

# Application for SME Banking Services

## 中小企業理財服務申請表格

Company Data 公司資料

Business Name 公司名稱 \_\_\_\_\_ ("Customer") ("客戶")  
Business Address 公司地址 \_\_\_\_\_  
Telephone No. 電話號碼 \_\_\_\_\_ Business Identity Document Type & No. (BR No./Cert of Incorp No.) 商業證明文件類別及編號 (商業登記號碼/公司註冊證明書號碼) \_\_\_\_\_  
Business operated as 經營類別  Sole Proprietor 獨資公司  Partnership 合夥公司  Limited Company 有限公司  Association/Society 社團  Other 其他

Applications 申請事項

Banking Plan 理財

Selected Plan 選擇之計劃

International Trade Account \* 貿易「盈」商戶口\*

Note to customers 客戶提示

If customer would like to enroll in any of the Banking Plans listed above, please contact our staff at any of our branches or call us at 2886-8868 (press 2-5-3-1) 如客戶需要申請以上所列的任何理財計劃，請親臨渣打分行或致電2886-8868 (按1-5-3-1) 與我們聯絡。

- \* The use of the International Trade Account banking plan is subject to the International Trade Account Terms and Conditions. If the customer's relationship balance falls below the minimum balance requirement of the enrolled Banking Plan, the customer shall pay Standard Chartered Bank (Hong Kong) Limited (the "Bank") a periodic maintenance fee. For more details, please refer to Service Charges - An easy guide to banking fees and the relevant sections relating to fee in the International Trade Account Terms and Conditions and service charges leaflet.
- \* 貿易「盈」商戶口之使用須受貿易「盈」商戶口條款及細則約束。如客戶的總結存低於所屬理財計劃的最低結存要求，客戶須向渣打銀行(香港)有限公司(「銀行」)繳付服務費。有關詳情，請參閱服務收費一覽表及貿易「盈」商戶口條款及細則及服務收費表內有關費用的部份。

Tele-electronic Banking Services 電子理財服務

Phone Banking Services / Internet Banking Services "Standard Chartered Online" 電話銀行服務 / 網上銀行服務「渣打網上理財」

Please arrange to provide each of the following persons with a Business Phone Banking Number and Tele-electronic Identification Number (TIN) to access the accounts specified below in accordance with and subject to the prevailing version of Terms and Conditions for Teleelectronic Banking Services and such other terms and conditions applicable to this services as may be issued, varied, amended or replaced by the Bank from time to time.

請為下列人士提供「商業電話銀行服務號碼」及「電子理財私人密碼」，以遵守日後所有有關電子理財服務之條款及細則運用所列出之戶口：

1. Name 姓名 _____	Accounts to be accessed 所能運用之戶口 _____
HK ID No. 香港身份證號碼 _____	_____
Title 職銜 _____	_____
Signature 簽名 _____	Mobile Phone No. 流動電話號碼: _____
## I receive the sealed TIN mailer with serial number 我收到密封之封套內附電話銀行服務密碼，該封套編號為 _____	(Please see note 2a 請參閱附註2a) _____
	signature 簽名 _____
2. Name 姓名 _____	Accounts to be accessed 所能運用之戶口 _____
HK ID No. 香港身份證號碼 _____	_____
Title 職銜 _____	_____
Signature 簽名 _____	Mobile Phone No. 流動電話號碼: _____
## I receive the sealed TIN mailer with serial number 我收到密封之封套內附電話銀行服務密碼，該封套編號為 _____	(Please see note 2a 請參閱附註2a) _____
	signature 簽名 _____
3. Name 姓名 _____	Accounts to be accessed 所能運用之戶口 _____
HK ID No. 香港身份證號碼 _____	_____
Title 職銜 _____	_____
Signature 簽名 _____	Mobile Phone No. 流動電話號碼: _____
## I receive the sealed TIN mailer with serial number 我收到密封之封套內附電話銀行服務密碼，該封套編號為 _____	(Please see note 2a 請參閱附註2a) _____
	signature 簽名 _____

Note: 1a. Designated person applies for Tele-electronic Banking Services can use the same Business Phone Banking Number and Tele-electronic Identification Number (TIN) to access Phone Banking Services and registration of Standard Chartered Online.

注意 客戶指定人士成功申請開立「電子理財服務」，即可使用相同之「商業電話銀行服務號碼」及「電子理財私人密碼」登入電話銀行服務及登記「渣打網上理財」。

2a. The mobile phone number of the customer's designated person in the Bank's records will be used to obtain a One-time Password (OTP) for security verification when the designated person registers Standard Chartered Online and performs certain online banking services. 「渣打網上理財」客戶指定人士於本行紀錄之流動電話號碼將會於登記「渣打網上理財」服務及使用某些指定網上銀行服務時用以接收一次有效密碼(OTP)，以供保安核證之用。

3a. Customer will be held liable for all losses/cost due to the loss of Tele-electronic Identification Number (TIN) or Standard Chartered Online Password. 一切因遺失「電子理財私人密碼」或「渣打網上理財」密碼所引致之損失或費用由客戶負責。

## Only applicable when TIN Mailer is instantly given to customer 只適用於當電話銀行服務密碼封套當面呈遞與客戶

**Payment Services - Third Party Accounts (excluding Telegraphic Transfer) 轉賬服務 - 第三者戶口 (不包括電匯)**

Please arrange to effect transfers from any of my/our savings or current account(s), as specified in each case in instructions received by Standard Chartered Bank (Hong Kong) Limited (the "Bank") through Tele-electronic Banking Services (including but not limited to Phone Banking Services and Standard Chartered Online) to the third party account(s) within the Bank and/or account(s) within other local banks as specified below in accordance with the instructions received as aforesaid, subject to a daily transfer limit from [all of my/our account(s)] as specified by the Bank from time to time. (Transfers are applicable to Hong Kong Dollar accounts only):

請渣打銀行(香港)有限公司(“銀行”)根據本人/吾等經「電子理財服務」(包括但不限於電話理財服務及「渣打網上理財」)之指示自本人/吾等任何儲蓄或往來戶口轉賬至以下之渣打第三者戶口及/或其他本地銀行戶口,並遵守銀行當時釐定之每日轉賬限額(所有本人/吾等之戶口)(轉賬只適用於港幣戶口):

Bank Codes: 銀行編號	<input type="text"/>	Account Numbers: 戶口號碼	<input type="text"/>	Account Names: 戶口名稱	<input type="text"/>
	<input type="text"/>		<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>		<input type="text"/>

Note: 1b. The Bank may at any time refuse to effect any transfer on any reasonable ground without any liability to me/us.  
注意 銀行可在任何適當理由下拒絕接受此等轉賬指示,並不須負任何因此而引致之責任。

2b. The Bank shall not be obliged to ascertain the accuracy of the account numbers mentioned above nor to ensure that any such account number corresponds with the account name set out beside such account number.  
銀行並毋須查核以上戶口號碼或所屬戶口名稱之準確性,並不須負任何因此而引致之責任。

3b. If the transfer instruction(s) has/have not been operated for one year, the Bank reserves the right to cancel the said instruction without prior notice.  
若戶口之轉賬指示於一年內並未使用,銀行保留權利將該項轉賬指示取消而毋須另行通知。

4b. Transfer to other local bank accounts is applicable to Standard Chartered Online only.  
轉賬至其他本地銀行戶口只適用於渣打網上理財。

**ATM Facilities 自動櫃員機服務**

Please arrange to provide each of the following persons with a Standard Chartered ATM Card# and a Personal Identification Number to access the accounts specified below in accordance with and subject to the prevailing version of Standard Chartered ATM Card Terms and Conditions and such other terms and conditions applicable to this services as may be issued, varied, amended or replaced by the Bank from time to time.  
請為下列人士提供渣打提款卡#及「私人密碼」,以遵守日後所有有關渣打提款卡之條款及細則運用所列出之戶口:

**1. ATM Card 1 渣打提款卡1**

Name 姓名	Primary Account No. 基本戶口號碼	<input type="text"/>
HKID No. 香港身份證號碼		<input type="text"/>
Title 職銜		<input type="text"/>
The Hong Kong Jockey Club Cash Voucher Purchase Facility 購買香港賽馬會現金券服務	<input type="checkbox"/> Required 需要	* The facility will not be offered if not specified 如非列明,閣下將被視為不需要上述服務
Signature 簽名	Language to be displayed on screen 螢幕上顯示的語文	<input type="checkbox"/> English 英文 <input type="checkbox"/> Chinese 中文

**2. ATM Card 1 渣打提款卡2**

Name 姓名	Primary Account No. 基本戶口號碼	<input type="text"/>
HKID No. 香港身份證號碼		<input type="text"/>
Title 職銜		<input type="text"/>
The Hong Kong Jockey Club Cash Voucher Purchase Facility 購買香港賽馬會現金券服務	<input type="checkbox"/> Required 需要	* The facility will not be offered if not specified 如非列明,閣下將被視為不需要上述服務
Signature 簽名	Language to be displayed on screen 螢幕上顯示的語文	<input type="checkbox"/> English 英文 <input type="checkbox"/> Chinese 中文

# UnionPay ATM Card will be issued if not specified.  
如沒說明,本行會發行銀聯提款卡。

**Courier Services 速遞服務**

Please provide me/us with Courier Services  
請提供本人/吾等速遞服務

You are hereby authorised to debit the monthly fee to the following account in my/our name  
本人授權銀行由本人/吾等之下列戶口自動轉賬每月服務費:

Courier Services - HK\$500 per month  
速遞服務 - 每月港幣五百元正

Account No.  
戶口號碼

Address for Courier Services:  
速遞地址:

**Consolidated Statement 綜合月結單**

Please arrange to include the following accounts into the Consolidated Statement issued in accordance with and subject to the prevailing version of the terms and conditions applicable to this service and such other terms and conditions applicable to this service as may be issued, varied, amended or replaced by the Bank from time to time.  
請將以下之戶口號碼（等）列入本公司之綜合月結單，並遵守日後所有有關綜合月結單之條款及細則。

All deposit accounts under the same Business Identity Document Number specified above.  
所有以本公司商業證明文件號碼所開立之以上存款戶口。

The following accounts only: Account No.(s):  
只適用於下列戶口：戶口號碼（等）

_____	_____	_____
_____	_____	_____
_____	_____	_____

For BusinessOne customer BusinessOne Current Account Mortgage Loan No.  
BusinessOne 之客戶 BusinessOne 往來戶口 按揭貸款號碼 \_\_\_\_\_

BusinessOne Current Account Mortgage Loan No.  
BusinessOne 往來戶口 按揭貸款號碼 \_\_\_\_\_

Note : Only accounts opened under the same Business Identity Document Number can be included in the Consolidated Statement  
注意：只適用於以同一商業證明文件開立之戶口

## Customer Declaration 客戶聲明

- I/We confirm, warrant and represent to the Bank that all the information provided by me/us in this form and any other document(s) provided by me/us to the Bank are true, accurate and complete and I/we authorize the Bank to verify such information from any source the Bank may choose.

本人/吾等謹此聲明及保證：本人/吾等在本申請表及任何其他由我們提供予銀行的文件中所提供的資料均屬真實、準確及完整並授權銀行可向任何機構查詢及求證。
- I/We acknowledge that I/we have obtained a copy of, read and understand, and agree to comply with and be bound by, all applicable terms and conditions (including but not limited to, Account Terms, the Standard Terms, Country Supplement (Hong Kong), Conditions for Accounts (Hong Kong), the International Trade Account Terms & Conditions, Terms and Conditions for Tele-electronic Banking Services, Standard Chartered ATM Card Terms and Conditions and the relevant service charges booklet/leaflet), a copy of which is accompanied with this application form and agree to be bound by such other terms and conditions applicable to such services as may be issued, varied, amended or replaced by the Bank from time to time.

本人/吾等確認：本人/吾等已收到、閱讀及明白並同意受上述服務之所有適用之條款及細則（包括但不限於賬戶條款、標準條款、國家附件（香港），賬戶細則（香港），貿易「盈」商戶口條款及細則、電子理財服務條款及細則、「渣打提款卡」條款及細則及其他相關之服務收費表）所約束，該等條款及細則已夾附於本申請而本人/吾等同意受銀行不時刊發、更改、修訂或取代的有關服務條款及細則所約束。
- I/We agree that all personal data relating to me/us collected by the Bank from time to time may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the Bank's policies on use and disclosure of personal data set out in statements, circulars, notices ("the SCB Privacy Notices") or terms and conditions made available by the Bank to its customers from time to time and such data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance); and (ii) disclosed (by way of bank references or otherwise) to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit checks on me/us.

本人/吾等同意銀行不時蒐集有關本人/吾等之個人資料，可根據銀行不時備有供客戶索取之聲明、通函、通知（“銀行《關於個人資料（私隱）條例》”）或條款及細則所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士（不論在香港境內或境外）披露。該等資料可（i）供核對程序（定義見《個人資料（私隱）條例》）之用及（ii）向和本人/吾等已有或打算有交易的任何財務機構（以銀行信用查詢或其他方式披露，使該財務機構能對本人/吾等進行信貸調查。
- In addition, if the customer is a company, we authorise the Bank to disclose any information regarding me/us and its account relationship with the Bank to all or any of the following persons (whether in or outside Hong Kong):- (i) any financial institution with which I/we have or propose to have dealings; (ii) any actual or proposed participant or sub-participant in, or assignee, novatee or transferee of any of the Bank's rights in relation to the Investment Fund Account/Premium Deposit Account/Debt Securities Account; (iii) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, credit reference or checking, debt collection or other services or facilities to the Bank in connection with the operation of its business; and (iv) any other person under a duty of confidentiality to the Bank, including a group company of the Bank.

此外如客戶是公司，本人/吾等授權銀行將與本人/吾等及其與銀行之客戶關係有關的資料向下列各方或任何一方（無論在香港境內或境外）披露：（i）和本人/吾等已有或打算有交易的任何財務機構；（ii）銀行就任何與基金投資戶口/高息貨幣掛鈎存款戶口/債券投資戶口有關的權益的實際或建議參與者或附屬參與者，或承讓人、新債權人或受讓人；（iii）就銀行的業務運作向銀行提供行政、電訊、電腦、繳費、證券結算、信用諮詢或信貸調查、追收欠款或其他服務或安排的任何代理人、承包商或第三者服務供應商；及（iv）任何其他對銀行承擔保密責任的人士，包括任何與銀行同屬一集團的公司。
- I/We agree to circulate the SCB Privacy Notices to the relevant managers/corporate officers (e.g. Authorised signatories and company secretary), directors, employees, major shareholders, beneficial owners and guarantors of the Company from whom the Bank may need to collect personal data from time to time in the course of its provision of services to me/us/ the Company.

本人/吾等同意，就銀行向本人/吾等/本公司提供服務的過程中，本公司可能不時需要收集及向銀行提供公司經理、行政人員（如授權簽署人及公司秘書）、董事、僱員、主要股東、實益擁有人及擔保人等的個人資料，亦須傳閱銀行《關於個人資料（私隱）條例》告示予有關上述人士。
- I/We acknowledge that I/we have obtained a copy of, read and understand the Bank's prevailing version of the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" (the "PDPO Notice") and Code of Practice on Consumer Credit Data prior to my/our submitting this application to the Bank. Where the applicant is a company, I/we agree to circulate the said PDPO Notice to the relevant managers/corporate officers (eg authorized signatories and company secretary), directors, major shareholders, beneficial owners and guarantors of the company from whom the Bank may need to collect their personal data from time to time in the course of its provision of services to me/us.

本人/吾等確認本人/吾等在遞交此申請表前已拿取、閱讀及明白銀行現行之【關於《個人資料（私隱）條例》（「PDPO 通知」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知】。本人/吾等進一步同意向本行在為客戶提供服務的過程中可能不時需要蒐集其個人資料的有關經理/公司主任（例如獲授權簽署人及公司秘書）、董事、大股東、實益擁有人及保證人傳閱上述PDPO 通知。
- I/We acknowledge and agree that the Bank shall be entitled to act on the instructions given herein until such instructions are amended by and in accordance with a prescribed amendment form completed and signed by the Authorised Signatories below and received by the Bank, or the Bank shall have received my/our cancellation instruction in writing or through applicable Tele-electronic Banking Services provided that the Bank may terminate this arrangement at any time by written notice to me/us for any reason whatsoever as the Bank may deem appropriate.

此外，在毋損於銀行於所述條款及細則章程之權利情況下，本人/吾等確認及同意銀行有權履行於此所述之指示，直至該等指示已由經填妥及獲授權簽署並得銀行收訖之修訂表格或銀行收到本人/吾等以書面或經適用之「電子理財服務」通知取消指示，或銀行由於任何適當理由以書面通知取消為止。
- I/We understand that the monthly package fee will be debited on the date of establishment of the relevant Services or Facilities (or the following business day in the event of a holiday).

本人/吾等同意繳付每月服務費由是項服務成立日期開始（或於緊接假期後之工作天繳付）。
- I/We acknowledge and agree that the Chinese translation of this document is provided for reference only and in the event of any inconsistency or conflict between the English and Chinese versions of this document, the English version of this document shall prevail for all purposes.

本人/吾等承認本表格的中文版本是英文本的譯本，只供參考之用。我們同意若中、英文版本有任何歧異，就所有目的而言概以英文版本為準。

By signing below, I/We submit this application and declare as set out above, and I/We also note the following message from the Bank and indicate my/our preference below:

本人/吾等以下簽署即提交此申請表及申報以上所提供的資料，而本人/吾等亦已知悉以下信息，並且表明為本人/吾等以下之意願：

## DIRECT MARKETING (Applicable to sole proprietorship or entity other than limited company)

### 直接促銷（適用於獨資經營或非有限公司之機構）

The Bank would not use the personal data of yours (or your representative(s)) for direct marketing that may be provided to the subject applicant without consent from you (or your representative(s)).

未經閣下(或閣下的代表)同意，本行將不會使用閣下(或閣下的代表)的個人資料以向本表格內的申請人作出直接促銷。

Please check ("✓") the relevant box below if you (or your representative(s)) do **not** consent the Bank to use the data of yours (or your representative(s)) (including any investment profile completed by you (or your representative(s)) before or after this application) for direct marketing that may be provided to the subject applicant as set out in the Bank's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data".

如閣下(或閣下的代表)不同意本行使用閣下(或閣下的代表)的資料(包括閣下(或閣下的代表)於本申請之前或後所填寫的投資取向問卷)以向本表格內的申請人作出本行「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中所載列之直接促銷，請於下列相關方格內填上(「✓」)號。

If not opted-out, the signature of yours (or your representative(s)) below gives consent to the Bank to so use such data as noted above.

若沒有如上表示不同意，閣下(或閣下的代表)於下列簽署，即表明同意本行以上述方式使用該等資料。

Once processed, the Bank will be authorised to replace all the previous selections of yours (or your representative(s)) for direct marketing that may be provided to the subject applicant. 一旦得到處理，閣下即授權本行替換閣下(或閣下的代表)先前對本表格內的申請人作出直接促銷的一切選擇。

If you (or your representative(s)) wish to change any previous preference, please complete a separate form which is available at our branches SME Centres or contact our Customer Services Hotline for arrangement.

如閣下(或閣下的代表)欲更改現有之喜好設定，請親臨中小企業理財分行填妥相關表格，或致電本行客戶服務熱線辦理。

Signatories of Sole Director / Partners / Authorized Signers 獨資董事/合夥人/授權簽署：

(For and on behalf of the Customer<sup>#</sup>) (以客戶名義<sup>#</sup>)

I do not wish to receive any direct marketing communication from the Bank. ^ 我不願接收任何本行之直銷通信。^

I do not wish to receive any direct marketing communication from the Bank. ^ 我不願接收任何本行之直銷通信。^

\_\_\_\_\_  
Name 姓名 \_\_\_\_\_

\_\_\_\_\_  
Name 姓名 \_\_\_\_\_

\_\_\_\_\_  
HK ID No. 香港身份證號碼 \_\_\_\_\_

\_\_\_\_\_  
HK ID No. 香港身份證號碼 \_\_\_\_\_

\_\_\_\_\_  
Date 日期 \_\_\_\_\_

\_\_\_\_\_  
Date 日期 \_\_\_\_\_

I do not wish to receive any direct marketing communication from the Bank. ^ 我不願接收任何本行之直銷通信。^

I do not wish to receive any direct marketing communication from the Bank. ^ 我不願接收任何本行之直銷通信。^

\_\_\_\_\_  
Name 姓名 \_\_\_\_\_

\_\_\_\_\_  
Name 姓名 \_\_\_\_\_

\_\_\_\_\_  
HK ID No. 香港身份證號碼 \_\_\_\_\_

\_\_\_\_\_  
HK ID No. 香港身份證號碼 \_\_\_\_\_

\_\_\_\_\_  
Date 日期 \_\_\_\_\_

\_\_\_\_\_  
Date 日期 \_\_\_\_\_

Note 備註:

^ Applicable to sole proprietorship or entity other than limited company only. For details, please refer to the Direct Marketing section above.

^ 此選擇只適用於獨資經營或非有限公司，有關詳情，請參閱以上的直接促銷部份。

# For sole proprietorship or entity other than limited company, the signatory shall be signing both as the subject applicant's authorised signatory for the purpose of this application, and in his/her personal capacity for indicating his/her preference for direct marketing that may be provided to the subject applicant.

# 對於獨資經營或非有限公司之機構，這簽署應作為此申請表格之授權簽署人，及其個人身分指出其有關可能向本表格內的申請人作出直接促銷的意願。

For Bank Use Only 銀行專用 (Mandatory for ITA Application)

Exit Customer  Y  N  
Exit Courier Services User  Y  N  
ITA NTB HK / KLN 300  Y  N

For ATM International Network: "UnionPay" Card will be issued as default if not specified  
ATM card 1  Cirrus ATM card 2  Cirrus

Reminder to frontline staff:

Please submit Board Minutes GN077 or GN079 for limited company or society customer respectively where applicable.

\_\_\_\_\_  
Staff Signature ( \_\_\_\_\_ ) Sign No. \_\_\_\_\_

\_\_\_\_\_  
Name \_\_\_\_\_

\_\_\_\_\_  
Position \_\_\_\_\_ Date \_\_\_\_\_

GN031-17/3/2013/GN



\_\_\_\_\_ LIMITED

MINUTES OF A MEETING OF THE BOARD OF DIRECTORS OF THE COMPANY HELD AT \_\_\_\_\_

\_\_\_\_\_ ON \_\_\_\_\_

Present:

**1. Chairman**

\_\_\_\_\_ took the chair and acted as the Chairman of the meeting throughout.

**2. Notice and Quorum**

It was noted that due notice of the meeting had been given to all the directors of the Company and that all directors present at the meeting, in person or by proxy, were entitled to vote under the Company's Articles of Association.

The Chairman advised that a quorum was present and that the meeting could proceed. A quorum was present throughout the meeting.

**3. Documents Tables**

There were tabled before the meeting:

an application form (the "Application") for certain banking services to be provided by Standard Chartered Bank (Hong Kong) Limited 渣打銀行(香港)有限公司 (the "Bank"), namely, the Banking Plan, the Trade Account, the Tele-electronic Banking Services, the Payment Services to Third Party Accounts, the Standard Chartered ATM Card Services, Courier Services, and the Consolidated Statement Services (the "Services") together with the respective terms and conditions applicable to the Services (the "Terms and Conditions").

**4. Provision of Services**

- a. The Chairman explained the banking services to be made available by the Bank through the Services.
- b. The Chairman advised that:
  - (i) the Company had requested the Bank to provide to the Company the Services; and
  - (ii) it was a condition for the provision of the Services that the Company completes and signs the Application and accepts the Terms and Conditions.

It was noted that the Company had the power under its Memorandum and Articles of Association to sign the Application and accept the Terms and Conditions and perform its obligations in accordance with the Terms and Conditions. It was also noted that the Terms and Conditions required the Company to provide various indemnities in favor of the Bank.

5. After due consideration of the documents tabled and full discussion of the issues involved including without limitation, the risks associated with authorizing the persons named in the Application to operate and have access to the accounts, reports and statements specified therein and to effect transfers to the third parties specified therein using the Tele-electronic Banking Services, the directors concluded that, to promote more efficient use of its banking facilities, it would be in the interests of the Company to accept the Services upon the Terms and Conditions as tabled and it was unanimously resolved that:

- a. the Application and the Services applied for therein and the Terms and Conditions be and are hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the Application for and on behalf of the Company in accordance with the terms of these resolutions;

- b. any of the person(s) authorised to sign and operate Bank accounts on behalf of the Company pursuant to the Company's Mandate for Limited Company Account(s) or such board resolution(s) from time to time passes by the Company and received by the Bank (each such person referred to herein as an "Authorised Signatory") be and is hereby authorised to sign for and on behalf of the Company the Application and such other documents (including any such notice to change, amend or supplement the Application or any parts thereof as may be issued to the Bank from time to time pursuant to (g) below) and do such other things as an Authorised Signatory may deem necessary and proper in connection with the Services or any subsequent changes, amendments or supplements thereto and to do any and all other things and to execute and deliver any and all documents and give such instructions which such Authorised Signatory from time to time considers necessary or desirable in connection with the Services or any subsequent changes, amendments or supplements thereto;
- c. (i) each of the relevant person(s) specified in the Application be assigned a Business Phone Banking Number and a Tele-electronic Identification Number (TIN) and be authorised (1) to operate the account(s) specified in the application, and (2) to effect transfers from any of the Company's Hong Kong Dollar Savings or Current accounts with the Bank to the third parties specified in the Application, in each case using the Tele-electronic Banking Services as provided therein until further notice is issued to and received by the Bank pursuant to (g) below;
- (ii) each of the relevant person(s) specified in the Application be issued a Standard Chartered ATM Card and a Personal Identification Number to access the account(s) indicated in the Application and be authorised to operate such account(s) as provided therein until further advice is issued to and received by the Bank pursuant to (f) below;
- d. the Company's accounts as specified in the Application and such other accounts which may be opened by the Company from time to time are hereby approved and authorised to be consolidated into the Consolidated Statement (in such format as is from time to time issued by the Bank) provided a request to consolidate any accounts opened hereafter from time to time shall be by way of notice issued to the Bank pursuant to (f) below;
- e. the Bank be authorised to act on any instructions and to comply with all directions or notices in respect of the Services given or purporting to be given on behalf of the Company by any Authorised Signatory or in accordance with the Application or this Minutes;
- f. the Bank be from time to time informed by notice in writing (which may be in a form prescribed by the Bank) under the hand of any Authorised Signatory of any changes, amendments, or supplements to the matters set out in resolutions (c) and/or (d) and/or (e) above (including the persons mentioned in (c) above) and be provided with specimens of the signatures of any such additional or substitute persons and/or other information in relation to any such changes, amendments or supplements (and in respect of such additional or substitute persons or changes, amendments or supplements, all the resolutions herein shall be applicable as if a new Application had been made in respect of such persons or changes, amendments or supplements), and be authorised and entitled to act upon such notice if purportedly signed by any Authorised Signatory until the receipt of further notice purportedly given under the hand of any Authorised Signatory ;
- g. the Mandate given by the Company to the Bank from time to time in respect of each of its accounts shall continue to be in force and shall govern such accounts in addition to the mandate in the Application and the resolutions referred to herein;
- h. these minutes (or a copy thereof certified as true by the Secretary or a director of the Company) be delivered to the Bank and that the resolutions referred to herein shall remain in force until they are amended by further resolution(s) passed by the Board of Directors and a duly certified copy thereof is delivered to the Bank, notwithstanding receipt by the Bank of any other notice.

## 6. Close of Meeting

There being no further business, the Chairman declared the meeting closed.

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Chairman

Certified a true copy of the original

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(Signature of \*Director \*/Secretary)

\* Delete where inappropriate