

# standard chartered

In this application, Standard Chartered Bank (Hong Kong) Limited ("**the Bank**") would like to get to know you even better. We appreciate your time in sharing your information to help us have a comprehensive understanding of your financial needs and assist in planning your future. We look forward to serving you better.

For Bank Use Only

**AOF-34** 04/2021

	☐ CASA Core card(s)	Segment card(s)	☐ Out-branch
	☐ Pre-screen	☐ IAIP ☐ Pre-screen ☐ IAIP	channels
THE TO K B G N B N G T	□ WI □ On	ı-us AUM	,
1 Please tell us about yourself			
1. Salutation / Title	ls Dr Other (please spe	ecify)	
O. Norre (In English)		(lin Ohionaa)	
		(In Chinese)	
3. Type of Identity Document  Hong Kong Identity Card 01	Passport / Travel Document 04 Other .	(please spec	eify)
		**	
Number	( ) For	r those green boxes, please do no	ot write across the lines.
4. Date of Birth /	/		
D D M M	YYYY		
5. Gender Male 1/1 (M) Fem	nale 2/0 (F)		(please
6. Nationality (Country/Region), please list	all nationalities/citizenships	and (CHI) Hong Kong SAR (HKG)	Others <u>specify</u> (отн)
7. Marital Status (Optional) Singl	<del></del>		
	t accepted) If the address provided below (" <b>Sta</b> ess") if provided, the RAP Address may supers		address as shown on the
·			
	В	uilding/Estate	
(whichever applicable) No. & Name of Street	District		HK KLN NT
No. & Name of Street	District		
9. Telephone Number Residence			
	able to employed	_	
and sen-emplo	oyed applicants)		
Mobile 1			
(For local phone no., not required to fill in o	country code & area code.) Country Code	Area Pl	hone No.
(For local phone no., not required to fill in a 10. Email Address (mandatory for eState)		Area Pl	
10. Email Address (mandatory for eStates			
Email Address (mandatory for eStates     Company Name	ment Service)		
<ul> <li>10. Email Address (mandatory for eState)</li> <li>11. Company Name</li> <li>12. Nature / Type of Business</li> </ul>	ment Service)nking / Financial Services Manufacturi	ing	
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10. Email Address (mandatory for eStates    11. Company Name	ment Service)  mking / Financial Services	ing Doctors, Lawyers)	(please specify)  ease specify)  UNK  (please specify)  HK

20. Mail to be sent to	$\underline{\textbf{Other Mailing Address}} \ (\text{P. O. Box is not accepted for credit card application})$								
Residential Address 1(R) Company Address 2(0) Other 3(0) (Please specify other address at the right hand side)	Room/Flat, Floor and Block								
Apply this mailing address to All account(s)* held with the Bank	(whichever applicable) Building / Estate								
<ul> <li>Summary Statement of Accounts only</li> <li>Account(s) in this application only ("Exclude" in section 2B)</li> </ul>	No. & Name of Street								
* Except for insurance, MPF, joint personal loan and joint mortgage loan account(s).	District								
2 Which service(s) would you like to apply for?	District III IREN INI								
2A Credit Card									
Are you a New Cardholder ? No, I am not a New Cardholder and I  Yes, I am a New Cardholder.	understand I will not be entitled to the welcome offer. (NN10)								
Please select the card type(s) you would like to apply for and your wel	come offer choice (if applicable):								
Card Type	Welcome Offer Choice†								
Standard Chartered Simply Cash Visa Card* (Please select either Vertical co	— New Cardnoiders a can choose one of the								
	C21VAWVØØØ (MORTGAGE)   following welcome offers:								
Standard Chartered Asia Miles Mastercard*	HKD600 cash rebate (D) (BJ20)								
	(Applicable to Standard Chartered Simply Cash Visa Card applicants only)								
Standard Chartered Smart Credit Card*	H21VAWVØØØ (MORTGAGE) Up to HKD1,000 CashBack (BD20)								
Standard Chartered Platinum Credit Card*	(Applicable to Standard Chartered Asia Miles Mastercard applicants only)								
	A17MCWPØØØ (MORTGAGE)  B17VAWPØØØ (MORTGAGE)  Up to 40,000 Asia Miles (BG19)								
(Applicable to Priority Banking clients only)	(Applicable to Standard Chartered								
Standard Chartered	Smart Credit Card only)  1717VAWIØØØ (MORTGAGE) Up to HKD1,500 CashBack (SC21)								
application for a principal card of the Standard Chartered credit cards.  * These card types issued will be embedded with Visa payWave / Masterc.  † Welcome offer is only applicable to New Cardholders. To be eligible for the wrespective newly approved credit card(s). Terms and Conditions apply for welcome Please refer to the General Terms and Conditions for Credit Card Application.  Asia Miles Membership Information,	elcome offer, New Cardholders are required to fulfil specific requirements with ome offer. Please refer to the Welcome Offer Terms and Conditions for details.								
Transfer of Data to Asia Miles Limited (Applicable to Standard Chartered Asia Miles Mastercard applicants only)	Premium Banking 360° Rewards ("360° Rewards")								
Asia Miles Membership Information	This section is applicable to applicants who: a. currently hold or are concurrently applying for a principal Eligible								
Asia Miles membership number:	Credit Card for earning 360° Rewards*; <b>AND</b> b. have already signed up or are concurrently signing up for Priority Banking / Premium Banking.								
Surname of Asia Miles membership: (English, e.g. Chan)	* Eligible Credit Card for Priority Banking clients earning 360°								
Given name of Asia Miles membership: (English, e.g. Tai Man)	Rewards: Standard Chartered Priority Banking Credit Card / Asia Miles Mastercard.								
Asia Miles <sup>™</sup> membership account must be owned by the principal card applicant of Standard Chartered Asia Miles Mastercard. Change of Asia Miles membership account is not allowed save in exceptional circumstances.	Eligible Credit Cards for Premium Banking clients earning 360° Rewards: Standard Chartered Preferred Banking Credit Card / Platinum Credit Card / Asia Miles Mastercard / Simply Cash Visa Card.								
Transfer of Data to Asia Miles Limited  The Bank intends to provide your Asia Miles membership information and credit card transaction data to Asia Miles Limited for gain and	Please indicate your choice of credit card for earning 360° Rewards Points ("Points"), Asia Miles or CashBack# on eligible banking products (excluding credit card) under 360° Rewards:								
for the purpose of i) study of customer behaviour; ii) enhancing the Standard Chartered Asia Miles Mastercard's features and	Standard Chartered Asia Miles Mastercard (Asia Miles)								
marketing promotion; and iii) data analysis of which the results may be used by Asia Miles Limited for direct marketing of its offers,	Standard Chartered Priority Banking Credit Card / Preferred Banking Credit Card / Platinum Credit Card (Points)								
promotions and joint marketing offers (between Asia Miles Limited and its partners or any Cathay Pacific group company). Asia Miles Limited's partners include entities providing products and services	Standard Chartered Simply Cash Visa Card (CashBack*)								
Limited's partners include entities providing products and services in the area of travel, leisure and entertainment, accommodation, car	# Applicable to Premium Banking clients only.								
rental, finance, insurance, telecommunications, food and beverage, business and consulting, beauty and health, fashion and jewellery, property, electronics and general retail, as well as partners from Asia Miles iShop. For an updated list of Asia Miles Limited's partners, please visit www.asiamiles.com. Asia Miles Limited may carry out a matching procedure as defined in the Personal Data (Privacy) Ordinance for the purposes described above. The Bank would not so provide your data to Asia Miles Limited without your consent.	If you do not provide accurate information or do not indicate your choice above, you will be deemed to have chosen for earning Points as your 360° Rewards on eligible banking products. The entitlement of Points, Asia Miles or CashBack (if applicable) on eligible banking products under 360° Rewards is subject to the approval / validity of the respective credit card and other relevant terms and conditions.								
You may at any time require the Bank to cease to provide your data to Asia Miles Limited as described above. The Bank will cease to do so	Opt-out for Temporary Credit Limit Extension								
and also notify Asia Miles Limited to cease to use such data for data analytic purpose upon receipt of your opt-out instruction. However, you are required to notify Asia Miles Limited directly if you do not wish to	I choose to opt-out from having temporary credit limit extension for my credit card(s).								
receive marketing information or communication from Asia Miles Limited.  ☐ Please check ("✓") the box if you do not consent the Bank to	Remarks: The Bank will arrange opt-out for temporary credit limit extension after successful application of Standard Chartered Credit Card. If you are our existing credit cardholders, the instruction for								
Provide your data to Asia Miles Limited as described above.      You acknowledge that the Bank shall transfer the above listed Asia Miles membership information and Asia Miles earned to Asia Miles Limited for the purposes of prioring designated and Asia Miles Limited for the purposes of prioring designated and the purposes of prioring designated and asia Miles Limited for the purposes of prioring designated and the purposes of th	opting-out for temporary credit limit extension service given herein will be applicable to <u>ALL</u> Standard Chartered Credit Card(s) and/or MANHATTAN Credit Card(s) you maintain with the Bank.								
Asia Miles Limited for the purposes of enjoying designated card benefits and crediting the Miles earned to the Asia Miles Membership account you provided above.	Please refer to the General Terms and Conditions for Credit Card Application for details.								

Please refer to the General Terms and Conditions for Credit Card Application for details. P. 2 of 6 AOF-34\_04/2021

#### **ATM Services**

I wish to use the credit card to access the following account(s) (which is (are) held under my sole name, (or in case of joint account(s) held under my name as an "either to sign" signatory)) with the Bank as an ATM card. I understand and agree that my application of ATM service here is subject to the Bank's approval (includes matching and verifying my signature against the Bank's records) and, I acknowledge and agree that the provision and the use of the ATM services will be subject to the Bank's Client Terms.

subject to the Bank's Client Terms.
Account No.:
Account No.:
If no information is provided, the ATM services will not be provided.
Language Shown on ATM Screen
Chinese (c) English (E)
Note: Use English (E), if not specified.

#### **Relationship with The Bank**

If (i) you are a relative of our or our subsidiary's or fellow subsidiary's directors, controllers i.e. persons holding 10% or more of the Bank's issued shares, or employees having a principal responsibility for a line of business or with lending authority; or (ii) any of the above-mentioned types of person is acting as your guarantor, please put a "\sqrt{"}" in the box below and state his/her details.

Yes	Name:	
	Relationship:	

#### **Intermediary or Third Party Referral**

Is this application referred by an intermediary or a third party who charged you for this referral?

☐ No ☐ Yes

Remark: If you choose "Yes", the Bank will not be able to proceed with this application. This is because the Bank has already ceased the use of intermediaries for the purpose of sourcing credit cards and will not accept credit card applications that are referred by a third party who charged you for the referral.

To borrow or not to borrow? Borrow only if you can repay!

### 2B Account(s)

All new accounts in this section will be included in the Summary Statement of Accounts (Consolidated Statement). In case of joint-name account, please be advised that Consolidated Statement will be sent to primary accountholder unless otherwise specified. To exclude account(s) from the Summary Statement of Accounts (Consolidated Statement), please tick the "Exclude" box(es) on the right respectively.

If you choose to open a new current account in this application and wish to apply for a cheque book, please tick the "Cheque Book" box(es) on the right respectively. A cheque book will be sent to your mailing address by ordinary post.

lf y	you join Asia Miles Savings Rev	vards,	please	e prov	ide yo	our Asi	a Miles	s mem	bershi	p infor	matior	ո throu	gh S	Stand	ard Cha	rterec	d Onli	ne Banki	ng.
Pl	ease select (Account No. to b	e prov	vided)	:										Cur	rency			Exclude	Cheque book
	Passbook Savings																		20011
	Statement Savings																		
	Bonus Payroll Account (ava	ailable	for H	KD on	ly)														
	Statement Savings																		
	Current Account																		
	Integrated Deposits Account																	(H	KD)
		HKD	Curre	nt sub	-accc	unt is	includ	ed in Iı	ntegra	ted De	posits	Accou	nt						
	Bonus Payroll Account (ava	ailable	for H	KD Sa	vings	sub-a	ccount	only)											
	Integrated Deposits Account																USD		
	Add-on Currency	Pleas	e add	the fo	ollowir	ng Curi	rent su	ıb-acc	ount(s)	) to the	e Integi	rated D	ерс	sits /	Account	: 🗌	CNY		
	My Dream Account																		
	☐ I/We would like to nominat	e my/c	ur chi	ld to b	e elig	ible fo	r My D	ream /	Accou	nt. The	inforn	nation (	of m	ıy/our	Child is	3:			
	Child																		
	Name of Child (In English) _ Date of Birth /		] / [				Geno	ler	Male	e 🗌	Female	_ `		nese) <u>.</u> <b>Certifi</b>	cate Nu	ımber			
	D D	M M		YY	′ Y	Υ													
	My Dream Account																		
	☐ I/We would like to nominat	e my/c	ur chi	ld to b	e elig	ible fo	r My D	ream /	Accou	nt. The	inforn	nation (	of m	ny/our	Child is	3:			
	Child																		
	Name of Child (In English)											(In (	Chin	nese) _					
	Date of Birth DDD /	M M		YY	′ Y	Y	Geno	ler	Male	e 🗌	Female	e Bir	th C	ertifi	cate Nu	ımber	·		
	Marathon Savings*																		
			ı											1					
	Asia Miles Savings Rewards* (	applica	able to	sole	name	accou	unt onl	y)				'			'				
	☐ Integrated Deposits Account		ı		ı									1					
	Statement Savings																		



<sup>\*</sup> Only available in promotion period

W	ould yo	ou like a joint account?		
1.	Salutati	ion / Title Mr Ms Dr Other (please specify)	9.	Telephone Number
	Name	sh)		Residence
	(In Chine	ese)		Office (if any) = =
3.		Identity Document		Mobile 1 – –
	☐ Hong	g Kong Identity Card of Sport / Travel Document of Other (please specify)		Country Code Area Phone No. (For local phone no., not required to fill in country code & area code.)
	Number		10.	. Email Address
	For thos	se green boxes, please do not write across the lines.		(mandatory for eStatement Service)
4.	Date of	Birth / / / Y Y Y Y		Company Name
5.	Gender		12.	. Nature / Type of Business
6.	Chin	ese Mainland (CHI)		<ul><li>☐ Banking / Financial Services</li><li>☐ Manufacturing</li><li>☐ Government</li><li>☐ Professional Services (eg. Doctors, Lawyers)</li></ul>
7		g Kong SAR (HKG) Others (please specify) (OTH)  Status Single 0 (S) Married 1 (M) Other 6 (O)		Other (please specify)
	(Optiona		13.	. Occupation / Designation
8.	If the add	dress provided below ("Stated Address") is different from the		
	address if provide	as shown on the Residential Address Proof ("RAP Address") ed, the RAP Address may supersede the Stated Address.		. Annual Income (HKD) Employment Status
	·		15.	Employment Status  Employed - Regular Salaried
		ilat, Floor and Block ver applicable)		Employed - Non-Regular Salaried (Commission)
	*	/Estate		Employed - Temporary / Part Time / Contract
				Self-Employed (Professional)
	No. & Na	ame of Street		Self-Employed (Non-Professional)
	District.			Others (please specify)
20	Bank	ing Plan and ATM Services		
20	Bank			
20	Bank	Primary Applicant		Joint Applicant
20	Bank			
		Primary Applicant  Primary Account:		Joint Applicant Primary Account:
В	Bank anking	Primary Applicant  Primary Account:  Primary Account:  Primary Account:  Primary Account:  Primary Applicant  Primary Applicant  Primary Applicant  Easy Banking  Easy Banking	ng	Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking
В	anking	Primary Applicant  Primary Account:  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee	ng	Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee
В	anking	Primary Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee Payment Account for Maintenance Fee:		Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking
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BPP	anking lan	Primary Applicant  Primary Account:  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee  Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card / Primary Account (HKD Integrated Deposit Account)		Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee  Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card^ Primary Account (HKD Integrated Deposit Account)
BPP	anking lan	Primary Applicant  Primary Account:  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card / Primary Account (HKD Integrated Deposit Account) Savings Current	\	Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card Primary Account (HKD Integrated Deposit Account) Savings Current
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BPP	anking lan	Primary Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card / Primary Account (HKD Integrated Deposit Account)  Savings Current  Other Account(s) (HKD/RMB/Integrated Deposits Account)  A For Dual Currency ATM Card, at least one of the account be included should be an RMB account or an Integral Deposits Account with RMB sub-account.  Language on Screen Chinese (c) English (E	t): unts	Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee  Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card^ Primary Account (HKD Integrated Deposit Account) Savings Current Other Account(s) (HKD/RMB/Integrated Deposits Account):  A For Dual Currency ATM Card, at least one of the accounts to be included should be an RMB account or an Integrated Deposits Account with RMB sub-account.  Language on Screen Chinese (c) English (E)
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BPP	anking lan	Primary Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card / Primary Account (HKD Integrated Deposit Account) Savings Current Other Account(s) (HKD/RMB/Integrated Deposits Account)  A For Dual Currency ATM Card, at least one of the account be included should be an RMB account or an Integrated Deposits Account with RMB sub-account.  Language on Screen Chinese (c) English (E) Note: Use English (E), if not specified.  Simplified ATM Card Account:	t): unts	Joint Applicant  Primary Account:  Priority Banking Premium Banking Easy Banking Use Primary Account for payment of Maintenance Fee  Payment Account for Maintenance Fee:  Single Currency ATM Card / Dual Currency ATM Card^ Primary Account (HKD Integrated Deposit Account) Savings Current Other Account(s) (HKD/RMB/Integrated Deposits Account):  A For Dual Currency ATM Card, at least one of the accounts to be included should be an RMB account or an Integrated Deposits Account with RMB sub-account.  Language on Screen Chinese (C) English (E) Note: Use English (E), if not specified.  Simplified ATM Card Account:

#### 3 Account Opening Declaration

By signing this application:

- y signing this application: you (being the person named as the "applicant" in the application) represent and warrant that all information (including any documents) you have given to us (being each member of the Standard Chartered Group identified in the application or the approval as the person providing the facility, product or service to you, and its successors and assigns) in connection with this application is correct, complete and not misleading important note: if this is not the case you may be personally liable. The Bank will review all information you have provided when assessing your application. Final approval is subject to the Bank's discretion. You also authorize us to verify from any source we may choose. If you are also authorize us to verify from any source we may choose. If you are a principal card applicant, you further represent and confirm that the principal card applicant is at least 18 years of age;
- you acknowledge that we may decline your application in its entirety or in part (in respect of any one or more particular product(s), service(s) or account(s) / sub-account(s) you are applying for in this application) without giving you any reason for doing so; if this happens, no contractual relationship arises between you and us in respect of any product(s), service(s) or account(s) / sub-account(s) requested in this application which we have declined to provide to you;

you agree and confirm that:

 our Client Terms and the applicable documents referred to in Part A of our Client Terms, including the Current/Cheque/Savings Account and Time Deposit Account Terms, Credit Card Terms and other prevailing terms and conditions, Terms and Conditions for e-Statement Service, product brochure, important notes and promotional terms (if any), and any other document forming part of our banking agreement (collectively "the banking agreement") have been made available to you at any of our branches and on our website at sc.com/hk;

you have read and understood the banking agreement and you

agree to be bound by it; and

you are bound by any variation we make to the banking agreement, in accordance with the banking agreement - important note: in particular, you understand that by entering into the banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;

 if you are applying for a credit card, you further agree and confirm that: (i) a highlight of the banking agreement has been provided to you as appended in this application form; (ii) unless you have indicated your choice to receive a hard copy, you agree to receive an electronic copy of the banking agreement; (iii) you have read and understood the banking agreement and/or a highlight of it; and (iv) you agree to be bound by the banking agreement;

you acknowledge receipt of and confirm that you have read and agreed to be bound by the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice") which has been available to you at any of our branches and on our website at sc.com/hk; you further agree that the Notice shall form part of the banking agreement; you agree that all information provided by you in this application form, and any other personal data collected by us about you or that you may provide to us from time to time before, during or after this application, may be used and disclosed for such purposes and to such persons (whether the recipient is located in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") or another country including a country that does not offer the same level of data protection as Hong Kong) for the purposes described in, and otherwise in accordance with our policies on use and disclosure of personal data as set out in the Notice, which may be subject to change from time to time;

the purposes described in, and otherwise in accordance with our policies on use and disclosure of personal data as set out in the Notice, which may be subject to change from time to time;

• you represent and warrant that you have complied and will comply with all applicable laws (including any foreign exchange restrictions) in connection with the banking agreement;

• if you are applying for a Renminbi account, you confirm that you fully understand the risks and consequences of investing in Renminbi and agree to bear all such risks and consequences of Renminbi account, including the application for such an account;

• if you are applying for an Integrated Deposits Account, you acknowledge that the account types and currencies of the sub-accounts to be included will be determined by us at our discretion, and may be subject to change from time to time; you also acknowledge Current / Cheque / Savings Account and Time Deposit Account Terms and any important notes and related terms that we have provided to you in connection with the Integrated Deposits Account shall form part of the banking agreement and you confirm that you have read and understand them and that you agree to be bound by them;

• if you are applying for a HKD Current Account or an Integrated Deposits Account, you acknowledge the Current Account Overdraft Protection service "Coverdraft Protection") involved in HKD Current Account or HKD Current Account under Integrated Deposits Account ("HKD Current Account") and agree to be bound by its terms:

• Overdraft Protection limit may be granted to honor your cheque(s) or allow your direct debit transaction(s) subject to your deposits in other account(s) at the Bank way at any time increase or decrease the limit at its sole discretion. If your HKD Current Account at HKD 40,000, whichever is lower. The Bank may at any time increase or decrease the limit at its sole discretion in the sampling bear of the Bank's issued shares) and the spouse or relatives of the director, the controller or employees with lendi

connection with your child is correct, complete and not misleading;

you are the ultimate beneficial owner of the My Dream Account and you do not hold the My Dream Account or any funds in the My Dream Account for any other person as a trustee, nominee, agent or other capacity; your child has no right or interest in any funds in a My Dream Account;

any important notes and related terms that we have provided to you in connection with the My Dream Account shall form part of the banking agreement and you confirm that you have read and understand them and agree to be bound by them;

if you are applying for a credit card, you confirm that:

none of your credit cards have been cancelled due to payment default;
you do not have any payments overdue by more than one month on any loans or credit cards you have with other financial institutions;
you are not and have never been bankrupt and you have no intention of petitioning nor are you currently petitioning for bankruptcy;

any loans or credit cards you nave with other financial institutions;

• you are not and have never been bankrupt and you have no intention of petitioning nor are you currently petitioning for bankruptcy;

• you understand and agree that the Bank may, at its sole discretion, decide whether to approve this application by reference to the overall banking relationship, total asset balance or deposits held with the Bank if you are an existing banking client;

• unless otherwise specified above, you confirm that you are not a relative of any of our or our subsidiary's or fellow subsidiary's directors, employees with lending authority or shareholders holding 10% or more of our issued shares ("specified persons"). Moreover, none of the specified persons mentioned herein is your guarantor of any other matters. You agree to notify us in writing as soon as reasonably practicable if you subsequently become aware of any change in the aforesaid status;

• we will serve a written notice to you at your correspondence address provided by you to the Bank if we accept your application;

• the Credit Card Terms and any important notes and related terms that we have provided to you in connection with the credit card shall form part of the banking agreement and you confirm that you have read and understood them and agreed to be bound by them; you authorise us to amend our customer information records on your and your joint account holder's behalf according to the information you provided;

you provided; you preferred mailing address for your account(s) is as indicated in section 1A.

For an application for a joint account with more than two applicants, additional applicant(s) must also complete and sign the application form(s), which together with the application form signed by the primary and secondary applicant, forms a single application.

You understand and agree that for the purpose of reviewing your existing credit facilities, we may access your data held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data. We may also access your data from the credit reference agency from time to time for the same application if the application has remained outstanding for over 30 days. You understand and agree that the Bank reserves the right to cancel or not to proceed with this application if the required decuments and/or application information. this application if the required documents and/or application information are not provided within 30 days from the date of the application, and/ or the relevant requirement(s) is not met. You further confirm and agree that we may give any information in connection with this application (including your personal information) to the parties (whether situated in or outside of the Hong Kong Special Administrative Region of the People's Republic of China) and for the purposes as set out in the Notice.

You understand that sales staff of the Bank receives remuneration with reference to the performance of the relevant staff for promoting various banking and related services that provided by the Bank. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc.

You acknowledge and agree that; (i) the Banking Terms and Conditions are also available at our branches or website at www.sc.com/hk, as updated from time to time (the "BTC") (ii) Section II of the BTC shall apply to all transactions in relevant investment products (other than investment linked insurance products) when you enter into with or through the Bank; (iii) the Bank shall open such sub-accounts as necessary for such transactions; and (iv) Section II of the BTC shall not apply to you if you do not enter into any investment products with or through the Bank.

Risk Disclosure Statement:

Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars); and RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

**Deposit Protection Scheme:** 

Deposit(s) in the Account(s) applied for hereunder is (are) deposit(s) qualified for protection under the Deposit Protection Scheme in Hong Kong. However, a time deposit with a tenor exceeding 5 years or a deposit subject to any foreign exchange forward contract under Currency Switching services will NOT be protected under the Scheme.

If there is any inconsistency between the English version and the Chinese version of this application form, the English version prevails.

#### Declaration of application of Renminbi Account for non-Hong Kong resident customers:

You agree and confirm that if you are not a holder of valid Hong Kong Identity Card and you are opening RMB Savings Account and/or RMB Time Deposit Account for non-Hong Kong residents:

You by signing this application, you declare that you do not hold a valid Hong Kong Identity Card. You must immediately tell us in writing if you become a Hong Kong resident and have a valid Hong Kong Identity Card. In such circumstance, we may exercise our rights under our banking agreement to terminate or convert your account into another type of account (with relevant restrictions and requirements as may be applicable) at our sole and absolute discretion; and clauses 8.9 to 8.14 of the Current / Cheque / Savings Account and Time Deposit Account terms are not applicable if you are opening RMB Savings Account and/or RMB Time Deposit Account.

## 4 eStatement Service

To protect our environment by reducing the use of paper, we will only provide eStatements to the account(s)¹ in this application and any other existing account(s) included in the same statement(s) unless you instruct us otherwise. Please note that:

• you must have a valid Online Banking account as you can only access and/or download your eStatements by Online Banking and we will not

provide the corresponding statements in paper form to you;

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<ul><li>available at Onli</li><li>your email add notification/mes</li><li>Please note that</li></ul>	ne Banking. For credit ca	ard account( nd mobile p delivered to live the pape	s), we will also send hone number on o you. r statement in case	Í you a <u>SMS</u> our record your eState	mess should ement a	sage to remind you I always be up-to- application is unsuc	date so	that the above-mentioned		
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