



HSBC GENERAL CUSTOMER INFORMATION / JOINT ACCOUNT OPENING FORM 联名帐户客户资料 / 联名帐户开户申请表

HSBC Bank (China) Company Limited _____ Branch
 汇丰银行(中国)有限公司 _____ 分行

Date 日期: _____

NOTE: 1. Please tick (☑) where applicable and complete
 注意: this form in BLOCK LETTERS.
 请在适当的方格内划上钩号(☑), 并用正楷填写。

2. Please ensure to complete all fields marked with an asterisk*,
 so that we can provide you with suitable products and services.
 请务必填写所有标注*的栏目, 以便我们为您提供适合的产品及服务。

| | |
|----------------------------------|---|
| Customer Number 客户号码: _____ | Bank authorised Signature and Stamp 银行盖章及授权签字 |
| <input type="checkbox"/> Premier | <input type="checkbox"/> Premier in Pipeline <input type="checkbox"/> Advance |

JOINT ACCOUNT DETAILS 联名帐户信息资料

Your Joint Details 您的联名帐户资料

*Joint Names 联名帐户名称 (英文或拼音): _____

*Joint Names - Chinese 联名帐户名称 (中文): _____

*Nationality 国籍: _____

*Country of Residence 居住国家: _____

*Language of Statement 结单语言: English 英文 Chinese 中文

*Type of Statement 结单种类: Composite Statement 综合结单 (即一张结单列出在本行开立的所有账户)
 Regular Statement 独立帐户结单 (即每一账户之独立结单)

Statement Cycle 结单周期: Monthly 每月 Bi-monthly 两月 Quarterly 每季
 Half-yearly 半年 Yearly 每年

We strongly recommend you choosing a statement cycle no longer than 1 month so that the account(s) activities can be better monitored.
 请选择不超过1个月的帐户结单周期, 以便及时掌握账户信息, 确保资金安全。

Your Address 您的地址信息

*Correspondence Address 邮寄地址: _____

*Postal Code 邮政编码: _____

*Designation 属性: Residential 住宅地址 Work 公司地址 Others 其他

For Residential Address Designation 以下适用住宅地址

Ownership Status 所有权状况: Owned outright (fully paid) 自置物业(已全部付清) Renting 租用住房 Mortgaged Property 按揭物业

Your Contact Preferences 您希望的联络方式

Contact Details 联络信息

Language Preference 您希望的语种

Written 书面联络方式: English 英文 Chinese 中文

Spoken 口头联络方式: English 英文 Chinese 中文

Home 家庭

Business 办公室

Phone 电话: _____

Fax 传真: _____

Cell / Mobile 手提电话: _____

Email 电子邮件: _____

Your Choice of Account(s) 您选择的帐户类别

Please open the following account(s).

请开立以下账户。

CNY Settlement Account (CNY CA1) #
 人民币结算账户# _____

Multicurrency Notes Savings (FCY MS1)
 外币现钞储蓄账户 _____

No Cheque/Overdraft is available 不提供支票/透支功能

Multicurrency Exchange Savings (FCY MSV)
 外币现汇储蓄账户 _____

*Purpose of Banking Relationship
 账户用途 _____

*Anticipated Transactional Activities
 拟进行账户交易

*Source of Fund/Wealth
 资金来源 _____

Amount 金额: _____

No. of Transactions 交易次数: _____

Signing Instructions 签署指示

Either One to Sign 任一联名人士签署有效

Both/all to Sign 联名人士一同签署有效

Customer Declaration and Authorization 客户声明及授权

1 We confirm that the information given above is correct and complete, and authorize the Bank to confirm this from any source the Bank may choose. We understand that the account cannot be put into use until our account opening application and the required information and materials have been examined and considered by the Bank as complete and acceptable.

本人等证实上述所提供的信息全属正确及完整，并授权贵行可向任何方面调查。

本人等理解，仅在本人等的开户申请和所需的信息和资料经银行审核认为完整及可接受后，账户方可启用。

2 We understand and acknowledge that, in terms of CNY settlement account(s), this account opening form is supplemental to the "Personal RMB Settlement Account Application Form" that will be or has been separately filled and signed by us in respect of the relevant CNY settlement account(s). 本人等理解并确认，就人民币结算账户而言，此账户开立申请表构成对本人等将要或已经另行填写并签署之“开立个人银行结算账户申请书”的补充。

3 We have received, read and understood the General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders) the Personal Account General Terms and Conditions and the other terms and conditions that apply to the account(s) we hereby apply for opening (such as, where appropriate, Account of Deposit without Fixed Maturity Date (other than Call Deposit and Contract Savings Deposit) - General Terms and Conditions, Time Deposit-General Terms and Conditions, Call Deposit Account - General Terms and Conditions), and agree to be governed by them. In particular, we understand and agree:

本人等已经收到、阅读及理解一般章程条款（个人账户、联名账户及单位账户适用）、个人账户一般条款以及其他适用于本人等申请开立地账户的条款（若适用）活期存款账户一般条款、定期存款一般条款和通知存款一般条款），并同意接受该等条款的约束。就此而言，本人等明白及同意：

(i) Such General Terms and Conditions cover and apply to a wide range of services and accounts provided by the Bank;

该等一般条款涉及及 适用于一系列由银行所提供的服务和账户；

(ii) We confirm that we have received, read, understood and accepted the Bank's standard Tariff of Accounts and Services.

兹确认本人等已经收到、阅读、理解及接受银行账户和服务标准费率表。

The Tariff of Accounts and Services may be amended and/or supplemented by the Bank from time to time, below are some examples of the Bank's current account tariff:

银行可不时修改和 / 或补充账户和服务费率表，以下是银行当前的账户费率的部分举例：

Advance Account - A Monthly Service Fee of CNY 150 (or its equivalent in any other currencies) will be charged every month if the combined average daily balances of all the accounts under the same customer number fall below CNY 100, 000 or equivalent in the previous month (the Monthly Service Fee will be waived if and only during the period when there is any outstanding home mortgage loan maintained in the same customer of the Advance Account).
 运筹理财账户 — 如同一客户号码下的所有账户的月内日均总余额低于人民币 100,000 元或等值金额，本行将每月收取人民币 150 元或等值外币的服务月费（如果运筹理财账户之同一客户号码下持有住房按揭贷款，在而且仅在住房按揭贷款尚未清偿期间，服务月费将予以免收）。

Premier Account - A Monthly Service Fee of CNY 300 (or its equivalent in any other currencies) will be charged every month if the Total Relationship Balance of all the accounts under the same customer number fall below CNY 500, 000/equivalent in the previous month.

卓越账户 — 如同一客户号码下的所有账户的月内日均总余额低于人民币 500,000 元或等值金额，本行将每月收取人民币 300 元或等值外币的服务月费。

Please refer to the Bank's Tariff of Accounts and Services for details, including without limitation, Unclaimed Account Fee, Account Closed within 3 months, account closure, etc. 请参见《账户和服务费率》了解费率详情，包括但不限于，休眠账户费、于开户后三个月内结束账户、撤销账户等。

I understand and acknowledge that Overseas HSBC Premier Account Opening Service will only be available if and when (i) I maintain my HSBC Premier account with HSBC mainland China being the Home Country bank and (ii) the Total Relationship Balance of all the accounts under my customer number is maintained on or above the Bank's Premier Minimum Total Relationship Balance requirement (as amended or updated by the Bank from time to time, which is currently CNY500,000/equivalent) or meet the other qualification requirements set by the Bank (as amended or updated by the Bank from time to time).

本人理解并确认海外汇丰卓越理财账户开户预约服务仅在以下两项条件均满足的前提下提供：(i) 本人持有卓越理财账户并且以汇丰中国内地作为主关系行；以及(ii)本人的卓越理财账户客户号码下的月内日均总余额等于或高于贵行卓越理财最低账户总余额（卓越理财最低账户总余额可由贵行不时修订或更新，目前为人民币 500,000 元或等值金额）或符合贵行规定的其他合格条件（其他合格条件可由贵行不时修订或更新）。

4 We hereby confirm that we have read and clearly understood the risk disclosure statement contained in the Bank's General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders), and we are willing to bear the risks.

本人等特此确认已经阅读及清楚理解一般章程条款（个人账户、联名账户及单位账户适用）中的风险提示并愿意承担相关风险。

5 We hereby confirm that we have noticed that Clause 2 of the General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders) introduces and provides for the scope and circumstances in which the Bank may need to provide customer information to other entities and/or persons. We understand that our acceptance of the General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders) indicates that we have known and agreed that the Bank may use, provide and disclose customer information in accordance with Clause 2 of the General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders), we understand and know the potential consequence of our giving such agreement.

本人等特此确认已经注意到一般章程条款（个人账户、联名及单位账户适用）第二条说明和约定了贵行可能需要向贵行以外的实体和/或人士提供客户信息的范围和具体情形。本人等理解本人等接受一般章程条款（个人账户、联名及单位账户适用）即表示本人等知晓和同意贵行可以根据一般章程条款（个人账户、联名及单位账户适用）第二条之约定使用、提供和披露客户信息，本人等理解和知晓本人等作出该等同意的可能后果。

6 We, the account holders, confirm that we are not acting on behalf of any other person as trustee, nominee or agent in respect of the account(s).

本人等，作为账户持有人，确认上述账户仅供本人等使用，本人等并未作为任何其他人的信托受托人、匿名代理人或代理人持有和使用上述账户。

7 We choose to receive digital welcome pack (containing, among others, the tariff, terms and conditions of which we have confirmed acceptance hereinabove) by email. We understand that the email will be sent to our email address (as given in this form) within 3 working days after account opening and that the account terms and conditions (which we have read and accepted when signing this form) will be attached in the email and can also be accessed at the Bank's website of www.hsbc.com.cn.

本人等选择接受电子版用户欢迎手册，本人等理解电子版用户欢迎手册（其中包含本人等在上文中确认接受的费率、条款和条件）将会在开户后的3个工作日内发送至本人等在本表格中向贵行留存的电子邮箱地址。本人等理解本人等在签署本表格时已阅读和接受的相关账户条款也可于银行官方网站 www.hsbc.com.cn 获得。

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We choose, and We hereby confirm having received, paper-based welcome pack. We understand that the account terms and conditions (which We have read and accepted when signing this form) can also be accessed at the Bank's website of www.hsbc.com.cn
 本人等选择并特此确认已经收到纸质用户欢迎手册。本人等理解本人等在签署本表格时已阅读和接受的相关账户条款也可于银行官方网站 www.hsbc.com.cn 获得。

8 We hereby declare to the Bank that we enjoy joint tenancy over any and all the credit balances and other property to be held in the account(s) to be opened in our joint names.

本人等向贵行声明，本人等为以本人等联合名义开立的账户内的任何和所有账户余额及其他财物的共同共有人，对该等账户余额及财物享有共同共有权。

9 We hereby understand that we should sign our own names respectively on the form and further confirm that our signatures on this form will, subject to the signing arrangement set out in the above "Signing Instructions" section, be deemed as our specimen signatures maintained with the Bank.

本人等理解应当在本文件上签署本人等各自的姓名并进一步确认本人等在本文件上的签字，将受限于以上“签署指示”部分所设定的签署安排，被视为本人等留存在贵行的签字样本。

10 We hereby request and authorize the Bank as follows:

本人等要求并授权贵行如下：

(i) To open or continue (as the case may be) any account or accounts in our joint names and to close any account so opened or continued or subsequently opened, as long as any such direction is signed pursuant to the "Signing Instructions" section herein above.

用本人等之联合名义开立或续开（视具体情况而定）任何账户，及关闭任何根据前述授权而开立、续开或之后所开的账户，只要任何该等指示根据上述“签署指示”部分被签署。

(ii) To place to the credit of any account in our joint names all amounts, including dividends, interest and capital sums arising from securities or proceeds of cheques or bills received or collected by the Bank for the credit of any of us.

将贵行为本人等任何一人收取或办理托收而得之所有款项，包括来自证券之股息、利息及资金、或支票或票据所得款项，存入以本人等联合名义开立之任何账户。

(iii) To honour and comply with all promissory notes and other orders drawn and all bills accepted on our behalf, to comply with all directions given for or in connection with any account or accounts of any kind whatsoever on our behalf and to accept and act upon all receipts for monies deposited with or owing by the Bank on any account or accounts in our names provided that such promissory notes, orders, bills, directions or receipts are signed pursuant to the "Signing Instructions" section herein above.

代本人等兑付并处理所有期票、汇票及其他单据，按照本人等之指示，为本人等之账户作出各项处理，并代本人等收受处理存入本人等名下各账户之款项或由贵行所欠之款项，但上述各种期票、汇票、单据、指示或收据等，均需根据上述“签署指示”部分被签署。

(iv) To deliver up, on the instructions signed pursuant to the "Signing Instructions" section herein above, any securities, deeds, boxes and parcels and their contents, and property of any description held in our joint names.

基于根据上述“签署指示”部分签署的指示，交付用本人等联合名义存放于贵行之任何证券、契据、保管箱及包裹及其中所藏之财物，及其他以本人等联合名义所存之财物。

In the absence of any directions to the contrary, all accounts subsequently opened shall be operated and dealt with upon the terms set out above insofar as the same may be applicable.

如无相反之指示，则继后所开立之各种账户均按照上述各项之规定，相应操作及处理。

11 Notwithstanding the foregoing request and authorization, we hereby agree with each other and confirm to the Bank that, immediately upon the Bank's being informed of the death of either (or both) of us with supporting document(s) satisfactory to the Bank, the Bank are authorized to separate and freeze 50% (or 100%, if both of us die) of the then credit balance and other property (if any) on any account or accounts in our joint names, such frozen portion will be released to the instructions of the lawful inheritor(s) of the deceased account holder(s) after the Bank have been provided with satisfactory inheritance documents. However, the foregoing arrangement does not in any way affect, limit or prejudice any rights the Bank may have in respect of the accounts arising out of any lien, mortgage, charge, pledge, set-off, counter-claim or otherwise whatsoever.

尽管存在前述要求和授权，本人等在此互相同意并且向贵行确认：一旦贵行收到关于本人等中的任何一人（或者二人）死亡的通知以及令贵行满意的相关证明文件，贵行被授权立即将届时存在本人等名下之联名账户中的贷方余额和其他财产（如有）的50%（或，如果本人等二人均死亡，100%）进行分离和冻结；该等被冻结部分将在贵行收到满意的继承证明文件后根据死亡的账户持有人的合法继承人的指示予以处置。但是，前述安排不以任何方式影响、限制或者减损贵行基于任何留置，按揭，抵押，质押，抵消，反索或其他而对帐户可能享有的任何权利。

12 We agree that the Bank may without notice combine or consolidate our account(s) with any liabilities to the Bank and set-off or transfer any sum(s) standing to the credit of any such accounts or any other sum(s) owing to us from the Bank in or towards satisfaction of our liabilities to the Bank on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral, and several or joint and that the Bank's rights hereunder shall not be affected by our death or the death of any one or more of us.

本人等同意贵行可未经通知将本人等之帐户与本人等借欠贵行之债务合并，将任何存入帐户之款项或贵行应付本人等之其他款项以抵消或转账方式以偿付本人等因其他帐户或其他方面而借欠贵行之债务，不论此债务为实际的或或然的，首要的或附属的，分别的或连带的，而贵行在本条款下之权利将不因本人等任何一人或以上之死亡而受影响。

13 We confirm that bank staff conduct account opening process for us at the Branch Premise. 本人等确认银行人员在银行场所内为本人等办理开户手续。

14 We understand that the Bank may from time to time want to inform us by mail, email, short messaging and other means, of special offers that we may be entitled to and various products and services made available by the Bank, which the Bank believes may be of interest to us and/or may benefit us financially.

本人等理解贵行希望能不时以书面信函、电子邮件、手机短信以及其他方式来通知本人等，本人等可以享受的特别优惠以及贵行不时推出的产品和服务，贵行相信这些优惠、服务和产品可能是本人等所感兴趣的和/或可能使本人等获益。

By signing this application, we hereby give our consent that the Bank may contact us through each and all of the above channels for the purpose mentioned in the preceding paragraph.

通过签署本申请，本人等特此同意贵行可以为了上段所述的目的通过上述方式来使用本人等的联系信息。

Note: If you **DO NOT** wish to receive the above-mentioned information via one or more of the above channels, please tick the appropriate box(es) below:

注：如果你们**不愿意**通过上述某种或多种途径收取上述信息，请在相应的方框内打勾。

Mail 信件

Email 电子邮件

Short message service (SMS) 手机短信

15 We confirm and agree that we are responsible for reviewing all account statements and other notifications relating to an account in a timely manner and as required pursuant to the account terms and conditions and any agreement with the Bank. If we fail to do so, the Bank will not be liable to the account holder for any losses incurred after the time that such information should have been discovered, and we waive all claims we may have against the Bank and release the Bank from any claims and liabilities that the Bank would have to the account holder after the time that the statements or notifications for

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the account should have been reviewed, whether or not any of the claims or liabilities resulted from the negligence of the Bank.

本人等确认和同意本人等有责任及时根据贵行的账户条款和条件以及本人等与贵行之间的任何协议约定查看所有的账户结单以及有关账户的其他通知。如果本人等没有及时查看或就账户结单或通知中的任何错误及时通知贵行, 贵行不负责本人等在应当发现相关错误的时间(如果本人等根据贵行的账户条款和条件以及本人等与贵行之间的任何协议中约定的时间查看账户结单或通知)之后发生的任何损失, 本人等放弃对贵行的一切追索, 并解除贵行在账户结单或通知应当已被查看的时间以后的任何索赔和责任, 无论该等索赔或责任是否由于贵行的过失所导致。

16 We agree that any liability whatsoever incurred to the Bank by us in respect of the foregoing shall be joint and several.

本人等同意, 本人等就上述声明和授权而向贵行承担的责任是共同和连带的。

Dated this _____

自 _____ 起生效。

Please note that your signatures below will, subject to the signing arrangement set out in the above "Signing Instructions" section, be deemed as your specimen signature(s) to be used in the operation of your account(s), please therefore properly sign below.

请注意您的如下签字, 将受限于以上“签署指示”部分所设定的签署安排, 被作为您的签字样本用于您的账户操作, 因此请适当签署。

Name in Full

Signature(s) and/or Chop(s)

Customer Numbers(if know)

| | | |
|-------|-------|-------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |