dd/mm/yy):

"Deposits are not subject to Division 2 of the Banking Act - Protection of Depositors"

Mega International Commercial Bank Co., Ltd ("Mega ICBC", "the Bank") is legally required to verify your identity before opening an account for you. This may be done by electronic means using reliable and independent data sources or manually through verification of identification documents you provide or as requested by Mega ICBC. You must provide Mega ICBC with true, complete and correct information and not provide or use false or misleading information or documents in connection with the provision of financial services or in connection with an identification procedure.

Section A - Individual Details 個人資料

1st Applicant 第一申請人

Surname 姓	<input type="text"/>
Given Names 名	<input type="text"/>
Other Names 別名	<input type="text"/>
Chinese Name 中文姓名	<input type="text"/>
Date of Birth 出生日期	<input type="text"/> (dd/mm/yy)
Driver Licence No. 駕照號碼	<input type="text"/>
Passport No. 護照號碼	<input type="text"/>
Gender 性別	<input type="text"/>
Occupation/Business 職業	<input type="text"/>
Source of Funds 所得來源	<input type="text"/>
Residential Address 家庭住址	<input type="text"/>
Home Phone 家用電話	<input type="text"/>
Work Phone 工作電話	<input type="text"/>
Mobile Phone 行動電話	<input type="text"/>
Fax 傳真	<input type="text"/>
Email 電郵	<input type="text"/>
Postal Address (If different to residential address) 郵寄地址 (若與住址不同)	<input type="text"/>
Residency Status ¹ 居留狀況	<input type="checkbox"/> Australian Citizen 澳洲公民 <input type="checkbox"/> Resident 澳洲居民 <input type="checkbox"/> Non-Resident ¹ 非澳洲居民 ¹
Tax File Number 稅號 ²	<input type="text"/>
Business Name (if any) 商號 (如適用)	<input type="text"/>
ABN (if any) (如適用)	<input type="text"/>

2nd Applicant (for joint account only) 第二申請人 (聯名戶用)

Surname 姓	<input type="text"/>
Given Names 名	<input type="text"/>
Other Names 別名	<input type="text"/>
Chinese Name 中文姓名	<input type="text"/>
Date of Birth 出生日期	<input type="text"/> (dd/mm/yy)
Driver Licence No. 駕照號碼	<input type="text"/>
Passport No. 護照號碼	<input type="text"/>
Gender 性別	<input type="text"/>
Occupation/Business 職業	<input type="text"/>
Source of Funds 所得來源	<input type="text"/>
Residential Address 家庭住址	<input type="text"/>
Home Phone 家用電話	<input type="text"/>
Work Phone 工作電話	<input type="text"/>
Mobile Phone 行動電話	<input type="text"/>
Fax 傳真	<input type="text"/>
Email 電郵	<input type="text"/>
Postal Address (If different to residential address) 郵寄地址 (若與住址不同)	<input type="text"/>
Residency Status ¹ 居留狀況	<input type="checkbox"/> Australian Citizen 澳洲公民 <input type="checkbox"/> Resident 澳洲居民 <input type="checkbox"/> Non-Resident ¹ 非澳洲居民 ¹
Tax File Number 稅號 ²	<input type="text"/>
Business Name (if any) 商號 (如適用)	<input type="text"/>
ABN (if any) (如適用)	<input type="text"/>

¹ For residents, an initial deposit of AUD250,000 or over (equivalent in foreign currencies) is required. (澳洲居民首次存款需等於或超過 AUD250,000 或等值貨幣)
If you ticked "Non-Resident" above, please complete Section D - Non-Resident Statutory Declaration Form (非澳洲居民貸款需填寫非澳洲居民聲明表)

² Mega ICBC may collect your Tax File Number pursuant to taxation legislation. Quoting this number is not compulsory. However, if you do not quote your tax file number or state your reason for exemption (if any), an interest withholding tax will be taken out of your interest payments. If you are not a resident of Australia for taxation purposes, you must provide your overseas address. For further information about Tax File Number rules, please contact your local Taxation Office. (這不是必須提供, 但如果您不提供稅號, 您將會被扣除有關利息的稅款。若有其他疑問, 請與稅務單位聯絡)

By completing this application form, you are providing personal information to Mega ICBC for the primary purpose of considering and assessing your application, verifying your identity and if your application is successful, to establish and administer your account. For this purpose, your personal information may be used and disclosed to third party service providers. Mega ICBC will also collect and utilize your personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Official use only:

Section B - Authorisation & Declaration 協議與聲明

Authorisation:

By signing below, I/we provide the following authorisations:

- a) I/We hereby request the Bank to open an account for me/us in my/our name (the "Account"). I/We authorise you to honour all payment instructions signed in accordance with the enclosed Signature Record Cards.
- b) For joint accounts only – We agree to be jointly and severally liable to the Bank for any debit balance in the Account. In the event of the death of either of us, you are authorised to pay the balance of the Account to the survivor(s).
- c) Authorisation of signature(s) – The enclosed Signature Record Card(s) applies to the Account and additionally, to all future deposit accounts opened with identical account names, unless requested otherwise.

Declarations:

By signing below, I/we declare that:

- a) All the information that I/we provide to the Bank is complete, true and correct;
- b) I/We understand that if I/we provide the Bank with incomplete or inaccurate information, my/our request for opening an account may be rejected by the Bank;
- c) I/We declare that I/we have not withheld any information that might cause the Bank to not approve this application;
- d) I/We have made my/our own independent judgment and decision to enter into this agreement and am/are not relying on any information given or representations made by the Bank to me/us;
- e) I/We consent to the use and disclosure of my/our personal information as set out in the Bank's **Privacy and Spam Statement**;
- f) A copy of Bank's **Product Disclosure Statement** has been furnished to me/us and I/we have read and understood the same and agree to be bound thereby;
- g) A **Schedule of Fees, Charges and Interest Rates** included in the Product Disclosure Statement has been furnished to me/us and I/we agree to be bound by the terms of the same;
- h) I/We authorise the Bank to deduct reasonable fees, charges, tax and duties from my/our accounts;
- i) I/We acknowledge that my/our deposits with the Bank are **not subject to Division 2 of the Banking Act – Protection of Depositors**; and
- j) I/We agree to advise the Bank whenever anything happens which would result in a failure to truthfully repeat any of the declarations stated above.

Acknowledgement that Deposits not subject to Depositor Protection Provisions:

Pursuant to the disclosure requirements of the Banking Act, we hereby advise you that the deposits taken by Mega ICBC are not covered by Division 2 of the Banking Act and, as such are NOT subject to the depositor protection provisions of the Banking Act.

By signing below, you acknowledge that you fully understand the status of your deposits with us

X

Name of 1st Applicant

第一申請人姓名

Date

日期

X

Name of 2nd Applicant

第二申請人姓名

Date

日期

By completing this application form, you are providing personal information to Mega ICBC for the primary purpose of considering and assessing your application, verifying your identity and if your application is successful, to establish and administer your account. For this purpose, your personal information may be used and disclosed to third party service providers. Mega ICBC will also collect and utilize your personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Official use only:

--

Section C - Privacy and Spam Statement 私隱同意書

This Statement explains how Mega International Commercial Bank Co., Ltd ("we/us/our") collects, uses and discloses Personal Information. For the purposes of this Privacy and Spam Statement, "Personal Information" is information which may be used to identify an individual, including name, age, gender, contact details and financial information such as credit history. By law, we are required to collect and store this information in accordance with prudent risk management, banking and anti-money laundering and counter terrorism financing legislation.

As well as dealing with our collection, use and disclosure of Personal Information, this Statement requests your consent to us sending you information about products and services, including by way of commercial electronic messages. Where you sign this Statement, you are providing your consent to the disclosures and contacts outlined in this Statement.

Purposes for which we collect and use Personal Information

(i) We may collect your Personal Information to allow us to assess and process your application for a product or facility, as well as to establish, provide and administer any product or facility we have agreed to provide to you.

(ii) We may also use your Personal Information to allow us to:

- comply with relevant state and federal legislative and regulatory requirements (such as customer identification);
- consider any other application you may make to us, including applications for commercial credit;
- perform our required business administration, including account keeping, risk management, record keeping, archiving, systems development and testing, credit scoring, fraud prevention and staff training;
- manage our rights and obligations in relation to external payment systems;
- conduct market or customer satisfaction research;
- develop, establish and administer alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- develop and identify products and services that may interest you; and
- tell you about products and services (unless you request that we not do so).

(iii) You agree that, in assessing an application for credit or in assessing whether to accept you as a guarantor to an application for credit, we may obtain a credit report about you and use it in assessing whether to accept you as a borrower or guarantor.

(iv) If we do not collect Personal Information about you, we may not be able to provide you with our products or services.

(v) If you provide Personal Information to us about someone else, you agree that you will show them a copy of this Privacy and Spam Statement, to allow them to understand the manner in which their Personal Information may be used or disclosed by us in connection with your dealings with us.

Disclosure of Personal Information

(i) You agree and acknowledge that we may disclose Personal Information we have collected about you to:

- credit reporting agencies;
- any credit provider for any purpose you have agreed to;
- our agents, contractors, service providers and external advisers;
- your agents and contractors, including your finance broker, builder, settlement agent and your legal or financial adviser;
- your executor, administrator, trustee, guardian or attorney;
- your referees;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- debt collection agencies;
- any person or organisation who introduces you to us;
- anyone supplying goods or services to you in connection with a rewards program associated with a loan or facility you have (or have applied for) with us;
- other financial institutions and our related companies;
- other organisations with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- your franchisor (if applicable);
- external payment systems operators;
- any mortgage insurer used by us and reinsurer of such mortgage insurer;

- our insurers or prospective insurers and their underwriters;
- an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security, for a loan you have (or have applied for) with us;
- your co-borrowers, sureties, guarantors and co-guarantors and prospective co-borrowers, sureties, guarantors and co-guarantors;
- any person considering purchasing your loan, guarantee or security, that person's advisers, persons involved in assessing the risks and funding of the purchase and, after purchase, the purchaser and any manager on an ongoing basis;
- any person to the extent necessary, in our view, in order to carry out any instruction you give us; and
- other organisations (including our related bodies corporate) and their agents for the marketing of their products and services (unless you request that we not do so).

(ii) You agree that we may make such disclosures even if the disclosure is to an organisation overseas which is not subject to the privacy obligations which are equivalent to those which apply to us.

(iii) We operate throughout Australia and overseas. As a result, you agree that some of these uses and disclosures may occur interstate or outside Australia.

Gaining access to your Personal Information

You may seek to gain access to your Personal Information held by us at any time by contacting one of our branches. We may charge an administration fee to allow access to this information. If the information held by us is inaccurate, incomplete or out of date, please inform us as soon as practicable so that this can be updated. You may be required to provide new forms of evidence to support any requested changes to your Personal Information.

We will only deny you access to your Personal Information where we have a reason to do so or where required by law. In these circumstances, we will provide you with reasons (where possible) for denying your request. This may be because the information that you have requested is commercially sensitive, or we are prohibited or permitted to do so by law.

Receiving commercial electronic messages

(i) You consent to us sending commercial electronic messages, including messages about our products and services and the products and services of any third party that we think may be of interest to you, to each electronic address which you have provided to us. You warrant that you have authority either as or on behalf of the relevant electronic account holder to provide this consent.

(ii) In respect of each electronic address, you agree that until you provide written notice to withdraw your consent in respect of that electronic address or use an unsubscribe facility included within a commercial electronic message sent to that electronic address (to withdraw your consent), we may continue to send commercial electronic messages to that electronic address.

(iii) You may, at any time, ask us not to mail, telephone or send you information about products and services and not to disclose your Personal Information to any other organisations for that purpose. You may do this by contacting one of our branches.

For more information about the way in which we collect and use your Personal Information, please contact Mega International Commercial Bank Co., Ltd.

X

Name of 1st Applicant
第一申請人姓名

Date
日期

X

Name of 2nd Applicant
第二申請人姓名

Date
日期

By completing this application form, you are providing personal information to Mega ICBC for the primary purpose of considering and assessing your application, verifying your identity and if your application is successful, to establish and administer your account. For this purpose, your personal information may be used and disclosed to third party service providers. Mega ICBC will also collect and utilize your personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Official use only:

Section D – Non-Resident* Statutory Declaration Form 非澳洲居民聲明表

This section applies to non Australian resident individual customers only.

本人(name 姓名)

of (address 地址)

(insert occupation)職業或所從事之商業活動

do solemnly and sincerely declare that:

謹聲明:

1. I am not an Australian resident (“Non-Resident”).
本人目前為非澳洲居民並且沒有在澳洲從事任何商業活動
2. I have always lived and continue to live outside of Australia.本人長居海外，未來亦將長居海外
3. I have not been in Australia, continuously or intermittently, during more than half of the financial year and I do not intend to take up residence in Australia. 本人在澳洲連續或間斷的居留期間未逾 183 天，且亦無取得居留之打算
4. I am not a member of a superannuation scheme established under the *Superannuation Act 1990*, or an eligible employee for the purposes of the *Superannuation Act 1976*, nor am I the spouse or child of any such person.本人非屬 1990 年頒布之養老金計劃法案之適用成員或 1976 年頒布之養老金計劃之適用成員，亦非前述成員之配偶或子女
5. In the event that my Non-Resident status changes or I begin to carry on business in Australia, I undertake to inform Mega ICBC immediately and understand that the 10% tax withholding rate for interest earned by Non-Residents may no longer apply. 如本人的非澳洲居民地位有所變更或本人開始在澳洲從事商業活動，本人將立即通知貴行，並了解本人之存款利息將不會獲得 10%預扣利息稅的豁免權
6. I fully understand the meaning and contents of this Non-Resident Statutory Declaration.本人充分瞭解並知悉本聲明內容

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the *Oaths Act 1900*.本人本於個人道德並在 *Oaths Act 1900* 約束下聲明上列事項屬實

on this day
於(日期)

Signed 簽署

X

本人(name 姓名)

a

(qualification to be authorised witness, see below)合格見證人之身份見次頁

certify the following matters concerning the making of this statutory declaration by the person who made it:

1. I was the face of the person or, I did not see the face of the person because the person was wearing a face covering, but I am satisfied that the person had a special justification for not removing that covering; and
2. I have known the person for at least 12 months or, I have confirmed the person's identity using an identification document and the document I have relied on was the following: [*Witness to describe identification document relied upon*]見簽人說明證明文件資料

Signature of authorised witness:

Date:

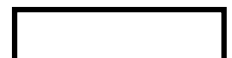
Non-Resident

*Non-Resident means not a resident of Australia. :非居民指“非澳洲居民”

Generally, you may be deemed a resident of Australia if any of the following apply: 澳洲居民包括:

- Your domicile is in Australia 住所在澳洲
- You dwelled in Australia for more than 183 days during the current financial year 在這財政年度，您曾在澳洲居住超過 183 日
- You intend to take up residence in Australia 您有意成為澳洲居民
- Your usual place of abode is inside Australia 澳洲是您通常留待的地方
- You are a member of a superannuation scheme established by deed under the *Superannuation Act 1990*; 您是 *Superannuation Act 1990* 頒布的退休金計劃之成員
- You are an eligible employee for the purposes of the *Superannuation Act 1976* 您是 *Superannuation Act 1976* 所述之有效成員; 或
- You are the spouse or a child under 16 of a person covered by the above. 上述人仕之配偶或年齡低於十六歲之子女

The above is not to be construed as taxation advice. It is your responsibility to determine whether or not you are a resident of Australia for taxation purposes. If you require assistance in making this determination, please contact your tax agent or local taxation office.



Who can witness a statutory declaration in New South Wales

The following persons may witness a statutory declaration in New South Wales:

- a justice of the peace;
- a notary public;
- a solicitor or barrister with a current New South Wales or interstate practising certificate;
- a commissioner of the court for taking affidavits; and
- a person by law authorised to administer an oath.

Penalties for false Statutory Declaration

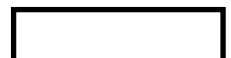
Any person who wilfully makes a false statutory declaration, and who derives or attempts to derive a material benefit as a result of their false declaration, is guilty of an offence and liable on conviction to imprisonment for **up to seven years**.

What identification documents are valid

If you do not know the person executing the document, the only permissible way to confirm their identity is to see an "identification document" as defined before they execute the affidavit or statutory declaration.

"Identification documents" are defined in the Oaths Regulation 2011 as any of the following documents:

- a birth certificate or birth extract issued by a State or Territory;
- a citizenship certificate issued by the Commonwealth;
- a citizenship certificate issued by a foreign government and, if it is not in English, a document purporting to contain an English translation of the certificate;
- a birth certificate issued by a foreign government, the UN or an agency of the UN and, if it is not in English, a document purporting to contain an English translation of the certificate;
- a pension card issued by Centrelink that entitles the person to financial benefits;
- a drivers licence that contains a photo of the person issued under a State or Territory law or equivalent authority of a foreign country;
- a passport issued by the Commonwealth;
- a passport or similar document used for international travel that contains a photo and signature of the person, is issued by a foreign government, the UN or a UN agency, and, if it is not in English, is accompanied by a document purporting to contain an English translation of the document;
- a Photo Card issued under the Photo Card Act 2005;
- a card issued under a law of the Commonwealth or another State or Territory for the purpose of proving the person's age which contains a photo of the person;
- a national identity card issued for the purpose of identification that contains a photo and signature of the person, is issued by a foreign government, the UN or a UN agency and, if it is not in English, is accompanied by a document purporting to contain an English translation of the document;
- a Medicare card;
- a Pensioner concession card;
- a Department of Veterans' Affairs entitlement card or other entitlement card issued by the Commonwealth or State government;
- a credit card or account (or a passbook or statement of account) from a bank, building society or credit union. This document cannot be more than one year old unless it is a credit card or a passbook;
- an electoral enrolment card or other evidence of enrolment as an elector. This document cannot be more than 2 years old;
- a student identity card, or a certificate or statement of enrolment from an educational institution. This document cannot be more than 2 years old
- in the case of an inmate (within the meaning of the Crimes (Administration of Sentences) Act 1999) – an inmate identification card, or other document containing information identifying the inmate, prepared or used by the correctional centre in which the inmate is held;
- In the case of a forensic patient (within the meaning of the Mental Health (Forensic Provisions) Act 1990) – a residential identity card, or other document containing information identifying the patient, prepared or used by the mental health facility, correctional centre or other place in which the patient is detained; or
- in the case of a patient (within the meaning of the Mental Health Act 2007) – other than a forensic patient – a residential identity card, or other document containing information identifying the patient, prepared or used by the mental health facility to which the patient is admitted.



Section E (Part 1) - Notice of Authority 授權書

Authorisation to the Bank

Please note that I/we have authorised the person(s) whose name(s) and specimen signature(s) appear in the 'Details of Persons Authorised' Section, to act on my/our behalf (where this authority is from an organization, it has been given by a resolution of a legally constituted meeting of the organization or the directors of the company, as the case may be):

1. To draw cheques and other instruments on any of my/our accounts.
2. To overdraw any of my/our accounts.
3. To authorise you to make periodical payments or direct debits to any account and to debit that account with any charges or costs relating to such payments.
4. In relation to any term deposit or any other deposit in my/our name:
 - i. To place money on deposit;
 - ii. To receive payment of deposit moneys and interest;
 - iii. To give instructions in relation to any deposit, including instructions on the payment (whether at maturity or otherwise) or renewal of that deposit.
5. In relation to property held by you on my/our behalf (including any property held in joint names or on behalf of the organization):
 - i. To have access to, and receive from you such property; and
 - ii. To give you instructions regarding such property.

6. To instruct you to transfer accounts between branches.
7. To instruct you to close all or any of my/our accounts.
8. To make, accept, endorse or discount cheques and other instruments made payable to, or to the order of, me/us or, where I/we are a trustee, to the estate or trust.
9. To arrange the issue and negotiation of letters of credit.
10. To sign deposit and set off agreements.
11. To give or sign any documents for your protection, including guarantees and indemnities, relating to:
 - i. Missing documents; or
 - ii. Guarantees or undertakings given or to be given by you in my/our request, or in favour of any of my/our officers or agents.
12. To pledge, assign, give security over or take arrangements with you regarding my/our property or accounts and to receive any such property from you.
13. To make enquiries, to give instructions and generally to request and receive information in relation to any of my/our accounts.

This authority applies to all of my/our accounts and all accounts that I/we may conduct in the future, except those accounts for which I have given you a separate notice.

Details of Persons Authorised

Provide the following details of each person authorised to act 請填寫被授權人資料

- Full name(s) 全名
- Any other name by which that person is commonly known 別名
- Customer number (if known) and/or address 帳號 (如適用)
- Address of authorized person 被授權人地址
- Specimen signature 簽名樣本

Authorised person name
被授權人名字

Other name(s) known by
別名

Address
被授權人地址

Contact Number
聯絡電話

Specimen Signature
簽名樣本

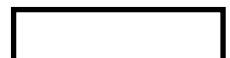
Authorised person name
被授權人名字

Other name(s) known by
別名

Address
被授權人地址

Contact Number
聯絡電話

Specimen Signature
簽名樣本



Section E (Part 2) - Notice of Authority 授權書

Joint/Several

If more than one person has been authorised, they will act in the following manner (select one option):

- Joint authorisation (all persons authorised must act and sign together)
- Several (each person authorised acts or signs alone on my/our behalf)
- Other provide details below

Authority Agreement

This authority will continue until the branch where my/our accounts are kept, receives written notice in a form satisfactory to the Bank from me, or any one or more of us, or the organisation, that it has been revoked.

This authority cancels any previous authority I/we have given to you regarding the persons authorised to act except in relation to:

- Instruments dated before the date of this authority and presented for payment after you receive this authority, and
- Any act done under the previous authority

Joint Accounts

- If any one or more of us dies, then as far as you are concerned:
 - any credit balance in any account held in our joint names will be a debt due to the survivor; and
 - any property held by you on our joint behalf will be deliverable to the survivor, and you shall be free from all responsibility in paying or delivering that money or property to such survivor.
- Our liability to you is joint and several if any of our accounts is or becomes overdrawn.
- You may accept for the credit of any of our accounts any instruments payable to any one or more of us.

Business Accounts

- There is no other person or organisation interested as proprietor of the business. I/we will write to you immediately if there is a change of ownership of the business.
- If there is more than one proprietor of the business:
 - our liability to you is joint and several if any of our accounts is or becomes overdrawn; and
 - you may accept for the credit of any of our accounts any instruments payable to any one or more of us.
- I/we have given you an up-to-date copy of the certificate of registration (if any) of the business name, or if registration has been applied for, but not yet obtained, a copy of the application.

Organisation Accounts

- For a company – we have given you a copy of the certificate of registration or incorporation.
- For any other type of organisation – we have given you an up-to-date copy of the rules, by-laws, constitution or other document (if any) constituting the body named on this authority and authorising the signatory/ies to act.

In this authority:

“account” includes a term or other deposit.

Except in the **Privacy Consent of Person Authorised** Section, I, me, my, we, our and similar words refer to the organisation, persons or proprietors of the business named above as the Customer.

- “Instruments” means cheques, drafts, bills of exchange, promissory notes and other instruments.
- “joint account” means an account held by two or more natural persons but does not include an account held by the trustees of a trust or the proprietor(s) of a business.
- “letters of credit” includes documentary letters of credit and stand-by letters of credit.
- “organization” refers to the company, society, club, institution or other association named above as the Customer.
- “property” includes packets, boxes, deeds, securities, bills of exchange, promissory notes, drafts, bills of lading, warehouse certificates, insurance policies, insurance bonds, deferred annuity policies, and any other documents or property of any kind.
- “Trustee account” means an account in the name of the trustees of a trust or the executors or administrators of a deceased estate.
- “you” and “your” means the Bank.

X

Name of 1st Applicant
第一申請人姓名

Date
日期

X

Name of 2nd Applicant
第二申請人姓名

Date
日期

Section F - Agreement Respecting Instruction and Information by Electronic Transmission 電子傳送方式指示約定書

In consideration of Mega International Commercial Bank Co., Ltd (ARBN 079 372 688), Sydney/Brisbane/Melbourne Branch (hereinafter referred to as "Branch", and collectively referred to as "Mega ICBC") acting upon instructions given from time to time by the undersigned (the "Customer") to the Branch, the Customer agrees as follows:

A. Instructions by Electronic Communication

1. **Authorisation.** Any of the Customer and/or Authorised Person are authorised to give instructions on behalf of the Customer either by facsimile transmission, telecopier, telex or email:
 - (a) to transfer funds or make any debit or credit arrangement, from any account in the Customer's name to a particular account below:

Account name:

Account no:
 - (b) to transfer funds from any account in the Customer's name to any individual, firm or corporation;
 - (c) to carry out any cash or electronic foreign exchange transaction, remittance or withdrawal;
 - (d) to overdraft any account;
 - (e) to make the following transaction related instructions:
 - i. The making of a drawing under the Facility Agreement dated (for loan accounts only);
 - ii. The making of any import/export payments against documents under collection clearance of goods and consignments;
 - iii. Issuing letters of credit;
 - iv. Issuing bank guarantees and indemnities;
 - v. Withdrawing deposits and transferring deposits;
 - vi. Updating contact details or information;

Monetary Limit. The above Authorisation is only applicable to instructions within the following monetary limit (if applicable):

No monetary limit OR Limited to the monetary value of

\$

2. Action on instructions

- (a) Mega ICBC may act on instructions in accordance with this Agreement from, or purporting to be from, Authorized Person(s) until the Branch has received written notice to the contrary.
 - (b) Mega ICBC will act upon instructions given in accordance with this Agreement during the Bank's usual banking hours on the earliest banking day possible, as determined by the time of receipt and the type of transaction required.
3. **Receipt of instructions.** Instructions to Mega ICBC shall be considered to have been reviewed only when they are brought to the attention of the officer at the Branch to whom it is addressed. Instructions that are not addressed to any particular person will be considered to be addressed to the Business Department Manager or his/her designated

person.

4. **Confirmation of Electronic Instructions.** When instructing by Electronic Instruction to transfer funds to any individual, firm or corporation for an amount of more than Fifteen Thousand Australian Dollars or the equivalent in a different currency, the Customer or the Authorised Person is required to phone the Branch and confirm the Electronic Instruction right after the instructions are given. Mega ICBC may, but need not, notify the Customer of any discrepancy found in the Electronic Instructions as understood by it. Alternatively, the bank might contact the following nominated contact person to confirm the instruction provided electronically:

Name of Contact Person

Title (if applicable):

Contact Number:

If the nominated contact person is unable to be contacted, the bank may not process the electronic instruction. The Bank will not be responsible for any direct or indirect loss incurred by the customer in regards to the electronic instruction.

5. **Bank declining to act.** Mega ICBC at its absolute discretion may decline to act upon any electronic instruction if it doubts that the instruction has been properly authorized, accurately transmitted or properly understood by Mega ICBC.
 6. **Instructions considered valid.** All Electronic Instructions as acted upon by Mega ICBC shall be conclusively considered to be valid instructions, even if they did not come from Authorized Person(s), were not accurately transmitted, were not properly understood by Mega ICBC or differ from any following written confirmation, unless Mega ICBC was grossly negligent or engaged in willful misconduct in interpreting those instructions.
 7. **Information and instructions by Electronic Instruction.** The Customer authorizes Mega ICBC to rely on all information and instruction transmitted by Electronic Instruction from, or purporting to be from, Authorized Person(s).
- ### B. General
8. **Branch Communication numbers.** The Branch's current communication numbers are set out on the head of this Agreement. The Branch will give the Customer written notice of any change in such numbers. Any written notice from one party to the other is to be made to its address set forth in this Agreement (or such other address as it may from time to time advise)/
 9. **Instructions, etc. effective only at the Branch.** Electronic Instructions and information given in accordance with this Agreement relate only to the transactions between the Customer and the Branch which received the instructions, and shall not be effective as regards with any other branch of Mega ICBC.
 10. **Change to list of Authorized Person(s).** The Customer may from time to time notify the Branch in writing of changes to the list of Authorized Person(s) in this Agreement. No change to that list is effective until the

Branch has received and accepted written notice of the change.

- 11. **Monitoring and functioning of communications facilities.** Mega ICBC will use reasonable efforts to monitor its electronic facilities to determine if it has received any instructions or information from the Customer. Mega ICBC's ability to act upon electronic instructions depends upon normal functioning of various communication facilities used by Mega ICBC. Mega ICBC shall not be liable for any delay or failure to receive electronic instructions or information.
- 12. **Liability of Bank.** Mega ICBC shall not be responsible for any liability, damages, demands or expenses that the Customer incurs due to Mega ICBC acting or failing to act upon instructions or information received (except for Mega ICBC's gross negligence or willful misconduct). In the event of Bank's gross negligence or willful misconduct, its liability to the Customer shall be limited to the amount involved in the relevant instruction. Mega ICBC shall not in any event be liable for any incidental, consequential or indirect damages, or for loss or profit.
- 13. **Indemnity.** The Customer shall indemnify and keep Mega ICBC harmless from and against all liabilities, claims, actions, damages, demands and expenses that Mega ICBC may incur (other than due to its own gross negligence or willful misconduct), including without limitation legal fees and disbursements reasonable incurred by Mega ICBC in accordance with this Agreement. This indemnity is in addition to any other indemnity or assurance against loss provided by the Customer to Mega ICBC.
- 14. **Admissibility of Electronic transmission.** Mega ICBC may, if necessary, enter in evidence in any trial the Electronic transmission received by Mega ICBC (or any photocopy of such a transmission) as if it were the original document, and the Electronic Instruction copy shall be sufficient and valid proof of the information contained in the electronic communication.
- 15. **Notice.** Either party may give notice to the other by personal delivery or by electronic communication in accordance with this Agreement.
- 16. **Board authorization.** The Customer's Board of Directors has authorized the signing of this Agreement.
- 17. **Valid agreement.** This Agreement is a valid and binding obligation of the Customer, enforceable in accordance with these terms.
- 18. **This agreement additional.** The terms of this Agreement are in addition to, and not in substitution for, the terms of any other agreement between the Customer and Mega ICBC. If any conflict arises between this and other agreement with the Customer, the terms of this Agreement shall prevail.
- 19. **Language.** The Customer hereby confirms the express wish that this

Agreement and any related instructions and documents be drawn up in English only which shall be controlling and declares to be satisfied therewith.

- 20. **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of Australia.

Authorized Email Addresses (for the purpose of electronic instruction)

[Redacted area]

This Agreement is with respect to:

- All account held in the same name of the customer
- The following accounts only:

[Redacted area]

[Redacted area]

Signed by the Customer/Authorised Person (客戶或被授權人簽署):

X [Redacted signature area]

Name (全名): [Redacted] Date (日期): [Redacted]

Signed by the Customer/Authorised Person (客戶或被授權人簽署):

X [Redacted signature area]

Name (全名): [Redacted] Date (日期): [Redacted]



Section G - Checklist and Required Documentation* 必備之文件

*Please be advised that further documentation might be required upon request of the Bank

Completed Deposit Application Form 完整的存款申請書	<input type="checkbox"/>
Privacy and Spam Statement 私隱同意書	<input type="checkbox"/>
Non-Resident Statutory Declaration Form 非澳洲居民聲明	<input type="checkbox"/>
Notice of Authority 授權書	<input type="checkbox"/>
Agreement Respecting Instruction and Information by Electronic Instruction 允許通過電子方式文件	<input type="checkbox"/>
Certified Copy of Identification Documentation**已認證的身份證明文件	<input type="checkbox"/>

**Details of Documents Certified:

**認證文件資料

- Option 1 – Provide 1 document from Part I
選擇 1 – 提供一份一組的文件
- Option 2 – Provide 1 document from Part II and 1 document from Part III
選擇 2 – 提供一份二組的文件及一份三組的文件
- Option 3 – Provide 2 documents from Part IV
選擇 3 – 提供兩份四組的文件

Part I – Primary photographic identification document
一組 – 基本含照片身份證明文件

Part II – Primary non-photographic identification document
二組 – 基本不含照片身份證明文件

Part III – Secondary identification document
三組 – 次等身份證明文件

Part IV – Foreign identification document
四組 – 外國身份證明文件

Australian Drivers License
澳洲駕駛執照

Birth Certificate
出生證明書

A document issued by the Commonwealth, a State or Territory within the preceding 12 months which records the provision of financial benefits.

Foreign Drivers License
外國駕駛執照或

Passport (Australia or Foreign)
護照 (澳洲或外國)

Citizenship Certificate
公民證書

A document issued by the Australian Taxation Office within the preceding 12 months, which records a debt payable

Foreign National ID card
外國身份證

Card issued by a State or Territory for the purpose of proving a person's age containing a photograph
由政府機關頒發的含照片及年齡之文件

Pension Card issued by Centrelink

A document that issued by a local government body or utilities provider within the preceding 3 months which records the provision of services or utilities

If under the age of 18, a notice that was issued to the individual by a school principal within the preceding 3 months and records the period of time that the individual attended that school

Please note that all documents provided above must contain an individual's full name and address.

ACCOUNT NAME: _____

ACCOUNT NO. _____

ALIAS NAME OR CHINESE NAME IN CHINESE CHARACTER if any : _____

ACCOUNT CORPORATION (INCL. COMPANIES) INDIVIDUAL JOINT FAMILY TRUST
HOLDER NON-FOR-PROFIT ORGANISATION (Corporated or Unincorporated) OTHER _____
TYPE: _____

TO: MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD, Australian Branch (THE "BANK")

I/We the undersigned hereby request and authorise you to open and continue in your books until further notice a bank account and, in consideration of your so doing I/we hereby **authorise that any** one two three other_____ **of the authorised signatories below may:**

- (1) withdraw, operate and enter into agreement to operate the account(s) in any way permitted by the Bank
- (2) place money in any form of interest-bearing deposits and receive repayments and interest and deal with certificates of deposit
- (3) give receipts for shipping documents and the like and to sign requisitions for letters of credit
- (4) generally act fully and effectively in all dealings, matters and transactions with the Bank.

I /We acknowledge that deposits are not subject to Division 2 of the Banking Act – Protection of Depositors.

I/We acknowledge that except where legislation directs otherwise, the Bank shall be at liberty to charge to or recover from me/us an amount equivalent to all or any Government rates, taxes or charges now or hereafter imposed or charged upon this deposit or any renewal of this deposit or any amount which may be added to this deposit upon this renewal.

I/We also understand that proceeds of cheques etc. will not be available until cleared.

Signature(s) of authorised person for this account:

NAME	DESIGNATION (if any)	SIGNATURE(S)

INSTRUCTIONS: FAX ALLOWED FAX NOT ALLOWED

FOR TAX PURPOSES: RESIDENT NON-RESIDENT

DATE OF BIRTH (DD/MM/YY): _____

RESIDENTIAL ADDRESS (AUSTRALIA OR OTHER COUNTRY)

Post code _____

MAILING ADDRESS same as residential address differ from residential address, state below

Post code _____

TELEPHONE

HOME:

MOB:

FAX:

BUSINESS PH NO.:

OTHER PH NO.:

OCCUPATION

- IMPORTER/EXPORTER (TYPE _____) BUSINESS DIRECTOR (TYPE _____) LAWYER
 HOME DUTIES RETIREE ACCOUNTANT PROPERTY DEVELOPER REAL ESTATE AGENT BANKER
 SHOP MANAGER (TYPE _____) STUDENT ARCHITECT SHOP OWNER (TYPE _____)
 OTHER _____

SPECIAL INSTRUCTIONS:

BANK USE ONLY:	OFFICER STAMP/INITIAL:		
	Clerk: <input type="text"/>	Supervisor: <input type="text"/>	<input type="text"/>
EFFECTIVE DATE			

ACCOUNT NAME: _____

ACCOUNT NO. _____

ALIAS NAME OR CHINESE NAME IN CHINESE CHARACTER if any : _____

ACCOUNT HOLDER TYPE: CORPORATION (INCL. COMPANIES) INDIVIDUAL JOINT FAMILY TRUST
 NON-FOR-PROFIT ORGANISATION (Corporated or Unincorporated) OTHER _____

TO: MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD, Australian Branch (THE "BANK")

I/We the undersigned hereby request and authorise you to open and continue in your books until further notice a bank account and, in consideration of your so doing

I/We hereby **authorise that any** one two three other _____ **of the authorised signatories below may:**

- (1) withdraw, operate and enter into agreement to operated on the account(s) in any way permitted by the Bank
- (2) place money on any form of interest-bearing deposit and receive repayments and interest and deal with certificates of deposit
- (3) give receipts for shipping document and the like and to sign requisition for letters of credit
- (4) generally act fully and effectively in all dealings, matters and transactions with the Bank.

I /We acknowledge that deposits are not subject to Division 2 of the Banking Act – Protection of Depositors.

I/We acknowledge that except where legislation directs otherwise, the Bank shall be at liberty to charge to or recover from me/us an amount equivalent to all or any Government rates, taxes or charges now or hereafter imposed or charged upon this deposit or any renewal of this deposit or any amount which may be added to this deposit upon this renewal.

I/We also understand that proceeds of cheques etc. will not be available until cleared.

Signature(s) of authorised person for this account:

NAME	DESIGNATION (if any)	SIGNATURE(S)

INSTRUCTIONS: FAX ALLOW NO FAX ALLOW

FOR TAX PURPOSE: RESIDENT NON-RESIDENT

DATE OF BIRTH (DD/MM/YY): _____

RESIDENTIAL ADDRESS (AUSTRALIA OR OTHER COUNTRY)

Post code _____

MAILING ADDRESS same as residential add differ from residential add, state below

Post code _____

TELEPHONE

HOME:

MOB:

FAX:

BUSINESS PH NO.:

OTHER PH NO.:

OCCUPATION

- IMPORTER/EXPORTER (TYPE _____) BUSINESS DIRECTOR (TYPE _____) LAWYER
- HOME DUTIES RETIREE ACCOUNTANT PROPERTY DEVELOPER REAL ESTATE AGENT BANKER
- SHOP MANAGER (TYPE _____) STUDENT ARCHITECT SHOP OWNER (TYPE _____)
- OTHER _____

SPECIAL INSTRUCTIONS:

BANK USE ONLY:	OFFICER STAMP/INITIAL:		
	Clerk: <input type="text"/>	Supervisor: <input type="text"/>	<input type="text"/>
EFFECTIVE DATE			