



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:

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。

該等賬戶將以法人開戶總約定書及香港分行附約(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/Residence address 永久/居住地址			
Correspondence address 通訊地址	<input type="checkbox"/> Same as permanent/residence address 同永久/居住地址		
Mailing address 郵寄地址	<input type="checkbox"/> Same as permanent/residence address 同永久/居住地址 <input type="checkbox"/> Same as correspondence address 同通訊地址		
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

Account purpose 開戶目的	<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 _____
Intended use of the product /service 產品/服務的預期用途	<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"/> Remittance 匯款 <input type="checkbox"/> Trade Facilities 貿易便利 <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 _____
Reason for setting up account in Hong Kong 在香港開設賬戶的原因	<p>(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)</p> <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 _____
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 _____
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(If any) 前公司名稱/前職務(如有)	(Include years of relevant industry experience 包含相關行業經驗年份)
Former Industry/Business Description (If any) 前產業/業務描述(如有)	
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
Source of wealth 財富來源	<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 _____
Source of fund 資金來源	<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 _____
Means of Source of Funds 資金來源方式	<input type="checkbox"/> Cash 現金 <input type="checkbox"/> Remittance 匯款 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Other 其他 : _____



	Sender 匯款人： _____ Currency and amount 幣別與金額 _____ Remittance bank 匯款銀行： _____		
Origin of Source of Funds 資金來源地	<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): _____		
Personal finances 個人財務狀況	Personal annual income 個人年收入： Currency 幣種 _____ <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 Total assets scale 總資產規模： Currency 幣種 _____ Amount 金額 _____		
Expected account activity per month 預期每月戶口活動	<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 _____ <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		
	<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 _____ <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		
Expected main originator of funds 預計主要收款對象	Name of originator/收款對象		<u>Originator 1/收款對象 1</u>
	Country/國別:		<u>Originator 2/收款對象 2 (if any/如有)</u>
	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 originator 仍未有預計收款對象		
Estimated main beneficiary of funds 預計主要付款對象	Beneficiary Name/付款對象:		<u>Beneficiary 1/付款對象 1</u>
	Country/國別:		<u>Beneficiary 2/付款對象 2 (if any/如有)</u>
	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		
Checkbook application 支票簿申請 (Need to fill out only if you have an application 有申請才需填寫)	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 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條款, 並確認該等條款規範往來戶口運作之合約性條款的一部分。 <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) <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。 <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, 郵費在本戶口扣除。		



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
	定期存款 (Time Deposit)	
	支票賬戶 (Current Account)	
	港元儲蓄賬戶-結單/存摺 Hong Kong Dollars Savings Account - Statement / Passbook	
	美元儲蓄賬戶-結單/存摺 US Dollars Savings Account - Statement / Passbook	
	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

姓名 Name	英文 English	中文 Chinese	與申請人關係 Relationship with applicant
服務公司名稱 Employer			職位Title
地址 Address	Permanent/Residence address永久/居住地址		
	Correspondence address 通訊地址 <input type="checkbox"/> Same as permanent/residence address同永久/居住地址		
	Mailing address郵寄地址 <input type="checkbox"/> Same as permanent/residence address同永久/居住地址 <input type="checkbox"/> Same as correspondence address同通訊地址		
電話 Tel No.			
傳真 Fax No.			



Part 5—Signature Card 第五部分—印鑑卡

 CTBC BANK		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		
Authorized Signatory's Specimen Signature 授權簽字人簽字式樣				
Account Name 戶名	English Name (英文戶名) _____			
	Chinese Name (中文戶名)			
Name of Signatory 簽字人姓名	Also known as 別名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)	
ID/Passport No. 證件/護照號碼				
Name of Signatory 簽字人姓名	Also known as 別名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)	
ID/Passport No. 證件/護照號碼				
Name of Signatory 簽字人姓名	Also known as 別名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)	
ID/Passport No. 證件/護照號碼				
Name of Signatory 簽字人姓名	Also known as 別名		Specimen Signature(s) and/or specimen of personal chop (where applicable) 簽字式樣 或 印章樣式 (如適用)	
ID/Passport No. 證件/護照號碼				
Signing Arrangement 簽署安排 <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 Others (please specify) e.g. authority limits 其他 (請註明), 如授權限制				
For Bank Use Only 銀行專用				
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. 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 Master Agreement (the “Agreement”) and the relevant country addendum from time to time.

本人/吾等同意向貴行申請上述支票存款/儲蓄存款(如不適用,請刪除)賬戶並同意法人開戶總約定書(以下稱「開戶主約」)及國家附約對於賬戶及相關交易之規範

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 Agreement and the addendum. The Agreement and the relevant country addendum 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 Agreement and the relevant country addendum.

本人/吾等同意銀行人員已對本人/吾等充分解釋載於開戶主約及國家附約中的重要約定及相關風險,並已於開戶前事先寄送開戶主約及國家附約予本人/吾等審閱。我們在此表示已經閱讀、了解、並同意遵循開戶主約及國家附約所載之各項條文。

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.

本人/吾等同意針對在貴行另一分行申請開戶時,將本人/吾等相關資訊揭露予該分行。本人/吾等同意在當地法律,規定及銀行內部規定需要下,提供必要的文件予中國信託分行進行開戶相關事宜。

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/吾等確認收取「香港存款保障計劃通知」並已閱讀及了解相關文件內容,並且收到存戶通知。

I/We, the undersigned, acknowledge receipt of “Account Opening Master Agreement” and “Hong Kong Addendum” and have read and fully understood the content of the notice.本人/吾等確認收取「開戶主合約」及「香港分行附約」並已閱讀及了解相關文件內容。

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/吾等確認收取「香港地區分行存款及匯款業務收費表」並已閱讀及了解相關文件內容。

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/吾等確認收取「個人資料收集聲明」並已閱讀及了解相關文件內容。

2. Letter of consent 同意書

I/We confirm and acknowledge that (i) I/We shall pay the account opening processing 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/吾等已確認並知悉本人/吾等應於遞交開戶申請書予貴銀行時一併繳付開戶行政費用(以下稱「該費用」),該費用屬於貴銀行審閱及處理相關開戶文件審閱之行政處理成本且該費用不予退還。貴銀行確認該費用繳付完成後始進行開戶作業處理。本人/吾等將以下列勾選方式繳付費用:

- Cheque 支票
- Interbank Remittance 跨行匯款
- 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/吾等已詳閱貴銀行提供之收費表,並知悉貴銀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/吾等及貴銀行同意由本人/吾等支付之該費用。

- HK\$港幣_____元
- US\$美金_____元

Remitter匯款人: _____

Relationship with Account Holder與帳戶持有人關係: _____



3. Tax Compliance Declaration 稅務合規聲明

I/We have read and fully understood the content of the notice. 已閱讀及了解相關內容

1. I am/We are aware of Hong Kong's commitment to safeguarding its financial system from being used to harbor or launder tax evasion monies or proceeds from serious tax offences. Serious tax crimes include omissions, falsifications, or fraudulent conduct perpetrated with willful intent to evade tax or to assist others in evading tax; 本人/吾等知道香港承諾保護其金融系統不被用於窩藏或洗錢逃稅資金或嚴重稅務犯罪所得。嚴重的稅務犯罪包括故意逃稅或協助他人逃稅而實施的遺漏、偽造或欺詐行為；
2. I am/We are responsible for my/our own tax affairs and hereby declare that I have not been convicted of any serious tax crimes. As appropriate and necessary, I/we have taken, or will take and/or legal advice in relation to the matters referred to in this Declaration; To the best of the my/our knowledge, the account will not be used in connection with any serious tax offence. 本人/吾等負責本人/吾等的稅務，特此聲明本人/吾等未因重大稅務犯罪而被定罪。在適當和必要的情况下，本人/吾等已經或將就本聲明中提及的事項採取和/或法律建議。據本人/吾等所知，相關銀行戶口不會被用於任何嚴重的稅務犯罪。；
3. I/We expressly confirm that the funds with the Bank are tax compliant. 本人/吾等明確確認存入貴行的資金符合稅務規定。
4. I/We undertake to notify the Bank immediately of any material change in the contents of this declaration. 本人/吾等承諾，本聲明內容如有任何重大變化，將立即通知貴行。

Signature of the Account Holder

帳戶持有人簽署

Full name of Account Holder:

帳戶持有人姓名:

Signature of the Joint Account Holder

聯名帳戶持有人簽署

Full name of Joint Account Holder:

聯名帳戶持有人姓名:



個人資料收集聲明 (「聲明」)
Personal Information Collection Statement ("PICS")
個人賬戶持有人
Individual Account Holder

本聲明旨在說明中國信託商業銀行香港分行如何收集、使用、處理和轉移閣下的個人資料。

This PICS sets out how CTBC Bank Co., Ltd, Hong Kong branch will collect, use, process and transfer your personal data.

除非本聲明中另有說明，否則所使用的術語均與開戶主合約、香港分行附約和中國信託商業銀行香港分行開戶申請書(個人或聯名)中的定義相同。若本聲明、開戶主合約或香港分行附約或中國信託商業銀行香港分行開戶申請書(個人或聯名)的條款之間存在任何衝突，以本聲明的條款為準。

Unless otherwise defined in this PICS, the capitalised terms used shall have the same meaning as given in the Account Opening Master Agreement, Hong Kong Addendum and the CTBC HK Branch Account Application Form (Individual or joint account). To the extent that there is any conflict between the terms of this PICS, the Account Opening Master Agreement or Hong Kong Addendum or the CTBC HK Branch Account Application Form (Individual or joint account), the terms of this PICS shall prevail.

1. 收集個人資料 Collection of Personal Data

1.1 賬戶持有人在開立或延續戶口、建立或延續銀行信貸或銀行提供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有關的資料。

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

1.2 若未能向本行提供該等資料(用于直接促銷用途的資料除外)，可能會導致本行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務及遵守任何法例或監管機構發出的指引。

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 and to comply with any laws or guidelines issued by regulatory authorities.

1.3 賬戶持有人與本行在延續正常業務運作中，本行亦會收集賬戶持有人的資料，例如：當賬戶持有人開出支票或存款時。

It is also the case that data are collected from Account Holder(s) in the ordinary course of the continuation of the banking relationship, for example, when Account Holder(s) write cheques or deposit money.

2. 使用目的 Purpose of Use

2.1 賬戶持有人的資料可能會用於下列用途：

The purposes for which data relating to Account Holder(s) may be used are as follows:

- (a) 為賬戶持有人提供服務和信貸便利所涉及之日常運作；
the daily operation of the services and credit facilities provided to Account Holder(s);
- (b) 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；
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;
- (c) 設立及維持本行的信貸評分模式；
creating and maintaining the Bank's credit scoring models;
- (d) 協助其他財務機構或第三方信貸資料機構及收債公司進行信用檢查及追討欠款；
assisting other financial institutions and third party credit reference agencies and debt collection agencies to conduct credit checks and collect debts;
- (e) 確保賬戶持有人維持可靠信用；
ensuring ongoing credit worthiness of Account Holder(s);
- (f) 設計供賬戶持有人使用的財務服務或有關產品；
designing financial services or related products for Account Holder(s)'s use;
- (g) 在徵得閣下同意的的前提下，使用賬戶持有人的名稱，聯絡資料，產品及服務使用情況，交易模式及習慣和財務背景推廣以下服務及產品(本行作出此行為可能或不可能獲得報酬)；
subject to your consent, using the Account Holder's name, contact information, products and other service



portfolio information, transaction pattern and behaviour and financial background for marketing the following services and products (in respect of which the Bank may or may not be remunerated):

- (i) 金融、保險、銀行及有關服務及產品；
financial, insurance, banking and related services and products;
- (ii) 獎賞、長期或特選客戶計劃及有關服務及產品；及
reward, loyalty or privileges programs and related services and products; and
- (iii) 與本行聯名經營夥伴(聯名經營夥伴的名字可於有關服務及產品(視乎情況而定)的申請表格知悉)所提供的服務及產品；及
services and products offered by the Bank's co-branding partners (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

(h) 在徵得閣下同意的的前提下，此等服務及產品可由下方提供及/或推廣：

subject to your consent, the services or products stipulated in Clause 2.1(g) may be provided and/or marketed by:

- (i) 本行及本行的集團公司(包括但不限於分行、總行、附屬公司及本行之關聯公司不論是在香港或香港以外的) (合稱為「**本行控股集團**」)；
the Bank and the Bank's group companies (including but not limited to branches, head office, subsidiaries and affiliated companies of the Bank whether in or outside of Hong Kong) (collectively the "**Bank Group**");
 - (ii) 第三者金融機構、保險公司、證券及投資公司之服務提供者不論是在香港或香港以外的；
third party financial institutions, insurers, securities and investment services providers whether in or outside of Hong Kong;
 - (iii) 第三者獎賞、長期或特選客戶計劃提供者；及
third party reward, loyalty or privileges program providers; and
 - (iv) 本行的聯名經營夥伴和本行控股集團；
co-branding partners of the Bank and the Bank Group;
- (i) 確定銀行對賬戶持有人或賬戶持有人對銀行的負債額；
determining the amount of indebtedness owed to or by Account Holder(s);
- (j) 向賬戶持有人及為賬戶持有人的責任提供抵押的人士追收欠款；
collection of amounts outstanding from Account Holder(s) and those providing security for Account Holder(s)'s obligations;
- (k) 遵守本行或本行控股集團任何成員公司所需遵守的任何法律或法規，或遵守任何對本行或本行控股集團任何成員公司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；
to comply 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;
- (l) 促使本行的實際或建議承讓人、或本行的賬戶持有人權利參與人或附屬參與人評核擬成為轉讓、參與或附屬參與的交易；
enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of Account Holder(s) to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (m) 進行配對程式以整理、比較、合併和/或分析與賬戶持有人及其相關人員或實體有關的任何資料，以符合或遵守本行或本行控股集團任何成員公司應遵守的任何法律或法規，包括為了確定賬戶持有人、他/她的配偶、親屬以及他們控股之企業的合計交易水平是否達到某個門檻，或對他們的信用額度或交易進行限制。需要注意的是配對程式的結果可能會被用於採取對賬戶持有人的權利、福利、特權、義務或利益產生不利影響的行動；及
conducting matching procedures to collate, compare, consolidate and/or analyse any data relating to the Account Holder and their related persons or entities, as may be required by or in order to comply with any applicable laws



or regulations to which the Bank or any member of the Bank Group is subject, including for the purposes of determining whether the aggregate level of transactions being carried out by the Account Holder, his/her spouse, relatives and any enterprises that they control reach a certain threshold or to impose any restrictions on credit extensions or transactions. Note that the results of the matching procedure may be used for the purpose of taking action that may adversely affect the Account Holder's rights, benefits, privileges, obligations or interests; and

- (n) 其他與上述有關的用途。
other purposes relating thereto.

3. 個人資料的轉移 Transfer of Personal Data

- 3.1 本行持有的賬戶持有人資料將予保密，但本行可能會把該等資料提供給下述各方(不論在香港特別行政區內或外)作第 2.1 段所列出的用途：

Data held by the Bank relating to Account Holder(s) will be kept confidential but the Bank may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in Clause 2.1:

- (a) 任何代理人、承辦人、或向本行提供行政、電訊、電腦、付款、資料檢查服務或證券結算或其他與本行或本行控股集團任何成員公司業務運作及帳戶維護有關的其他服務的第三者服務供應商（包括但不限於郵寄公司、電訊公司、電話營銷和直銷代理、呼叫中心、數據處理公司、信息技術公司和徵信資料提供者）；

any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, data checking services or securities clearing or other services to the Bank or any member of the Bank Group in connection with the operation of its business and the maintenance of its accounts (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centers, data processing companies, information technology companies and credit information provider);

- (b) 任何對本行有保密責任的人，包括已承諾保密該等資料的公司；

any other person under a duty of confidentiality to the Bank including a company which has undertaken to keep such information confidential;

- (c) 本行控股集團的任何成員公司；

any member of the Bank Group;

- (d) 任何賬戶持有人已經或將要與其交易之金融機構或銀行；

any financial institution, or bank with which Account Holder(s) has or proposes to have dealings;

- (e) 付款銀行向出票人提供已付款支票的副本(而其中可能載有有關收款人的資料)；

the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

- (f) 任何向賬戶持有人戶口存款的人仕(在提供存款確認收據時，其中可能載有賬戶持有人的姓名)；

any person making payment into Account Holder(s)'s account (by providing a copy of a deposit confirmation slip which may contain the name of Account Holder(s));

- (g) 信貸資料機構；以及在賬戶持有人欠賬時，將該等資料提供給追討欠款公司及本行委任的法律顧問；

credit reference agencies and, in the event of default, to debt collection agencies and legal advisers appointed by the Bank;

- (h) 根據對本行或本行控股集團任何成員公司具法律約束力的法例；或根據任何對本行或本行控股集團任何成員公司擁有管轄權的任何監管機構、政府或其他機構所頒布的任何命令、請求、通知或指引，本行或本行控股銀行集團任何成員公司應履行披露義務的任何人士；

any person to whom the Bank or any member of the Bank Group is under an obligation to make disclosure under the requirements of any law or regulation binding on the Bank or any member of the Bank Group, or under and for the purposes of 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;

- (i) 任何對本行或本行控股集團任何成員公司擁有管轄權的任何監管機構、政府或其他機構；

any regulatory, government or other authority that has jurisdiction over the Bank or any member of the Bank Group;

- (j) 本行的任何實際或建議承讓人或本行的賬戶持有人權利參與人或附屬參與人或受讓人；及



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(s); and

- (k) 就第 2.1(g) 條所列出的用途，本行可能會以收取或不收取回報的方式將賬戶持有者的名稱，聯絡資料，產品及服務使用情況，交易模式及習慣和財務背景轉移給下述各方：
for the purposes set out in Clause 2.1(g), the Bank may transfer the Account Holder's name, contact information, products and other service portfolio information, transaction pattern and behaviour and financial background to the following persons, which may or may not be in return for a gain:
- (i) 本行控股集團的任何成員公司；
any member of the Bank Group;
 - (ii) 第三者金融機構、保險公司、證券及投資公司之服務提供者；
third party financial institutions, insurers, securities and investment services providers;
 - (iii) 第三者獎賞、長期或特選客戶計劃提供者；及
third party reward, loyalty and privileges program providers; and
 - (iv) 本行的聯名經營夥伴或本行控股集團任何成員公司(聯名經營夥伴的名字可於有關服務及產品(視乎情況而定)的申請表格得悉)。
co-branding partners of the Bank 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).

有關資料可被轉移至香港以外地方,在此情況下，本行應要求服務提供者遵守大致與香港個人資料（私隱）條例要求相同之保密承諾。

Such information may be transferred to a place or such entities as mentioned in Clause 3.1 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.

4. 賬戶持有人的權利 Account Holder's Rights

4.1 根據該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：

Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any Account Holder(s) has the right:

- (a) 查核本行是否持有他／她的資料及查閱該等資料；
to check whether the Bank holds data about him/her and of access to such data;
- (b) 要求本行改正任何有關他／她的不準確的資料；
to require the Bank to correct any data relating to him/her which is inaccurate;
- (c) 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；
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;
- (d) 要求獲告知哪些資料會向信貸資料機構或追討欠款公司例行披露，及獲提供進一步資料，藉以向有關信貸資料機構或追討欠款公司提出查閱和改正資料的要求；
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;
- (e) 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，並無拖欠還款超過 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，一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；及

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 five 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 five years from the date of final settlement of the amount in default or five years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier; and

- (f) 以書面形式通知銀行,免費“選擇退出”第 2.1(f)條和第 2.1(g) 條或就其撤回許可,收到此類通知,銀行應立即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(且促使第 2.1(h)條和第 3.1 條所述的掌握該個人資料的相關方停止)轉讓該賬戶持有人的個人資料給任何會將賬戶持有人個人資料用於直接行銷的其他人士。

to “opt-out” or withdraw consent in relation to Clause 2.1(f)and Clause 2.1(g), 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 Clauses 2.1(h)and 3.1 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.

- 4.2 根據該條例的條款,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 4.1(f)段“選擇退出”的請求除外。In accordance with the terms of the 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 4.1(f).

- 4.3 任何關於查閱或改正資料,或依據 4.1(f)段“選擇退出”不將賬戶持有人的資料用於直接行銷的目的的請求,或索取關於資料政策及慣例或所持有的資料種類的要求,應向下列人仕提出:

The person to whom requests for access to data or correction of data or “opt-out” request for the Account Holder’s Information not to be used for direct marketing purposes pursuant to Clause 4.1(f)or for information regarding policies and practices and kinds of data held are to be addressed as follows:

資料保護主任The Data Protection Officer

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

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

電話:2916 1888 傳真:2810 9742

Tel: 2916 1888 Fax: 2810 9742

- 4.4 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。

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

- 4.5 本條款不會限制賬戶持有人在該條例或任何有關消費信貸資料保密法下所享有的權利。

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

5. **接受聲明和選擇退出直接行銷 Acceptance of PICS and Opting-Out of Direct Marketing**

簽署本聲明,即表示閣下同意:(i)本聲明;及(ii)根據以上 2.1(G)、2.1(H)、2.1(H)和 3.1(K)規定使用和移轉閣下的個人資料用於直接行銷目的,除非閣下勾選了下列的選項框表明拒絕此類使用。

請勾選下列選項框,如果:

閣下**不希望**收到本行發出 2.1(G)所述的任何直接行銷資料。

閣下**不希望**本行將閣下的個人資料移轉給本行控股集團的任何成員公司以便其向閣下發送 2.1(G)所述的直接行銷資料。

閣下**不希望**本行將閣下的個人資料移轉到任何聯名經營夥伴或本行獎賞、客戶忠誠或特選客戶計劃提供者或本行控股集團的任何成員公司,以便其向閣下發送 2.1(G)所述的直接行銷資料。

By signing this PICS, you indicate your agreement to: (i) this PICS; and (ii) the use and transfer of your personal data for direct marketing purposes in accordance with Clauses 2.1(g), 2.1(h) and 3.1(k) above, unless you have ticked the opt-out box below



indicating that you object to such use.
Please tick the below box if:

- You do **NOT** wish to receive any of the direct marketing materials described in Clause 2.1(g) above from the Bank.
- 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 2.1(g).
- 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 2.1(g).

Signature of the Account Holder

帳戶持有人簽署

Full name of Account Holder:

帳戶持有人姓名:

Signature of the Joint Account Holder

聯名帳戶持有人簽署

Full name of Joint Account Holder:

聯名帳戶持有人姓名:

For Bank Use Only

Witness by 對保人:

Branch code 分行代碼:

Position 職稱:

Date 日期