



# CTBC HK Branch Account Application Form (Individual or joint account)

## 中國信託商業銀行香港分行開戶申請書(個人或聯名戶)

If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

中英文文義如有歧義以英文版本為準。

TO: CTBC Bank Co., Ltd. Hong Kong Branch

致:中國信託商業銀行香港分行

Date 日期:

I/We, the undersigned (hereinafter called the "Individual(s)" or "Account Holder"), whose particulars are set out in the CTBC Bank Signature Card, hereby request the Bank to open in the name of the Individual(s) the account(s) as agreed between the Bank and the Individual(s) from time to time. Such account(s) shall be subject to and bound by the "Account Opening Master Agreement" and "Hong Kong Addendum" (collectively hereinafter called the "Account Opening Agreement"), which shall form an integral part of this Agreement. I/We hereby declare and warrant that all the information supplied to the Bank in connection with the account(s) now opened and/or thereafter to be opened is true and correct. I/We hereby acknowledge that I/we have read the Account Opening Agreement and agree that the Individual(s) is/are absolutely bound by the Account Opening Agreement. The Account Opening Agreement shall be applicable to all above mentioned account(s) unless otherwise agreed between the Bank and the Individual(s) in writing to the contrary.

本人/吾等,下列簽署人(下稱「本人/吾等」或「賬戶持有人」),其有關基本資料列於印鑑卡,茲要求貴行以本人/吾等名義開立經貴行與本人隨時同意以後開立之賬戶。該等賬戶將以開戶總協議書及香港分行地區補充協議(以下合稱「開戶合約」)的規定為依據及受其約束,開戶合約為本協議書不可分割的一部份。本人/吾等特此聲明及保證,凡現在或將來向貴行提供的有關現在及/或以後開立賬戶的一切資料,皆屬真實及正確;本人/吾等承認已經閱讀開戶合約,並同意其一切規定對本人/吾等均具有絕對約束力,除非貴行與本人/吾等另有相反的書面約定,否則開戶合約對上述一切賬戶均將適用。

### Part 1-Particulars of the Account Holder 第一部分—賬戶持有人基本資料

Name 姓名	English Name 英文		
	Chinese Name 中文		
Date of birth 出生日期		Nationality 國籍	
HKID card number 香港身份證號碼		Passport number 護照號碼	
Permanent address (where applicable) 永久地址(如適用)			
Residential address 居住地址			
Mailing address 郵寄地址	<input type="checkbox"/> Same as residential address 同居住地址 <input type="checkbox"/> Work address 工作地址 <input type="checkbox"/> Other address 其他地址,請註明: _____		
	如地址類別非居住地址,請填寫地址 If the address type is not residential address, please fill in the address		
Tel. No. 電話號碼	( ) -	Fax No. 傳真號碼	( ) -
Email address 電子郵件信箱			



**Part 2—Detailed Information of the Account Holder 第二部分—賬戶持有人詳細資料**

<p>Account purpose 開戶目的</p>	<p><input type="checkbox"/> Savings 儲蓄    <input type="checkbox"/> Payroll 薪資    <input type="checkbox"/> Interest 利息    <input type="checkbox"/> Cash Management 現金管理  <input type="checkbox"/> Operation Expense 經營費用    <input type="checkbox"/> Securities Trading 證券交易  <input type="checkbox"/> Long term investment 長期投資    <input type="checkbox"/> Dividends 股息    <input type="checkbox"/> Property Holding 物業控股  <input type="checkbox"/> Trade Settlement 貿易結算    <input type="checkbox"/> Trade Finance 貿易金融  <input type="checkbox"/> Loan Repayment(Syndicated Loan) 還款(聯貸)  <input type="checkbox"/> Loan Repayment(direct loan) 還款(直接貸款)    <input type="checkbox"/> Trust Account 信託賬戶  <input type="checkbox"/> Life Insurance Payments 壽險賠付    <input type="checkbox"/> Savings Insurance Payments 儲蓄保險金  <input type="checkbox"/> Credit Card 信用卡    <input type="checkbox"/> Expense auto-paid by credit card 信用卡自動支付費用  <input type="checkbox"/> Others 其他_____</p>	<p><u>Bank Use Only</u></p>
<p>Intended use of the product /service 產品/服務的預期用途</p>	<p><input type="checkbox"/> Savings 儲蓄賬戶    <input type="checkbox"/> Current Account 支票賬戶    <input type="checkbox"/> Fixed Deposit 定存  <input type="checkbox"/> Investment 投資    <input type="checkbox"/> Cash Transaction 現金交易  <input type="checkbox"/> Treasury- Funding and Trading (include all treasury transactions) 金融交易  <input type="checkbox"/> Internet Banking 網路銀行    <input type="checkbox"/> Private Banking 私人銀行業務  <input type="checkbox"/> Wire transfer- Cross border 跨境匯款    <input type="checkbox"/> Wire Transfer – Domestic 香港境內轉帳  <input type="checkbox"/> Trade Facilities 貿易融資    <input type="checkbox"/> Foreign Exchange 外匯    <input type="checkbox"/> Loan Syndicated 聯貸  <input type="checkbox"/> Loan 貸款    <input type="checkbox"/> Life Insurance 人壽保險    <input type="checkbox"/> Savings Insurance 儲蓄保險  <input type="checkbox"/> Others 其他_____</p>	
<p>Reason for setting up account in Hong Kong 在香港開設賬戶的原因</p>	<p><b>(Optional for customers whose place of permanent residence is Hong Kong, or Taiwan) (以香港或台灣為永久居住地的客戶可選填)</b>  <input type="checkbox"/> Work 工作    <input type="checkbox"/> Immigration 移民  <input type="checkbox"/> Frequent travel to Hong Kong, account for expenses in Hong Kong 經常來港 支應香港的開銷    <input type="checkbox"/> For insurance payment 保險金  <input type="checkbox"/> Invest in stock or other investments in Hong Kong 在香港投資股票或作其他投資  <input type="checkbox"/> Others 其他_____</p>	
<p>Employment Status 就業情況</p>	<p><input type="checkbox"/> Employed 受僱    <input type="checkbox"/> Self employed 自僱    <input type="checkbox"/> Retired 退休  <input type="checkbox"/> Housewife 家庭主婦    <input type="checkbox"/> Not Currently Employed 目前無業    <input type="checkbox"/> Others 其他</p>	
<p>Employer/Position (If any) 現職公司名稱/職務(如有)</p>	<p>(Include years of relevant industry experience 包括相關行業經驗年資)</p>	
<p>Industry/Business Description (If any) 產業/業務描述(如有)</p>		
<p>Former employer name/Previous Position (Applicable to retiree or those current job experience less than 1 year) 前公司名稱/前職務(僅退休人士或現職年資不足一年適用)</p>		
<p>Former Industry/Business Description (Applicable to retiree or those current job experience less than 1 year) 前產業/業務描述(僅退休人士或現職年資不足一年適用)</p>		



<p>Source of wealth 財富來源</p>	<input type="checkbox"/> Salary 薪資 <input type="checkbox"/> Operating income 經營實業收入 <input type="checkbox"/> Retirement funds 退休(職)資金 <input type="checkbox"/> Inheritance (including gift)遺產繼承(含贈與) <input type="checkbox"/> Purchase and sale of properties 買賣物業 <input type="checkbox"/> Investment 投資理財 <input type="checkbox"/> Rental income 租金收入 <input type="checkbox"/> Deposit 存款 <input type="checkbox"/> 其他 Others _____		<p><u>Bank Use Only</u></p>
<p>Source of fund 資金來源</p>	<input type="checkbox"/> Salary 薪資 <input type="checkbox"/> Operating income 經營實業收入 <input type="checkbox"/> Investment 投資理財 <input type="checkbox"/> Sale of Property or Asset 出售物業或資產 <input type="checkbox"/> Gift/inheritance 贈與/繼承 <input type="checkbox"/> Insurance payout 保險賠付 <input type="checkbox"/> 其他 Others _____		
<p>Means of Source of Funds 資金來源方式</p>	<input type="checkbox"/> Cash 現金 <input type="checkbox"/> Remittance 匯款 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Intra-bank Transfer 行內轉賬 <input type="checkbox"/> Other 其他: _____ Sender 匯款人 : _____ Currency and amount 幣別與金額: _____ Remittance bank 匯款銀行: _____		
<p>Origin of Source of Funds 資金來源地</p>	<input type="checkbox"/> Taiwan 台灣 <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> China 中國內地 <input type="checkbox"/> Others (Please specify) 其他(請註明): _____		
<p>Personal finances 個人財務狀況</p>	Personal annual income 個人年收入: Currency 幣種 HKD <input type="checkbox"/> Below 1M <input type="checkbox"/> 1M to below 5M <input type="checkbox"/> 5M to below 10M <input type="checkbox"/> 10M to below 30M <input type="checkbox"/> equal to or above 30M, or Currency 幣種 _____ Amount 金額 _____ Total assets scale 總資產規模: Currency 幣種 _____ Amount 金額 _____		
<p>Expected account activity per month 預期每月戶口活動</p>	<u>Deposit 存款:</u> Frequency 頻率: Per month 每月 <input type="checkbox"/> 2 次以下 <input type="checkbox"/> 2-4 times 次 <input type="checkbox"/> 5-10 times 次 <input type="checkbox"/> 11-20 times 次 <input type="checkbox"/> 21-40 times 次 <input type="checkbox"/> 41-60 times 次 <input type="checkbox"/> 61-100 times 次 <input type="checkbox"/> More than 100 times 100 次含以上 Amount 金額: Currency 幣種 HKD <input type="checkbox"/> Below 60K <input type="checkbox"/> 60K to below 300K <input type="checkbox"/> 300K to below 1.5M <input type="checkbox"/> Equal to or above 1.5M or Currency 幣種 _____ Amount 金額 _____ <u>Withdrawal 支取:</u> Frequency 頻率: Per month 每月 <input type="checkbox"/> 2 次以下 <input type="checkbox"/> 2-4 times 次 <input type="checkbox"/> 5-10 times 次 <input type="checkbox"/> 11-20 times 次 <input type="checkbox"/> 21-40 times 次 <input type="checkbox"/> 41-60 times 次 <input type="checkbox"/> 61-100 times 次 <input type="checkbox"/> More than 100 times 100 次含以上 Amount 金額: Currency 幣種 HKD <input type="checkbox"/> Below 60K <input type="checkbox"/> 60K to below 300K <input type="checkbox"/> 300K to below 1.5M <input type="checkbox"/> Equal to or above 1.5M or Currency 幣種 _____ Amount 金額 _____		
<p>Expected main originator of funds 預計主要收款對象</p>	<p>Name of originator/ 收款對象:</p> <p>Country/國別:</p> <p>Transaction purpose/ frequency per year 交易目 的/每年頻率:</p> <p>Currency/ Annual transaction amount 幣別/ 每年總交易金額:</p> <p><input type="checkbox"/>There is still no expected originator 仍未有預計收款對象</p>	<p>Originator 1/收款對象 1</p> <p>Originator 2/收款對象 2 (if any/如有)</p>	



Estimated main beneficiary of funds 預計主要付款對象	Beneficiary Name/ 付款對象:	Beneficiary 1/付款對象 1	Beneficiary 2/付款對象 2 (if any/如有)	<u>Bank Use Only</u>
	Country/國別:			
	Transaction purpose/ frequency per year 交易目的/每年頻率:			
	Currency/ Annual transaction amount 幣別/每年總交易金額:			
	<input type="checkbox"/> There is still no expected beneficiary of funds 仍未有預計付款對象			
Education background 學歷	<input type="checkbox"/> Elementary school 國小 <input type="checkbox"/> Junior high school 國中 <input type="checkbox"/> Senior high school 高中 <input type="checkbox"/> University/College 大學/大專 <input type="checkbox"/> Master 碩士 <input type="checkbox"/> Doctoral degree 博士			
Checkbook application 支票簿申請 (Need to fill out only if you have an application 有 申請才需填寫)	<p>Please issue books of 請發 _____ 本 <input type="checkbox"/> bearer 持票人 <input type="checkbox"/> order cheque. 抬頭人支票簿 each containing 25 cheques, 每本計 25 張。Currency 幣別 <input type="checkbox"/> HKD <input type="checkbox"/> USD</p> <p>I/ We hereby expressly agree to be bound by the Terms and Conditions for Current Account which are set out in the front and back covers of the cheque book(s). I/We further acknowledge that said Terms and Conditions govern the operations of Current Account and have contractual effect. 該(等)支票簿 The cheque book(s) will be 本人/吾等在此同意遵守支票簿面頁及背面所載之往來戶口條款及條件，並確認該等條款及條件規範往來戶口之運作，並具有合約效力。</p> <p><input type="checkbox"/> collected by me/us 請由本人/吾等到取 (<input type="checkbox"/> Kowloon Branch 九龍分行 <input type="checkbox"/> Hong Kong branch 香港分行)</p> <p><input type="checkbox"/> collected by bearer holding the document(s) recognized by your bank. 將由來人憑 貴行認可之憑證到取。</p> <p><input type="checkbox"/> Mailed to me /us by registered mail (postage for my/our account). 請以掛號形式郵寄本人/吾等，郵費從本人/吾等戶口扣除。</p>			

**Part 3.- Particulars of the account now requested to be opened 第三部份-開立賬戶之資料**

		FOR BANK USE ONLY 銀行專用
ACCOUNT TYPE 賬戶類別		ACCOUNT NO. 賬號
<input type="checkbox"/>	定期存款 (Time Deposit)	
<input type="checkbox"/>	支票賬戶 (Current Account)	
<input type="checkbox"/>	港元儲蓄賬戶-結單/存摺 Hong Kong Dollars Savings Account - Statement / Passbook	
<input type="checkbox"/>	美元儲蓄賬戶-結單/存摺 US Dollars Savings Account - Statement / Passbook	
<input type="checkbox"/>	人民幣儲蓄賬戶-結單/存摺 RMB Dollars Savings Account - Statement / Passbook	




**Part 4 –Joint account information 第四部份-聯名戶資料**

If you are a joint account holder, you need to fill in the following fields 如係聯名戶才需填簽下列欄位

Name 姓名	English 英文	Chinese 中文	Relationship with applicant 與申請人關係
Address 地址	Permanent address(where applicable) 永久地址(如適用)		
	Residential address 居住地址		
	<input type="checkbox"/> Same as residential address 同居住地址 <input type="checkbox"/> Work address 工作地址 <input type="checkbox"/> Other address 其他地址,請註明: _____		
	如地址類別非居住地址，請填寫地址 If the address type is not residential address, please fill in the address		
Tel No. 電話	( ) -		
Fax No. 傳真	( ) -		
Education background 學歷	<input type="checkbox"/> Elementary school 國小 <input type="checkbox"/> Junior high school 國中 <input type="checkbox"/> Senior high school 高中 <input type="checkbox"/> University/College 大學/大專 <input type="checkbox"/> Master 碩士 <input type="checkbox"/> Doctoral degree 博士		
Employment Status 就業情況	<input type="checkbox"/> Employed 受僱 <input type="checkbox"/> Self employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Housewife 家庭主婦 <input type="checkbox"/> Not Currently Employed 目前無業 <input type="checkbox"/> Others 其他		Bank Use Only
Employer/Position (If any) 現職公司名稱/職務(如有)	(Include years of relevant industry experience 包括相關行業經驗年資)		
Industry/Business Description (If any) 產業/業務描述(如有)			
Former employer name/Previous Position (Applicable to retiree or those current job experience less than 1 year) 前公司名稱/前職務(僅退休人士或現職年資不足一年適用)			
Former Industry/Business Description (Applicable to retiree or those current job experience less than 1 year) 前產業/業務描述(僅退休人士或現職年資不足一年適用)			
Personal finances 個人財務狀況	Personal annual income 個人年收入： Currency 幣種 HKD <input type="checkbox"/> Below 1M <input type="checkbox"/> 1M to below 5M <input type="checkbox"/> 5M to below 10M <input type="checkbox"/> 10M to below 30M <input type="checkbox"/> equal to or above 30M, or Currency 幣種 _____ Amount 金額 _____		
	Total assets scale 總資產規模：Currency 幣種 _____ Amount 金額 _____		Data prepared by:



## Part 5—Signature Card 第五部分—印鑑卡

 <b>CTBC BANK</b>		Hong Kong Branch 香港分行		CIF NO.
				<input type="checkbox"/> Individuals 個人戶 <input type="checkbox"/> Joint account holder 聯名戶
<b>Authorized Signatory's Specimen Signature</b>				
<b>授權簽字人簽字式樣</b>				
Account Name 戶名		English Name (英文戶名) _____		
		Chinese Name (中文戶名) _____		
Name of Signatory 簽字人姓名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)		
Also known as 別名				
ID/Passport No. 證件/護照號碼				
Name of Signatory 簽字人姓名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)		
Also known as 別名				
ID/Passport No. 證件/護照號碼				
Name of Signatory 簽字人姓名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)		
Also known as 別名				
ID/Passport No. 證件/護照號碼				
Name of Signatory 簽字人姓名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)		
Also known as 別名				
ID/Passport No. 證件/護照號碼				
<b>Signing Arrangement 簽署安排</b> <input type="checkbox"/> Any One Sign Singly. 任何一人簽署有效 <input type="checkbox"/> Any Two Sign Jointly. 任何二人簽署有效 <input type="checkbox"/> The Above _____ Signatures of Which Any _____ Shall Be Valid. 上列簽字式樣共 _____ 式憑 _____ 式有效 <input type="checkbox"/> Others (please specify) e.g. authority limits 其他 (請註明), 如授權限制: _____				
<b>For Bank Use Only 銀行專用</b>				
Specific Instructions 特別指示				
Checker 覆核		Maker 經辦		Witness by 核簽 (限印鑑卡更改用)



## Part 6-Provisions for operation of the account(s)第六部份—使用賬戶之規定

### 1. Letter of consent 同意書

- I/We confirm and acknowledge that (i) I/We shall pay the account opening processing fee (“Fee”) when submitting the account opening application and the relevant documents to the Bank, (ii) the Fee reflects the administrative costs required for the Bank to review and process the account opening documents and is not refundable and (iii) the Bank will not provide any account opening services until the Fee is paid by me/us. I/We will pay the Fee by:

本人/吾等已確認並知悉(i)本人/吾等應於遞交開戶申請書及相關文件予貴行時一併繳付開戶行政費用(以下稱“該費用”)，(ii)該費用反映貴行審閱及處理相關開戶文件之行政成本且該費用不予退還，及(iii)貴行確認該費用繳付完成後才會提供開戶服務。本人/吾等將以下列勾選方式繳付該費用：

- Cheque 支票  
 Interbank Remittance 跨行匯款  
 Intra-bank Transfer 行內轉賬  
 others 其他

- I/We have read the fee schedule provided by the Bank and I/We acknowledge that the Fee indicated in the fee schedule is the minimum charge, I/We confirm that the amount set out below is the Fee to be paid by me/us as agreed between the Bank and me/us.

本人/吾等已詳閱貴行提供之收費表，並知悉貴行之收費表上僅設定該費用之最低收費要求，本人/吾等確認下列金額為本人/吾等及貴行同意應由本人/吾等支付之該費用。

- HK\$港幣 \_\_\_\_\_ 元  
 US\$美金 \_\_\_\_\_ 元

Remitter 匯款人: \_\_\_\_\_

Relationship with Account Holder 與賬戶持有人關係: \_\_\_\_\_

### 2. Data confirmation 資料確認

I/We, the undersigned, hereby apply to open the above Current / Savings (Delete, if inappropriate) account (the “Account”) with the Bank and agree that the above account(s) as well as the relevant transactions in connection with such account(s) shall be governed by the Bank’s Account Opening Agreement from time to time.

本人/吾等，下列簽署人，現向貴行申請上述往來/儲蓄(如不適用請刪除)賬戶(以下稱「賬戶」)並同意上述賬戶及與該等賬戶相關的交易不時受開戶合約之規範。

I/We, the undersigned, hereby represent that the person of the Bank has explained to me/us the important provisions and relevant risk set forth in the Account Opening Agreement. The Account Opening Agreement have been delivered to me/us for review before the date hereof. I/We hereby expressly acknowledge that I/We have read and fully understood and agree to be bound by all terms and conditions, and the relevant risks set forth in the Account Opening Agreement.

本人/吾等，下列簽署人，在此聲明，貴行人員已對本人/吾等充分解釋載於開戶合約中的重要條文及相關風險並已於本申請書日期前，事先交付開戶合約予本人/吾等審閱。本人/吾等在此表示已經閱讀、完全了解、並同意受開戶合約所載之所有條款及條件及相關風險約束。

I/We, the undersigned, represents that all information set out in this application form and in any other document provided by me/us to the Bank is true, correct and complete, and I/we authorize the Bank to verify such information from any source it considers appropriate. I/We also agree to notify the Bank promptly in writing (and in any event not later than 30 days after such a change) if there are any changes to the information provided, and, where necessary, to provide certified copies of any replacement or documents. I/We acknowledge that the Bank has the right to rely on the information obtained or that comes to its knowledge from any source it may consider appropriate to update my/our existing information and may require my/our confirmation if necessary.

本人/吾等，下列簽署人，在此聲明，本申請書和由本人/吾等向貴行提供的任何其他文件中的所有資料均屬真實、正確和完整，本人/吾等授權貴行從任何其認為合適的來源核實該資料。如提供的資料有任何變更，本人/吾等亦同意及時以書面形式通知貴行(無論任何情況下在該變更發生後不遲於30天內)，並在必要時提供任何更換文件或文件的經核證副本。本人/吾等確認貴行有權依賴從任何其認為合適的來源所獲得或獲知的資料來更新本人/吾等現有的資料，並在必要時要求本人/吾等的確認。

I/We, the undersigned, understand and agree that the Bank may at any time at its sole discretion vary the Account Opening Agreement and other related documents relating to the Account, with notice using any method including but not limited to displaying notices at the Bank’s premises and website, as well as direct communications to me/us.

本人/吾等，下列簽署人，在此了解並同意，貴行可隨時依其獨有酌情決定權更改開戶合約和其他與賬戶有關的相關文件，並通過任何方式通知本人/吾等，包括但不限於在貴行的處所和網站上展示通知，以及直接與本人/吾等溝通。



I/We, the undersigned, hereby agree to disclose our information to another branch of the Bank for another account opening application. We will provide necessary documents to your branch as required by the applicable laws, regulations, and Bank's internal policies. I/We acknowledge and agree that the Bank may transfer my/our information received for this application outside Hong Kong, conduct matching procedures using the information, and provide bankers' or credit references in respect of me/us.

本人/吾等, 下列簽署人, 在此同意針對在貴行另一分行申請開戶時將本人/吾等相關資訊披露予該分行。本人/吾等同意在適用法律法規及銀行內部政策需要下提供必要的文件予貴分行。本人/吾等確認並同意, 貴行可將在此申請中接收的本人/吾等資料轉移至香港以外的地方, 使用該資料進行核對程序, 並提供有關本人/吾等的資信證明或信用參考資料。

I/We, the undersigned, hereby confirm that I/we, my/our spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust are not a director, chief executive or substantial shareholder of the Bank or its subsidiaries. I/We further agree to advise the Bank if we become aware that I/we, or my/our spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust, become a director, chief executive or substantial shareholder of the Bank or its subsidiaries.

本人/吾等, 下列簽署人, 在此確認, 本人/吾等、本人/吾等之配偶、伴侶、血親、婚姻或收養關係的親屬, 或信託的受託人, 均不是貴行或其附屬公司的董事、行政總裁或大股東。本人/吾等進一步同意, 如察覺本人/吾等或本人/吾等之配偶、伴侶、血親、婚姻或收養關係的親屬, 或信託的受託人成為貴行或其附屬公司的董事、行政總裁或大股東, 會通知貴行。

I/We confirm that no other persons besides the person(s) noted in this application have any interest in the Account.

本人/吾等確認, 除本申請中列明的人外, 沒有其他任何人對賬戶享有任何權益。

I/We, the undersigned, acknowledge receipt of "Notice of Deposit Protection Scheme in Hong Kong" and have read and fully understood the content of the notice, and received DPS Notice.

本人/吾等, 下列簽署人, 確認收到「香港存款保障計劃通知」, 並已閱讀及了解通知內容並且收到存戶通知。

I/We, the undersigned, acknowledge receipt of Account Opening Agreement and have read and fully understood the content of the notice.

本人/吾等, 下列簽署人, 確認收到開戶合約並已閱讀及完全了解通知內容。

I/We, the undersigned, acknowledge receipt of "Hong Kong Branch Deposit and Remittance fee schedules" and have read and fully understood the content of the notice.

本人/吾等, 下列簽署人, 確認收到「香港地區分行存款及匯款業務收費表」, 並已閱讀及完全了解通知內容。

I/We, the undersigned, acknowledge receipt of "Personal Information Collection Statement of CTBC" and have read and fully understood the content of the notice.

本人/吾等, 下列簽署人, 確認收到「個人資料收集聲明」, 並已閱讀及完全了解通知內容。

## Signature of the Account Holder

賬戶持有人簽署

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Full name of Account Holder:

賬戶持有人姓名:

## Signature of the Joint Account Holder

聯名賬戶持有人簽署

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Full name of Joint Account Holder:

聯名賬戶持有人姓名:



## Part 7-Personal Information Collection Statement ("PICS")

### 第七部份—個人資料收集聲明（「聲明」）

This PICS sets out how CTBC Bank Co., Ltd, Hong Kong branch will collect, use, process and transfer the Account Holder's personal data.

本聲明旨在說明中國信託商業銀行股份有限公司香港分行如何收集、使用、處理和轉移賬戶持有人的個人資料。

Unless otherwise defined in this PICS, the capitalised terms used shall have the same meaning as given in the Account Opening Agreement. To the extent that there is any conflict between the terms of this PICS and the Account Opening Agreement, the terms of this PICS shall prevail.

除非本聲明另有說明，否則所使用的術語均與開戶合約中的定義相同。若本聲明與開戶合約的條款之間存在任何衝突，則以本聲明的條款為準。

#### 1. Collection of Personal Data 收集個人資料

1.1 From time to time, it is necessary for the Account Holder(s) to supply the Bank with his or her personal data in connection with the opening or continuation of the Account Holder's Accounts, and the establishment or continuation of banking facilities or provision of banking services to the Account Holder, and for the compliance with any laws or guidelines issued by regulatory authorities.

賬戶持有人在開立或延續賬戶持有人的賬戶、本行對賬戶持有人建立或延續銀行授信或對賬戶持有人提供銀行服務及因遵守任何法例或監管機構發出的指引時，需要不時向本行提供其個人資料。

1.2 Failure to supply such data (save and except for those data to be used for direct marketing purpose) may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services to the Account Holder and to comply with any laws or guidelines issued by regulatory authorities.

若未能向本行提供該等資料(用於直接促銷用途的資料除外)，可能會導致本行無法為賬戶持有人開立或延續賬戶或建立或延續銀行授信或提供銀行服務及遵守任何法例或監管機構發出的指引。

1.3 It is also the case that personal data of the Account Holder may be collected by the Bank in the ordinary course of the continuation of the banking relationship between the Bank and the Account Holder, for example, when the Account Holder writes cheques or deposits money or otherwise carry out transactions of the Bank's services, or when Account Holder communicates verbally or in writing with the Bank including but not limited to documentation, transaction system or telephone recording system. (e.g. transaction confirmation). The Bank might also collect data relating to the Account Holder from third parties (e.g. receiving personal data from credit reference agencies).

賬戶持有人與本行日常銀行業務往來中，例如：當賬戶持有人開出支票或存款時，或進行其他銀行服務交易時，或賬戶持有人與本行口頭或書面溝通時，包括但不限於文件、交易系統或電話記錄系統（例如交易確認），本行可能會收集賬戶持有人的個人資料。本行還可能從第三方收集與賬戶持有人相關的資料（例如從信貸資料機構獲取個人資料）。

1.4 All information and personal data of the Account Holder, and all other information relating to:  
所有賬戶持有人之資訊和個人資料，及所有其他有關下列的資料：

(a) any account maintained by the Account Holder with the Bank; and/or



賬戶持有人於本行開立之任何賬戶；及/或

- (b) any banking services or credit facility or accommodation provided or to be provided by the Bank to the Account Holder; and/or  
本行向賬戶持有人提供或將會提供之任何銀行服務或信貸或貸款；及/或
- (c) any transaction or other dealings between the Account Holder and the Bank which are in the Bank's possession or control from time to time,  
任何與賬戶持有人與本行之交易或其他往來有關而由本行不時持有或控制之所有其他資料,

shall collectively be referred to as "**Account Holder's Information**".

均統稱為「賬戶持有人的資料」。

## 2. Purpose of Use and Transfer of Account Holder's Information 使用及轉移賬戶持有人的資料的目的

### 2.1 The Account Holder agrees that the Bank may: 賬戶持有人同意本行可以：

- (a) use, store, disclose, transfer (whether within or outside Hong Kong) and/or exchange any Account Holder's Information to or with such persons as the Bank may consider necessary, including without limitation the Bank and the Bank's group companies (including but not limited to head office, subsidiaries and affiliated companies of the Bank whether in or outside of Hong Kong) (collectively the "**Bank Group**"), for any and all purposes:  
為下述任何及所有目的使用、儲存、披露、轉移(無論在香港境內或境外)任何賬戶持有人的資料予本行認為有必要之人，包括但不限於本行及本行的控股集團的公司(包括但不限於本行在香港境內外的總部、附屬公司和關聯公司)(統稱為「**本行控股集團**」)及/或就賬戶持有人的資料與該等人進行交換：
  - (i) in connection with the banking services and/or credit facility and/or accommodation provided or to be provided by the Bank or any other member of the Bank Group to the Account Holder;  
由本行或本行控股集團任何其他成員公司向賬戶持有人提供或將會提供之銀行服務及/或信貸及/或貸款有關的用途；
  - (ii) the daily operation of the services and credit facilities provided to Account Holder;  
為賬戶持有人提供服務和信貸所涉及之日常運作；
  - (iii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which will take place at the discretion of the Bank;  
在賬戶持有人申請信貸時進行的信貸調查, 及本行酌情決定進行的定期或特別信貸覆核；
  - (iv) creating and maintaining the Bank's credit scoring models;  
設立及維持本行的信貸評分模型；
  - (v) assisting other financial institutions to conduct credit checks and collect debts;  
協助其他財務機構進行信用檢查及追討欠款；



- (vi) ensuring ongoing credit worthiness of Account Holder;  
確保賬戶持有人維持可靠信用度;
  
- (vii) in connection with any matching procedure for whatever purpose (whether or not with a view to taking any adverse action against the Account Holder) with regard to collating, comparing, consolidating and/or analysing any Account Holder's Information with other personal data or other information concerning the Account Holder, including (without limitation) as may be required in order to comply with any applicable laws or regulations to which the Bank or any member of the Bank Group is subject. Note that the results of the matching procedure may be used for the purpose of taking action that may adversely affect any Account Holder's rights, benefits, privileges, obligations or interests;  
為了任何目的（無論是否為了採取任何對賬戶持有人不利的行動）之任何核對程序，該等程序是把任何賬戶持有人的資料與有關賬戶持有人的其他個人資料或其他資訊進行整理、對比、合併及/或分析，包括（但不限於）本行或本行控股集團的任何成員可能需要作出，以遵守任何適用法律或法規之該等程序。請注意核對程序的結果可能被用於採取對賬戶持有人的權利、利益、特權、義務或權益可能產生不利影響的行動;
  
- (viii) for the purpose of promoting, improving and furthering the provision of financial and/or other services and/or products and/or facilities by the Bank and any other member of the Bank Group to the Account Holder generally;  
用作宣傳、改善及推廣本行及本行控股集團任何其他成員一般向賬戶持有人提供之財務及/或其他服務及/或產品及/或授信;
  
- (ix) for the purpose of considering and assessing the Account Holder's application for the Bank's products and services;  
用作考慮及評估賬戶持有人有關本行產品及服務的申請;
  
- (x) determining the amount of indebtedness owed to or by Account Holder;  
確定本行對賬戶持有人或賬戶持有人對本行的負債額;
  
- (xi) enforcement of obligations against Account Holder, including but not limited to the collection of amounts outstanding from Account Holder and those providing security for Account Holder's obligations;  
強制執行賬戶持有人的義務，包括但不限於向賬戶持有人及為賬戶持有人的義務提供抵押者追收欠款;
  
- (xii) for the purpose of detecting or preventing money laundering, terrorist financing and other criminal activities, and/or complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information of the Bank, and/or conducting any action to meet obligations of the Bank to comply with Laws (as defined below) or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws (as defined below) relating to these matters;  
用作偵測或防止洗錢、恐怖分子資金籌集活動和其他犯罪活動，並/或遵守本行共用數據和資料的任何義務、要求、政策、程序、措施或安排，以及/或採取任何行動以滿足本行遵守有關偵測、調查和防止洗錢活動、恐怖分子資金籌集、賄賂、貪污、逃稅、欺詐、逃避經濟或貿易制裁和/或任何試圖規避或違



反與這些事項有關的任何法律(其定義如下)的義務，或國際指引或監管部門的要求；

- (xiii) for the purpose of complying with any laws or regulations to which the Bank or any member of the Bank Group are subject, or to comply with any orders, requests, notices or guidelines issued by any regulatory, government or other authority that has jurisdiction over the Bank or any member of the Bank Group, including in connection with:

為了遵守本行或本行控股集團的任何成員所需遵守的任何法律或法規，或為了遵守任何對本行或本行控股集團的任何成員擁有管轄權的監管機構、政府或其他機構所頒布的任何命令、要求、通知或指引，包括有關：

- (A) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside Hong Kong existing currently and in the future (“**Laws**”) (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);

現有或未來在香港境內外實行的任何法律、法規、判決、法院命令、自願守則或制裁制度（如《稅務條例》及其關於自動交換財務賬戶資訊的條文）（「**法律**」）；

- (B) any guidelines, guidance or requests given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future and any international guidance, internal policies or procedures (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);

現有或未來在香港境內外由任何法律、監管、政府、稅務、執法或其他機構、自我監管或行業組織或金融服務提供者協會發佈或發出的任何指引、指導或要求，以及任何國際指引、內部政策或程序（例如由香港稅務局發佈或發出的指引或指導，包括關於自動交換財務賬戶資訊者）；

- (C) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the Bank Group (together the “**Authorities**” and each an “**Authority**”) that is assumed by, imposed on or applicable to the Bank or the Bank Group; or

與對本行的控股集團全部或任何部分具有管轄權的本地或外地法律、監管、司法、行政、公共或執法機構、或政府、稅務、財政、金融、證券或期貨交易所、法院、中央銀行或其他機構、或自我監管或行業組織或金融服務提供者協會，或其任何代理人(統稱為「**機構**」，各為「**機構**」)任何現有或未來簽訂且由本行或本行控股集團自行承擔、被強制施加或適用於本行或本行控股集團的合約或其他承諾；或

- (D) any agreement or treaty between Authorities;  
任何機構之間的協議或條約；

- (xiv) for any other purposes and to such persons as may be in accordance with the Bank’s general policy on disclosure of personal data and/or other information as set out in



statements, circulars, notices or other terms and conditions made available by the Bank to the Account Holder from time to time;

根據本行不時向賬戶持有人提供的結單、通告、通知或其他條款及條件內所載本行就披露個人資料及/或其他資料之一般政策用作任何其他用途及向任何有關的人披露；

- (xv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information of the Bank, and/or any other use of data and information in accordance with any of the Bank's own programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;  
遵守本行共用數據和資料的任何義務、要求、政策、程序、措施或安排，以及/或按照本行自身為遵守制裁或預防或偵測洗錢活動、恐怖分子資金籌集或其他非法活動的任何計劃的規定使用數據和資料；
- (xvi) conducting any action to meet obligations of the Bank to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws relating to these matters;  
採取任何行動以滿足本行遵守有關偵測、調查和預防洗錢活動、恐怖分子資金籌集、賄賂、貪污、逃稅、欺詐、逃避經濟或貿易制裁和/或任何試圖規避或違反與這些事項有關的任何法律或國際指引或監管部門的要求的義務；
- (xvii) for the purpose of meeting any obligations of the Bank to comply with any demand or request from the Authorities;  
為滿足本行遵守任何機構的要求或請求的義務；
- (xviii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of Account Holder to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;  
促使本行的實質或擬議受讓人、或就本行對賬戶持有人的權益的參與人或附屬參與人，評核擬進行轉讓、參與或附屬參與的交易；
- (xix) other purposes relating thereto.  
其他與上述有關的用途。

3.

- (a) Account Holder's Information will be kept confidential but the Bank may deliver such Account Holder's Information to the following parties (whether within or outside Hong Kong) for the purposes set out above:-

賬戶持有人的資料將被保密，但本行可為上述目的，將賬戶持有人的資料提供給以下各方（無論在香港境內或境外）:-

- (i) any credit reference agency, and in the event of default, to any debt collection agency, and/or provide banker's or credit references to other financial institutions or other parties, and/or assisting other financial institutions to conduct credit checks and collect debts in respect of the Account Holder;  
任何信貸資料機構，並在賬戶持有人違約的情況下，提供給任何債務追收機構，及/或向其他金融機構或其他方提供銀行資信證明或信用參考資料，及/或協助其他金融機構進行信貸覆核和收取與賬戶持有人有關的債務；



- (ii) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;  
任何在本行業務運營中，向本行提供行政、電信、電腦、支付或證券清算或其他服務的代理商、承包商或第三方服務提供商；
- (iii) any other person under a duty of confidentiality to the Bank including a company which has undertaken to keep such information confidential;  
任何對本行有保密義務的其他人，包括已承諾保守此類資料機密的公司；
- (iv) any member of the Bank Group;  
本行控股集團的任何成員；
- (v) any financial institution, or bank with which Account Holder has or proposes to have dealings;  
與賬戶持有人有或計劃有業務往來的任何金融機構或銀行；
- (vi) any person making payment to Account Holder (by providing a copy of a deposit confirmation slip which may contain the name of Account Holder);  
任何向賬戶持有人支付款項的人（通過提供可能包含賬戶持有人姓名的存款確認單副本）；
- (vii) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or the Bank Group or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or the Bank Group are expected to comply;  
任何本行有義務根據本行或本行控股集團受約束的任何法律要求或任何本行或本行控股集團預期要遵守，由監管或其他機構頒發的指引的規定向其披露的人；
- (viii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of Account Holder;  
本行的任何實質或擬議受讓人，與就本行對賬戶持有人的權益的參與人、附屬參與人或承讓人；
- (ix) third party financial institutions, insurers, securities and investment services providers;  
第三方金融機構、保險公司、證券和投資服務提供者；
- (x) third party reward, loyalty and privileges program providers;  
第三方獎勵、忠誠和優惠計劃提供者；
- (xi) co-branding partners of the Bank and the Bank Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);  
本行和本行控股集團的聯名品牌合作方（該聯名品牌合作方的名稱可在相關服務和產品（視其情況而定）的申請表中體現）；
- (xii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centers, data processing companies and information technology companies) that the Bank engages for the purposes set out above; and



本行為上述目的而聘用的外部服務提供者（包括但不限於郵遞公司、電信公司、電話促銷和直銷代理、呼叫中心、數據處理公司和資訊技術公司）；及

- (xiii) any Authorities.  
任何機構。

Such information may be transferred to a place or such entities as mentioned above outside of Hong Kong, in which case the Bank shall impose on the service provider confidentiality undertakings substantially similar to the requirements of the Personal Data (Privacy) Ordinance in Hong Kong.

該等資料可能被轉移至香港以外的地方或上述實體，此情況下本行將要求服務提供者接受與香港個人資料（私隱）條例要求基本相似的保密承諾。

- (b) Where the Bank considers it necessary or appropriate, transfer any Account Holder's Information to any service provider (whether situated in or outside Hong Kong) for the purpose of data processing, data checking or providing the banking services or facility on behalf of the Bank to the Account Holder(s). Where the service provider is situated outside Hong Kong in any area where there are less stringent data protection laws, the Bank will impose on the service provider confidentiality undertakings substantially similar to the requirements of the Personal Data (Privacy) Ordinance in Hong Kong. In any event, the Bank will remain responsible for ensuring the confidentiality of the Account Holder's (or Holders') Information.

在本行認為需要或合適時，將任何賬戶持有人的資料轉交予任何服務提供者（無論位處香港境內或境外）以便進行資料處理、資料檢查或代表本行向賬戶持有人提供銀行服務或授信。倘該服務提供者位處香港境外，而當地之資料保護法例較香港寬鬆者，本行會要求服務提供者遵守與香港個人資料（私隱）條例要求基本相似之保密承諾。在任何情況下，本行會負責確保賬戶持有人的資料獲得保密。

#### 4. Use of Data in Direct Marketing

直接促銷的資料使用

- 4.1 Where the Account Holder has given consent for the Bank to do so, the Bank may use the Account Holder's Information to provide the Account Holder with direct marketing. In this connection, please note that:

賬戶持有人已經同意本行如此行事時，本行可使用賬戶持有人的資料向其提供直接促銷服務。在此情況下，請注意以下事項：

- (a) the Bank may use the following categories of data for its direct marketing purposes:  
本行可能將以下類別的資料用於其直接促銷目的：
- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, transaction location, financial background, demographic data, and mobile device ID of the Account Holder held by the Bank from time to time; and 本行不時持有的賬戶持有人的姓名、聯繫方式、產品和服務組合資料、交易模式和行為、交易地點、財務背景、人口統計資料和行動裝置用戶名；及
  - (ii) information relating to the Account Holder's use of the Bank's websites, mobile apps from time to time, whether through cookies or otherwise; 與賬戶持有人不時使用本行網站和行動應用程式相關的資料，無論是通過數碼存根還是其他方式；
- (b) the following classes of services, products and subjects may be marketed:



以下類別的服務、產品和主題可被進行促銷：

- (i) financial, insurance, credit card, banking and related services and products;  
金融、保險、信用卡、銀行及相關服務和產品；
  - (ii) reward, loyalty or privileges programmes and related services and products;  
獎勵、忠誠和優惠計劃及相關服務和產品；
  - (iii) services and products offered by co-branding partners of the Bank and/or any member of the Bank Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and  
本行和/或本行控股集團任何成員的聯名品牌合作方提供的服務和產品（該聯名品牌合作方的名稱可以在相關服務和產品(視其情況而定)的申請表中體現）；  
及
  - (iv) donations and contributions for charitable and/or non-profit making purposes;  
用於慈善和/或非盈利性目的的捐款和捐助；
- (c) the above services, products and subjects may be provided to or (in the case of donations and contributions) solicited by the Bank and/or:  
上述服務、產品和主題可能由本行和/或以下各方提供或（在捐款和捐助的情況下）徵求：
- (i) any member of the Bank Group;  
本行控股集團的任何成員；
  - (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;  
第三方金融機構、保險公司、信用卡公司、證券和投資服務提供者；
  - (iii) third party reward, loyalty, co-branding or privileges programme providers or merchants;  
第三方獎勵、忠誠、聯名品牌合作或優惠計劃提供者或商家；
  - (iv) co-branding partners of the Bank and/or any member of the Bank Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and  
本行和/或本行控股集團任何成員的聯名品牌合作方（該聯名品牌合作方的名稱可以在相關服務和產品的申請表(視其情況而定)中體現）；及
  - (v) charitable or non-profit making organisations;  
慈善或非盈利組織；
- (d) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in 4.1(a) above to other members of the Bank Group for use by them in marketing those services, products and subjects, and the Bank requires the Account Holder's written consent (which includes an indication of no objection) for that purpose.  
除促銷上述服務、產品和主題外，本行還計劃向本行控股集團的其他成員提供上述第4.1(a)條中描述的資料，供它們用於促銷這些服務、產品和主題之用，本行需要就該目的取得賬戶持有人的書面同意（包括不反對的表示）。



- 4.2 If the Account Holder does not wish the Bank to use or provide his/her data to other members of the Bank Group for use in direct marketing as described above, the Account Holder may exercise his/her opt-out right by notifying the Bank.

如果賬戶持有人不希望本行使用或提供其資料給本行控股集團的其他成員用於如上所述的直接促銷，賬戶持有人可以通過通知本行，行使其選擇退出的權利。

## 5. Rights of Account Holder 賬戶持有人的權利

- 5.1 Under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under that Ordinance, the Account Holder has the right:

根據並按照個人資料（私隱）條例中的條款及根據該條例核准和發出的個人信貸資料實務守則，任何賬戶持有人有權：

- (a) to check whether the Bank holds data about him/her and of access to such data;  
查核本行是否持有他/她的資料及查閱該等資料；
- (b) to require the Bank to correct any data relating to him/her which is inaccurate;  
要求本行改正任何有關他/她的不準確的資料；
- (c) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;  
查明本行對於資料的政策及慣例和獲告知銀行持有的個人資料種類；
- (d) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and  
在提出要求時，獲告知哪些資料會向信貸資料機構或債務追收機構作出例行披露，及獲提供進一步資料，藉以向有關信貸資料機構或債務追收機構提出查閱和改正資料的要求；及
- (e) in relation to data which has been provided by the Bank to a credit reference agency, to instruct the Bank upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier.

就有關本行向信貸資料機構提供的資料，於全數清還欠款而結束戶口時，指示本行要求信貸資料機構自其資料庫中刪除該等資料，惟該指示需於結束戶口後五年內發出，而在戶口結束前緊接五年的任何時間內，未曾拖欠還款超過 60 天。若該戶口曾有拖欠還款超過 60 天，信



貸資料機構可保留有關資料直至欠款全數清還之日起計滿 5 年，或本行接獲解除破產令通知日期起計滿 5 年，以較早發生者為準。

- 5.2 The Account Holder has the right to “opt-out” or withdraw consent in relation to Clause 4, without charge, by notifying the Bank in writing, and upon receipt of such notification, the Bank shall cease (and shall procure such entities mentioned in Clause 4.1(c) in possession of such data to cease) using such Account Holder’s personal data for direct marketing purposes and shall stop transferring such Account Holder’s personal data to any other person for use in direct marketing.

賬戶持有人有權以書面形式通知本行選擇退出或撤回就第 4 條的同意，並無需支付費用，收到該通知後，本行應停止(且促使第 4.1(c)條所述的掌握該個人資料的該等實體停止)使用該賬戶持有人的個人資料作直接促銷用途，並應停止轉移該賬戶持有人的個人資料給任何其他人士作直接促銷用途。

- 5.3 In accordance with the terms of the Personal Data (Privacy) Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request, save and except for the “opt-out” request made in relation to Clause 4.2.

根據個人資料(私隱)條例的條款，本行有權就處理任何查閱資料的要求收取合理費用，但依據第 4.2 條「選擇退出」的請求除外。

- 5.4 The Account Holder has the right to request access to and correction of any his/her personal data, and to send any “opt-out” per Clause 4.2. Any request may be made in writing and addressed to:

賬戶持有人有權要求查閱及改正其任何個人資料，及根據第 4.2 條發送任何「選擇退出」的請求。任何有關請求均可以書面向下列提出：

The Data Protection Officer 保障資料主任

CTBC Bank Co., Ltd., Hong Kong Branch 中國信託商業銀行香港分行

28th Floor, Two IFC, 8 Finance Street, Central, Hong Kong 香港中環金融街 8 號國際金融中心二期 28 樓

Tel 電話：2916 1888

Fax 傳真：2810 9742

The Bank will comply with such request unless the Bank may or is required to refuse to do so under any applicable laws and regulations.

本行會遵從該要求，除非本行在適用的法律及法規下，可以或必須拒絕該要求。

- 5.5 The Bank may have obtained a credit report on the Account Holder from a credit reference agency in considering any application for credit. In the event the Account Holder wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.

本行考慮任何信貸申請時，可能參考由信貸資料機構提供有關賬戶持有人的信貸報告。若賬戶持有人欲查閱該信貸報告，本行可提供有關信貸資料機構的聯絡詳情。

- 5.6 Nothing in this Clause shall limit the rights of the Account Holder under the Personal Data (Privacy) Ordinance or any law of confidentiality in relation to consumer credit data.

本條款不會限制賬戶持有人在個人資料(私隱)條例或任何有關消費者信貸資料保密法下所享有的權利。



## 6. ACCEPTANCE OF PICS AND OPTING-OUT OF DIRECT MARKETING

### 接受聲明和選擇退出直接促銷

By signing this PICS, you indicate your agreement to: (i) this PICS; and (ii) you warrant that you have provided the consent of the Account Holder to the use and transfer of the collected personal data for direct marketing purposes in accordance with Clause 4 above, unless you have ticked the opt-out box below indicating that you object to such use.

簽署本聲明即表示閣下同意:(i)本聲明;及(ii)閣下保證已根據以上第4條的規定,提供賬戶持有人同意有關使用和轉移已收集的個人資料用於直接促銷目的,除非閣下勾選了下列的選項框表明拒絕此類使用。

Please tick the below box if:

請勾選下列選項框,如:

- You do **NOT** wish to receive any of the direct marketing materials described in Clause 4 above from the Bank.  
閣下不希望收到本行發出第4條所述的任何直接促銷資料。
- You do **NOT** wish for us to transfer your personal data to any member of the Bank Group for them to send you the direct marketing materials described in Clause 4.  
閣下不希望本行將閣下的個人資料轉移給本行控股集團的任何成員以供其向閣下發送第4條所述的直接促銷資料。
- You do **NOT** wish for us to transfer your personal data to any co-branding partners or reward, loyalty and privileges program providers of the Bank or any member of the Bank Group for them to send you the direct marketing materials described in Clause 4.  
閣下不希望本行將閣下的個人資料轉移到任何聯名品牌合作方或本行或本行控股集團的任何成員的獎勵、忠誠和優惠計劃提供者,以供其向閣下發送第4條所述的直接促銷資料。

### Signature of the Account Holder

賬戶持有人簽署

\_\_\_\_\_  
Full name of Account Holder:

賬戶持有人姓名:

### Signature of the Joint Account Holder

聯名賬戶持有人簽署

\_\_\_\_\_  
Full name of Joint Account Holder:

聯名賬戶持有人姓名:

For Bank Use Only

Witness by 對保人:

Branch code 分行代碼

Position 職稱:

Date 日期: