

8 Marina View, #20-01
Asia Square Tower 1
Singapore 018960
Tel 65 6227 9188



Private Bank

Application For Banking, Custodian, Investment And Credit Services – Individual 銀行、保管、投資及信貸服務申請表 – 個人

To: Citibank, N.A.,
Singapore Branch*

致：花旗銀行
新加坡分行*

* Citibank, N.A. ("Citibank") is a national bank organised under the United States ("U.S.") National Bank Act. Its members have limited liability. Citibank, N.A., Singapore Branch (Singapore Company Registration Number F00556C) holds a banking licence granted under the Banking Act, Chapter 19 of Singapore.

* 花旗銀行 (Citibank, N.A.) ("花旗銀行") 是根據美國的《國家銀行法》(National Bank Act) 組成的國家銀行。其成員所負的責任均為有限。花旗銀行新加坡分行 (新加坡公司註冊號碼 F00556C) 持有根據新加坡法例第19章《銀行法》(Banking Act) 授予的銀行牌照。

I/We, the undersigned hereby request and authorise you to open an account or accounts through which you may provide private banking and other services (the "Services") to me/us, subject to the terms and conditions of this Application For Banking, Custodian, Investment And Credit Services - Individual ("Application") and the Terms and Conditions For Banking, Custodian, Investment And Credit Services of Citibank, N.A. prevailing as at the date of this Application as set out at privatebank.citibank.com/forms/account-application.html (and as the same may be amended, modified, revised and/or supplemented from time to time, the "Terms"). The term "Account" refers to all and any of my/our accounts with Citibank which I/we presently or may from time to time have opened for any or all of the Services. Capitalised terms which are not defined in this Application have the same meaning as those terms in the Terms.

本人(等)，即下述簽署人士，茲要求並授權貴行根據本銀行、保管、投資及信貸服務申請表 – 個人(“申請”)及列於 privatebank.citibank.com/forms/account-application.html 在本申請日生效的花旗銀行的銀行、保管、投資及信貸服務合約書的條款及細則(及其不時所作的修正、修改、修訂及/或補充，稱為“條款”)開立帳戶，而貴行可透過帳戶向本人(等)提供私人銀行及其他服務(“服務”)。“帳戶”一詞是指所有及任何本人(等)現時或可不時就任何或所有服務在花旗銀行開立之所有及任何帳戶。沒有在此定義的被定義詞與“條款”內的被定義詞有同樣涵義。

CLIENT PROFILE 客戶資料

Account Ownership ☐ Single 個人

☐ Joint Tenants 聯權共有人

帳戶持有人

☐ Sole Proprietorship 獨資經營商號

☐ Others (please specify) 其他(請註明) _____

Account Holder (in English) : _____

帳戶持有人名稱(英文)

(in Chinese) : _____

(中文)

Mailing Address 郵寄地址 : _____

_____ City 城市 : _____ Country 國家 : _____

Main Applicant 主要申請人

Full Name (including any aliases) : _____
& relationship to Applicant 全名 (包括任何別名)

Date of Birth : _____ Place of Birth : _____
出生日期 出生國家

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Do you have other nationality(ies)? 是否有其他國籍? ☐ Yes 是 ☐ No 否
If Yes, please list all additional nationality(ies) and ID/Passport Number(s). 如是, 請列出全部其他國籍及身份證/護照號碼。

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Residential Address : _____
住址
_____ City 城市 : _____ Country 國家 : _____

Permanent Address : _____
(if different from the above address)
永久地址 (如與上述地址不同) _____ City 城市 : _____ Country 國家 : _____

Note: Please do not indicate any Post Office Box here
注意: 請勿在此註明郵政信箱

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼(3) _____ / _____ Mobile No.手提電話號碼 _____ / _____

Fax No.傳真號碼 _____ / _____

(Please indicate country code and area code (if applicable).) (請列明國家及地區代碼 (如適用) 。)

E-mail address 電子郵件: _____

(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.) (如果您選擇勾選此下面的空格, 上面提供的聯繫電話和電子郵件地址將用於電子通信和電子訪問登記。)

Security Information 保安資料

(This information may be used by Citibank to verify your identity and for security purposes.) (花旗銀行可能會使用此資料來驗證您的身份和作保安用途。)

Security word/phrase 安全單詞/短語: _____
(Do not use identification number, date of birth or mother's maiden name) (請勿使用身份證號碼、出生日期或母親的未婚姓氏)

First School Attended 首間就讀的學校: _____

Electronic Access Enrollment 電子訪問登記

- ☐ By checking this box, I consent to enrollment to the various web-and mobile-based client applications offered by Citibank from time to time ("Electronic Client Applications") and agree that Citibank may use the email address and contact numbers I have provided in this Application or from time to time to enroll me and grant me access to and use of the Electronic Client Applications and the delivery of any One Time Password and/or software token. I further agree and confirm that I have read the Electronic Client Application Enrollment section set out in the AGREEMENT section of this Application prior to checking this box.
若勾選此空格, 本人同意登記使用花旗銀行不時提供的各種網絡及/或流動客戶應用程序 ("電子客戶應用程序") 及同意花旗銀行可以使用本人在本申請中或不時提供的電子郵件地址和聯繫號碼為本人登記並授予本人訪問和使用電子客戶應用程序以及交付任何一次性密碼和/或軟件令牌。本人進一步同意並確認, 在勾選此空格之前, 本人已閱讀本申請的協議部分中列出的電子客戶應用程序登記部分。

Co-Applicant 1 共同申請人 1

Full Name (including any aliases) : _____
& relationship to Applicant 全名 (包括任何別名)

Date of Birth : _____ Place of Birth : _____
出生日期 出生國家

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Do you have other nationality(ies)? 是否有其他國籍? ☐ Yes 是 ☐ No 否
If Yes, please list all additional nationality(ies) and ID/Passport Number(s). 如是, 請列出全部其他國籍及身份證/護照號碼。

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

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Tel No.電話號碼(3) _____ / _____ Mobile No.手提電話號碼 _____ / _____

Fax No.傳真號碼 _____ / _____
(Please indicate country code and area code (if applicable).) (請列明國家及地區代碼 (如適用))

E-mail address 電子郵件: _____
(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.) (如果您選擇勾選此下面的空格, 上面提供的聯繫電話和電子郵件地址將用於電子通信和電子訪問登記。)

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Security word/phrase 安全單詞/短語: _____
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First School Attended 首間就讀的學校: _____

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Co-Applicant 2 共同申請人 2

Full Name (including any aliases) : _____
& relationship to Applicant 全名 (包括任何別名)

Date of Birth : _____ Place of Birth : _____
出生日期 出生國家

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Do you have other nationality(ies)? 是否有其他國籍? ☐ Yes 是 ☐ No 否
If Yes, please list all additional nationality(ies) and ID/Passport Number(s). 如是, 請列出全部其他國籍及身份證/護照號碼。

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Residential Address : _____
住址
_____ City 城市 : _____ Country 國家 : _____

Permanent Address : _____
(if different from the above address)
永久地址 (如與上述地址不同) _____ City 城市 : _____ Country 國家 : _____

Note: Please do not indicate any Post Office Box here
注意: 請勿在此註明郵政信箱

Tel No. 電話號碼 (1) _____ / _____ Tel No. 電話號碼 (2) _____ / _____

Tel No. 電話號碼 (3) _____ / _____ Mobile No. 手提電話號碼 _____ / _____

Fax No. 傳真號碼 _____ / _____
(Please indicate country code and area code (if applicable).) (請列明國家及地區代碼 (如適用) 。)

E-mail address 電子郵件: _____
(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.) (如果您選擇勾選此下面的空格, 上面提供的聯繫電話和電子郵件地址將用於電子通信和電子訪問登記。)

Security Information 保安資料

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Security word/phrase 安全單詞/短語: _____
(Do not use identification number, date of birth or mother's maiden name) (請勿使用身份證號碼、出生日期或母親的未婚姓氏)

First School Attended 首間就讀的學校: _____

Electronic Access Enrollment 電子訪問登記

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Co-Applicant 3 共同申請人 3

Full Name (including any aliases) : _____
& relationship to Applicant 全名 (包括任何別名)

Date of Birth : _____ Place of Birth : _____
出生日期 出生國家

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Do you have other nationality(ies)? 是否有其他國籍? ☐ Yes 是 ☐ No 否
If Yes, please list all additional nationality(ies) and ID/Passport Number(s). 如是, 請列出全部其他國籍及身份證/護照號碼。

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Residential Address : _____
住址
_____ City 城市 : _____ Country 國家 : _____

Permanent Address : _____
(if different from the above address)
永久地址 (如與上述地址不同) _____ City 城市 : _____ Country 國家 : _____

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Tel No. 電話號碼 (1) _____ / _____ Tel No. 電話號碼 (2) _____ / _____

Tel No. 電話號碼 (3) _____ / _____ Mobile No. 手提電話號碼 _____ / _____

Fax No. 傳真號碼 _____ / _____
(Please indicate country code and area code (if applicable).) (請列明國家及地區代碼 (如適用) 。)

E-mail address 電子郵件: _____
(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.) (如果您選擇勾選此下面的空格, 上面提供的聯繫電話和電子郵件地址將用於電子通信和電子訪問登記。)

Security Information 保安資料

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First School Attended 首間就讀的學校: _____

Electronic Access Enrollment 電子訪問登記

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Co-Applicant 4 共同申請人 4

Full Name (including any aliases) : _____
& relationship to Applicant 全名 (包括任何別名)

Date of Birth : _____ Place of Birth : _____
出生日期 出生國家

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Do you have other nationality(ies)? 是否有其他國籍? ☐ Yes 是 ☐ No 否
If Yes, please list all additional nationality(ies) and ID/Passport Number(s). 如是, 請列出全部其他國籍及身份證/護照號碼。

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Residential Address : _____
住址
_____ City 城市 : _____ Country 國家 : _____

Permanent Address : _____
(if different from the above address)
永久地址 (如與上述地址不同) _____ City 城市 : _____ Country 國家 : _____

Note: Please do not indicate any Post Office Box here
注意: 請勿在此註明郵政信箱

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼(3) _____ / _____ Mobile No.手提電話號碼 _____ / _____

Fax No.傳真號碼 _____ / _____
(Please indicate country code and area code (if applicable).) (請列明國家及地區代碼 (如適用))

E-mail address 電子郵件: _____
(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.) (如果您選擇勾選此下面的空格, 上面提供的聯繫電話和電子郵件地址將用於電子通信和電子訪問登記。)

Security Information 保安資料

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Security word/phrase 安全單詞/短語: _____
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First School Attended 首間就讀的學校: _____

Electronic Access Enrollment 電子訪問登記

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Co-Applicant 5 共同申請人 5

Full Name (including any aliases) : _____
& relationship to Applicant 全名 (包括任何別名)

Date of Birth : _____ Place of Birth : _____
出生日期 出生國家

Nationality : _____ ID / Passport Number : _____
國籍 身份證/護照號碼

Do you have other nationality(ies)? 是否有其他國籍? ☐ Yes 是 ☐ No 否
If Yes, please list all additional nationality(ies) and ID/Passport Number(s). 如是, 請列出全部其他國籍及身份證/護照號碼。

Nationality : _____ ID / Passport Number : _____
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Nationality : _____ ID / Passport Number : _____
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Electronic Access Enrollment 電子訪問登記

☐ By checking this box, I consent to enrollment to the various web-and mobile-based client applications offered by Citibank from time to time ("Electronic Client Applications") and agree that Citibank may use the email address and contact numbers I have provided in this Application or from time to time to enroll me and grant me access to and use of the Electronic Client Applications and the delivery of any One Time Password and/or software token. I further agree and confirm that I have read the Electronic Client Application Enrollment section set out in the AGREEMENT section of this Application prior to checking this box.
若勾選此空格, 本人同意登記使用花旗銀行不時提供的各種網絡及/或流動客戶應用程序 ("電子客戶應用程序") 及同意花旗銀行可以使用本人在本申請中或不時提供的電子郵件地址和聯繫號碼為本人登記並授予本人訪問和使用電子客戶應用程序以及交付任何一次性密碼和/或軟件令牌。本人進一步同意並確認, 在勾選此空格之前, 本人已閱讀本申請的協議部分中列出的電子客戶應用程序登記部分。

Sole Proprietorship Account only 僅適用於獨資經營商號的帳戶

Business Registration No : _____
商業登記號碼

Name of Sole Proprietor : _____ ID / Passport Number : _____
獨資經營者姓名 身份証/護照號碼

FOR NON-RESIDENTS OF SINGAPORE ONLY 僅適用於非新加坡居民

By checking the “yes” box, I/we declare that I/we derive income either through a partnership in Singapore or from the carrying on of a trade, business or profession in Singapore.

填選“是”即代表本人(等)聲明本人(等)在新加坡透過經營合夥或經營貿易、業務或專業而取得收入。

☐ Yes 是 ☐ No 否

**MAKING CITI PRIVATE BANK PRODUCTS AND SERVICES AVAILABLE TO CLIENTS AND
USE OF PERSONAL DATA IN DIRECT MARKETING
為客戶提供花旗私人銀行產品和服務及於直銷使用個人資料**

I/We understand that:

本人(等)明白：

- (1) Citi Private Bank provides clients access to a broad array of products and services available through Citibank, N.A. and other bank and non-bank affiliates and subsidiaries of Citigroup (“CPB”);
花旗私人銀行通過花旗銀行以及花旗集團(“CPB”)其他銀行和非銀行關聯公司及子公司為客戶提供各種產品和服務；
- (2) most clients and prospective clients of CPB wish to diversify their investment portfolios across different currencies, asset classes and markets around the world, in order to minimize risk while taking advantage of growth opportunities arising globally; CPB的大多數客戶和潛在客戶希望將其投資組合分散到不同貨幣、資產類別和世界各地的市場，以便利用於全球出現的增長機會將風險降至最低；
- (3) they also wish to consider the use of estate planning and similar global wealth structuring arrangements as part of their strategies to manage their wealth;
他們還希望考慮使用遺產計劃和類似的全球財富結構安排作為其財富管理策略的一部分；
- (4) they look to CPB to help, by providing global market information, details of specific investment opportunities and other wealth management products and services (whether banking, financial, credit or trust products and services, introductions to Citibank affiliates or third parties, insurance or credit cards) which may be of interest or provide added value to them;
他們希望CPB通過提供全球市場資料、特定投資機會的細節和其他他們可能感興趣或對他們提供增值的財富管理產品和服務(無論是銀行、金融、信貸或信託產品和服務、向他們推介花旗銀行附屬機構或第三方、保險或信用卡)提供幫助；
- (5) many of these investment opportunities and wealth management products and services are not available to the general public in the markets where CPB's clients and prospective clients are resident;
許多這些投資機會和財富管理產品和服務是公眾人士無法在CPB的客戶和潛在客戶居住的市場中獲得的；
- (6) as a result, they are unlikely to learn of their existence unless they request CPB to assist by informing them of such opportunities, products and services when they arise; and
因此，除非他們要求CPB在這些機會、產品和服務出現時通告他們，否則他們不太可能知悉其存在；及
- (7) CPB can only effectively provide clients and prospective clients with information and research about global market developments, investment ideas, wealth structuring opportunities and other products and services that may interest them if they have confirmed to CPB that they wish to receive such information and research.
CPB只在客戶和潛在客戶確認他們希望收到有關全球市場發展、投資理念、財富結構機會以及其他他們可能感興趣的產品和服務的資料和研究報告時，才能有效地為他們提供此類資料和研究報告。

I/We therefore confirm my/our wish to receive, and request CPB to provide me/us with global market information and research and information on specific investment ideas and opportunities, wealth management/structuring strategies, products and services (including without limitation banking, financial, investment, credit and trust products and services, introductions to Citibank affiliates or third parties, insurance and credit cards) that you consider may be of interest or provide added value to me/us. I/We further confirm that I am/we are interested in the following category of products: equities, fixed income and debt, credit and trust products and services, alternative investments, managed accounts, derivatives, structured products, funds, collective investment schemes, foreign exchange products, commodities, placements and investments of other nature. I/We specifically request you to provide me/us, from time to time, with information on the aforesaid types of specific investment, credit and trust products where you consider

that they may be of interest to me/us. In this regard, I/we also confirm and request that you, from time to time, introduce me/us to other members of the Citigroup Companies (as such term is defined under the "Agreement" section of this Application and/or third parties, so that I/we may evaluate investment opportunities and wealth management/structuring strategies, products and services which may be of interest to me/us.

因此，本人（等）確認本人（等）希望收到，並要求CPB向本人（等）提供全球市場資料以及有關具體投資理念和機會、財富管理/結構策略、您認為本人（等）可能感興趣或對本人（等）提供增值的財富管理產品和服務產品和服務（包括但不限於銀行、金融、投資、信貸和信託產品和服務、向本人（等）推介花旗銀行附屬機構或第三方、保險和信用卡）的資料和研究報告。本人（等）進一步確認本人（等）對以下類別的產品感興趣：股票、固定收益和債務產品、信貸和信託產品和服務、另類投資、管理帳戶、衍生工具、結構性產品、基金、集體投資計劃、外匯產品、商品、資金存放和其他性質的投資。本人（等）特別要求您不時向本人（等）提供有關上述您認為本人（等）可能感興趣的特定投資、信貸和信託產品種類的資料。在這方面，本人（等）亦確認並要求您不時將本人（等）介紹給花旗集團公司（按本申請“協議”部分的定義）的其他成員和/或第三方，以便本人（等）可以評估本人（等）可能感興趣的投資機會、財富管理/結構策略、產品和服務。

Further to my/our confirmation and request above, I/we understand that representatives of CPB such as a Banker, Portfolio Counsellor or other product specialist will be available to review the current market and investment climate with me/us, discuss such products and services, answer my/our questions regarding any information or materials I/we may receive or have received. I/We understand that I/we are also free to review any investment and wealth planning proposal with my/our own advisors.

繼上述本人（等）的確認和要求，本人（等）明白CPB的代表（如銀行家、投資組合顧問或其他產品專家）將可以與本人（等）探討當前的市場和投資環境、討論此類產品和服務、回答本人（等）有關本人（等）可能收到或收到的任何資料或材料的問題。本人（等）明白本人（等）也可以與本人（等）自己的顧問一起審閱任何投資和財富計劃的建議。

I/We understand that all materials and information which CPB will provide or make available to me/us will be prepared and provided at my/our request solely for my/our private information and for discussion purposes only and will not, under any circumstance, constitute an offer to sell, or the solicitation of an offer to buy, any of the financial products, securities and/or services.

本人（等）明白CPB向本人（等）提供或供本人（等）使用的所有材料和資料將根據本人（等）的要求準備和提供，僅作本人（等）的私人資料和僅用於討論目的，而且在任何情況下都不會構成出售的要約或購買任何金融產品、證券和/或服務的游說。

Where CPB accedes to my/our above request by providing or making available to me/us materials and information on various opportunities, products and services, I/we agree that CPB may contact me/us through various means (including telephone calls, text messages, faxes, emails or other electronic means). I further understand and agree that CPB may also use my/ our personal data, and provide such data to other members of the Citigroup Companies, for marketing and client servicing purposes. There may be revenue/benefit sharing arrangements between various Citigroup Companies.

當CPB通過向本人（等）提供或供本人（等）使用有關各種機會、產品和服務的材料和資料允許本人（等）的上述要求，本人（等）同意CPB可以通過各種方式（包括電話、短信、傳真、電子郵件或其他電子方式）與本人（等）聯繫。本人進一步明白並同意CPB亦可以使用本人（等）的個人資料，並將這些資料提供給花旗集團公司的其他成員，用作營銷和客戶服務目的。各花旗集團公司之間可能存在收入/利益分享安排。

The below represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to CPB prior to this application.

以下代表本人(等)目前是否接收直銷聯繫或資料的選擇。這取代了本人（等）在此申請之前向CPB傳達的任何選擇。

Where applicable¹, I/we understand that the below choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Circular Relating to the Personal Data (Privacy) Ordinance and the Usage of Customer Information ("PDPO Circular"). The PDPO Circular sets out the types of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

在適用的情況下¹，本人（等）明白以下選擇適用於有關銀行就《關於《個人資料（私隱）條例》及客戶資料使用的通告》（“PDPO通告”）中所載的產品、服務及/或當事人的類別的直銷。PDPO通告規定了可用於直銷的個人資料類型以及可向他們提供本人（等）的個人資料以供其直銷的人士類別。

¹ This applies to where accounts are serviced by a representative based in Hong Kong or any other circumstances where the Personal Data (Privacy) Ordinance may be applicable from time to time.

這適用於帳戶由處於香港的代表提供服務或任何其他《個人資料（私隱）條例》可能不時適用的情況。

IMPORTANT: FOR PERSONS* RESIDENT IN INDONESIA ONLY, THE FOLLOWING APPLIES

重要：僅對居住在印尼的人士*，以下適用

In the case of many investments and credit and trust products, I/we understand that CPB can only effectively provide me/us with information about specific investment, credit and trust products if I/we have confirmed to you that I/we wish to receive information on these product types.

對於許多投資和信貸和信託產品，本人（等）明白，CPB只能在本人（等）向您確認本人（等）希望收到有關特定投資、信貸和信託產品的資料時有效地為本人（等）提供有關這些產品類別的資料。

- ☐ By checking this box, I/we hereby confirm that CPB has conducted a general product discussion on various investment, credit and trust products with me/us, following which I/we have indicated an interest in the following category of products: equities, fixed income and debt, credit and trust products and services, alternative investments, managed accounts, derivatives, structured products, funds, collective investment schemes, foreign exchange products, commodities, placements and investments of other nature. I/We specifically request you to provide me/us, from time to time, with information on the aforesaid types of specific investment, credit and trust products where you consider that they may be of interest to me/us. 若勾選此空格，本人（等）在此確認CPB已與本人（等）就各種投資、信貸和信託產品進行了一般產品討論，及後本人（等）已表示對以下類別的產品感興趣：股票、固定收益和債務產品、信貸和信託產品和服務、另類投資、管理帳戶、衍生工具、結構性產品、基金、集體投資計劃、外匯產品、商品、資金存放和其他性質的投資。本人（等）特別要求您不時向本人（等）提供有關上述您認為本人（等）可能感興趣的特定投資、信貸和信託產品種類的資料。

* Persons include individuals, corporate bodies, partnerships, trustees or associations, whether as an account holder or an authorized signatory.

* 人士包括個人、法人團體、合夥、受託人或組織，無論是作為帳戶持有人還是授權簽署人。

- ☐ **By checking this box, I/we have indicated my/our choice to agree to:**

若勾選此空格，吾等表示本人（等）選擇同意：

- (1) receive materials and information as described above;**
接收上述的材料和資料；
- (2) be contacted by CPB in the manner and for the purposes set out above; and**
被CPB以上述方式和就上述目的聯繫；和
- (3) the use and transfer of my/our personal data in direct marketing in the manner described above.**
在直銷時以上述方式使用和轉移本人（等）的個人資料。

COMMUNICATIONS 通訊

I/We authorize you to accept my/our instructions in respect of any transaction or dealing by telephone, letter, facsimile and/ or other forms of communication in accordance with the Terms. Such instructions include any changes to my/our Authorised Signatories and their contact details as may be notified to you in accordance with the Terms from time to time.

本人（等）授權貴行就任何交易根據條款透過電話、信函、傳真及/或其他通訊方式接受本人（等）的指示。該等指示包括可能不時根據條款通知貴行有關本人（等）的授權簽署人及其聯繫方式的任何變更。

If you should wish to contact me/us in relation to my/our Account and/or any instruction which you may receive from me/us, I/ we agree that you may contact (i) me/us using the contact details (including contact numbers and email addresses) as set out in "Client Profile" above and/or in accordance with the Terms from time to time; and (ii) my/our Authorised Signatories as appointed in accordance with the Terms using the contact details (including contact numbers and email addresses) provided to you below and/or in accordance with the Terms from time to time.

倘貴行希望就本人（等）的帳戶及/或貴行從本人（等）收到的任何指示而聯絡本人（等），本人（等）同意貴行可（i）不時透過上述“客戶資料”列出的聯絡資料（包括聯絡號碼及電郵）及/或按條款聯絡本人（等）；及（ii）透過以下提供予及/或不時按條款提供予貴行的聯絡資料（包括聯絡號碼及電郵）聯絡本人（等）根據條款委任的授權簽署人。

In addition, by providing my/our and my /our Authorised Signatories' contact details to you from time to time, I/we and each of my/ our Authorised Signatories agree to receive communications (whether electronic or otherwise) from you in accordance with the terms contained in this Application, the Terms and any other applicable agreement.

此外，透過不時向貴行提供本人（等）及本人（等）的授權簽署人的聯絡資料，本人（等）及本人（等）的每位授權簽署人同意按照此申請中的條款、條款以及任何其他適用的協議接收貴行的（電子或非電子形式的）通訊。

I/We understand and acknowledge on behalf of myself/ourselves and my/our Authorised Signatories, that the use of electronic communications by public communications systems is inherently insecure. Unauthorised third parties may intercept these communications. They may be corrupted during transmission, which would affect their accuracy or timeliness. Communications may even get lost in transmission such that communication never occurs.

本人（等）明白並代表本人（等）及本人（等）的授權簽署人確認，透過公共通訊系統進行的電子通訊是固有不安全的。未經授權的第三方可能截取該等通訊。通訊可能在傳輸期間受到破壞，從而影響其準確性或適時性。通訊甚至可能在傳輸過程中遺失，導致通訊未曾出現。

I/We will bear all risks, and you are not responsible or liable, for Losses arising from Instructions or communications provided by telephone, facsimile, telex, electronic mail, the Internet, short message system or other means of communication (whether electronic or otherwise), except and except only for loss or damage which results directly and solely from your fraud, wilful misconduct or gross negligence. I/We hereby agree and acknowledge that the communications sent to me/us by you or by me/ us to you via the Internet, short message system or any other publicly available communication system, including information relating to, or any particulars of, my/ our Account (including any deposits held with you, any funds under management by you, and safe custody arrangements made by me/us with you) could be accessed by third parties in the course of such communications. I/We further agree that actions taken in accordance with such communication will not constitute a violation of any applicable secrecy rules, and I/we expressly understand and agree that you may use, share, process and store my/our data and information in accordance with Clause 21 of the Terms. I/We also understand and agree to accept as my/our sole responsibility any change to the confidentiality of my/our banking or investment relationships with you arising from actions in accordance with such communication.

本人（等）將承擔所有風險，而貴行不會就因電話、傳真、電傳、電子郵件、互聯網、短訊或其他通信方式（不論電子或其他方式）提供的指示或通訊所引起的損失負責或承擔責任（除了直接或完全因貴行的欺詐、故意的不當行為或嚴重的失當行為而造成的損失或損害）。本人（等）茲同意並確認，貴行向本人（等），或本人（等）向貴行，透過互聯網、短訊或任何其他讓公眾使用的通訊系統發送的通訊，包括有關本人（等）帳戶的資料或本人（等）帳戶的任何詳細資料（包括存於貴行的任何存款，貴行管理的任何資金，以及本人（等）於貴行作出的保管安排），可能在通訊過程中被第三方存取。本人（等）進一步同意，根據該等通訊採取的行動並不構成違反任何適用的保密規則，本人（等）確切明白並同意貴行可以根據條款的第21條使用、共享、處理及儲存本人（等）的數據及資料。本人（等）亦明白並同意接受就根據該等通訊採取的行動而導致本人（等）與貴行的銀行或投資關係的保密有任何變更為本人（等）獨有責任。

I/We further acknowledge and agree that this instruction and acknowledgment applies in respect of any changes to my/our contact details and/or the Authorised Signatories and their contact details as may be notified to you in accordance with the Terms from time to time.

本人（等）亦確認及同意本指示及確認適用於不時按條款向貴行通知關於對本人（等）的聯絡資料及/或授權簽署人及其聯絡資料的修改。

I/We hereby agree that unless otherwise agreed with you, you are not obliged to accept any instructions and carry out any orders or instructions received through electronic mail, short message system or any other means of electronic communication, and that in any event your acceptance of any orders or instructions shall be subject to such terms and conditions, and the use of such prescribed security procedures, as you may impose from time to time.

本人（等）茲同意，除非與花旗銀行另有約定，貴行並無責任接受任何透過電郵、短訊或其他電子通訊方式接收的指示，及執行任何透過電郵、短訊或其他電子通訊方式接收的指令或指示，並且在任何情況下，貴行接受任何指令或指示均受限於此類條款及細則，以及貴行可能不時設定的此類規定安全程序的使用。

Contact Details of Authorised Signatory(ies) 授權簽署人的聯絡資料

Please indicate country code and area code (if applicable) 請列明國家及地區代碼（如適用）

(1) Name 姓名: _____ E-mail address 電子郵件: _____

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼 (3) _____ / _____

Mobile No. 手提電話號碼 _____ / _____ Fax No.傳真號碼 _____ / _____

Contact Details of Authorised Signatory(ies) 授權簽署人的聯絡資料

(2) Name 姓名: _____ E-mail address 電子郵件: _____

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼 (3) _____ / _____

Mobile No. 手提電話號碼 _____ / _____ Fax No.傳真號碼 _____ / _____

Contact Details of Authorised Signatory(ies) 授權簽署人的聯絡資料

(3) Name 姓名: _____ E-mail address 電子郵件: _____

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼 (3) _____ / _____

Mobile No. 手提電話號碼 _____ / _____ Fax No.傳真號碼 _____ / _____

Contact Details of Authorised Signatory(ies) 授權簽署人的聯絡資料

(4) Name 姓名: _____ E-mail address 電子郵件: _____

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼 (3) _____ / _____

Mobile No. 手提電話號碼 _____ / _____ Fax No.傳真號碼 _____ / _____

Contact Details of Authorised Signatory(ies) 授權簽署人的聯絡資料

(5) Name 姓名: _____ E-mail address 電子郵件: _____

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼 (3) _____ / _____

Mobile No. 手提電話號碼 _____ / _____ Fax No.傳真號碼 _____ / _____

Contact Details of Authorised Signatory(ies) 授權簽署人的聯絡資料

(6) Name 姓名: _____ E-mail address 電子郵件: _____

Tel No.電話號碼 (1) _____ / _____ Tel No.電話號碼 (2) _____ / _____

Tel No.電話號碼 (3) _____ / _____

Mobile No. 手提電話號碼 _____ / _____ Fax No.傳真號碼 _____ / _____

PAPERLESS ELECTRONIC DELIVERY SERVICE 無紙化電子交付服務

- ☐ By checking this box and signing this Application, I am/we are requesting to receive Documents **in electronic form only** for this Account via the Electronic Client Application and consent to receiving the Documents electronically pursuant to the terms set out in Clauses 6A and 6B of the Terms. I/We understand and acknowledge that only upon first successful login to the Electronic Client Application by a user of the Electronic Client Application, all Documents in paper form, including monthly statements of account, will cease to be generated on the next relevant statement date and I/we agree to accept and view in a timely manner the electronic form of all Documents. I/We further acknowledge and agree that the Applicant(s) in the Client Profile section who has/ have elected to consent for enrollment to the Electronic Client Application is/are authorised to receive all Documents on behalf of any other Applicant(s) who has/have not elected to consent for enrollment to the Electronic Client Application.
- 若勾選此空格及簽署本申請，本人（等）要求通過電子客戶應用程序僅以電子方式接收有關此帳戶的文件並同意按照條款中的第6A及6B條以**電子方式**接收文件。本人（等）理解並確認只有在電子客戶應用程序的用戶首次成功登錄電子客戶應用程序時，所有以紙張形式出示的文件（包括月結單）將在下一個相關的結單日期停止印制，而且本人（等）同意及時接受並查看所有以電子形式出示的文件。本人（等）進一步確認並同意若於客戶資料部分之申請人（等）選擇同意登記電子客戶應用程序，該申請人（等）獲授權代表其他未有選擇同意登記電子客戶應用程序之申請人（等）收取所有文件。

"Documents" is defined to mean:

“文件”的定義是：

- (A) (i) periodic account statements, (ii) relationship reports and other periodic or on demand reports, (iii) account notifications and communications, (iv) trade confirmations, (v) prospectuses, (vi) syndicate materials (e.g. preliminary communications, information, notices and offering materials for syndicated initial public offerings or other securities offerings), (vii) structured note or investment offerings (e.g. preliminary pricing supplements or term sheets, base prospectuses, prospectus supplements, and preliminary and final pricing supplements), (viii) proxy materials and other shareholder materials (e.g. proxy statements, proxy cards, requests for voting instructions, consent or authorization forms and similar items and other shareholder communications such as quarterly, semi-annual and annual reports, certain prospectuses, newsletters and similar items) and (ix) any additional materials that the client may elect to receive electronically directly from the Citigroup Inc. affiliate maintaining the client's account(s) and/or providing the client with the services available through Citi Private Bank, or indirectly from Citibank through Citibank's service providers, including those materials covered by laws which require delivery to be "in writing,"; and
- (i) 定期帳戶結單，(ii) 關係報告和其他定期或應要求的報告，(iii) 帳戶通知和通信，(iv) 交易確認，(v) 招股說明書，(vi) 集團材料（如有關以集團式首次公開招股或其他證券要約的初步通過的通訊、信息、通知和要約材料），(vii) 結構性票據或投資產品要約（例如初步定價補充或條款清單、基本招股說明書、招股說明書補充以及初步和最終定價補充），(viii) 代理權材料及其他股東材料（例如代理權聲明、代理權卡、投票指示請求、同意或授權表格及類似項目及其他股東通訊，例如季度、半年度及年度報告、若干招股說明書、通訊及類似資料項目）和 (ix) 客戶可選擇以電子方式直接從Citigroup Inc.附屬成員接收以維持客戶的帳戶和/或通過花旗私人銀行或通過花旗銀行的服務供應商間接從花旗銀行向客戶提供服務的任何其他材料，包括根據法律規定要求以“書面形式”交付的材料；和
- (B) notices regarding this Application, the client's use of the Electronic Client Application, the client's enrollment in the paperless electronic delivery service, and the client's relationship with Citibank.
- 有關此申請、客戶使用電子客戶應用程序、客戶登記無紙化電子交付服務以及客戶與花旗銀行的關係的通知。

* Note 註:

Not all Documents may be delivered through the Electronic Client Application (e.g. Citi Private Bank In View) and some might be sent to your physical mailing address.

並非所有文件都可以通過電子客戶應用程序發送（例如Citi Private Bank In View），有些文件可能會被發送到您的實際郵寄地址。

REQUEST NOT TO RECEIVE STATEMENTS OF ACCOUNT AS PRESCRIBED BY THE SECURITIES AND FUTURES (LICENSING AND CONDUCT OF BUSINESS) REGULATIONS 要求不收取《證券及期貨（牌照及商務）規例》所規定的戶口結單

By signing this Application, I/we are requesting not to receive monthly and quarterly statements of account as prescribed by the Securities and Futures (Licensing and Conduct of Business) Regulations from Citibank. I/We understand and agree that Citibank may still deliver Statements (as defined in the Terms) to me/us for my/our knowledge and that Clause 9 of the Terms will apply to such Statements.

若簽署本申請，本人（等）要求不收取花旗銀行按照《證券及期貨（牌照及商務）規例》所規定的每月或每季所發出的戶口結單。本人（等）明白及同意花旗銀行仍可向本人（等）發出結單（按條款所定義）以供本人（等）參考，並且條款中的第九條適用於該等結單。

IMPORTANT NOTE TO AUSTRALIAN RESIDENT CLIENTS 對澳洲居民客戶的重要提示

Citibank, N.A. is incorporated in the United States of America and its principal regulators are the US Office of the Comptroller of Currency and Federal Reserve under US laws, which differ from Australian laws. Citibank, N.A. does not hold an Australian Financial Services Licence under the Corporations Act 2001 as it enjoys the benefit of an exemption under ASIC Class Order CO 03/1101 (remade as ASIC Corporations (Repeal and Transitional) Instrument 2016/396 and extended by ASIC Corporations (Amendment) Instrument 2021/510).

請注意，花旗銀行於美國註冊成立。有別於澳洲法律，根據美國法律，其主要監管機構為美國貨幣監理官辦公室（Office of the Comptroller of Currency）及聯邦儲備局（Federal Reserve）。花旗銀行沒有持有《二零零一年公司法》（Corporations Act 2001）所規定的澳洲金融服務牌照，因其於澳洲證券投資委員會（ASIC）集體命令CO03/1101（ASIC Class Order CO03/1101）（重制為ASIC公司（廢除及過渡）文書2016/396（ASIC Corporations (Repeal and Transitional) Instrument 2016/396）及由ASIC公司（修訂）文書 2021/510（ASIC Corporations (Amendment) Instrument 2021/510）擴展）下獲得豁免。

I/We acknowledge, represent and warrant that so long as I am/we are resident(s) in Australia, I/we shall remain at all relevant times a "wholesale client" (within the meaning of the Corporations Act 2001 (Cth)) in respect of your provision of financial services to me/us. 本人（等）確認、陳述及保證，本人（等）只要是澳洲居民，就花旗銀行向本人（等）提供金融服務，本人（等）將在全部有關時間維持為（《二零零一年公司法》（聯邦）之涵義下的）“批發客戶”。

IMPORTANT NOTE TO CLIENTS WHO ARE (I) TAIWAN RESIDENTS, OR (II) PASSPORT HOLDERS OF THE PEOPLE'S REPUBLIC OF CHINA ("PRC") RESIDING IN THE PRC 對(i)台灣居民或(ii)在中華人民共和國(“中國”)居住的中國護照持有人之人士的重要通告

Completion and Signing of Account Opening Documents 完成及簽署開立帳戶文件

For Taiwan residents² 台灣居民之用²：

By checking the "Yes" box below, I/we represent, acknowledge and declare that this Application and other ancillary documents related to the opening of my/our Account with Citibank were completed and executed while I was/we were physically outside Taiwan.

若勾選下面“是”空格，本人（等）陳述、確認及聲明本申請及有關開立本人（等）與花旗銀行的帳戶的其他附帶文件在本人（等）身在台灣以外地方時完成及簽署。

Yes 是 ☐ No 否 ☐

For PRC passport holders residing in the PRC³ 在中國居住的中國護照持有人之用³：

By checking the "Yes" box below, I/we represent, acknowledge and declare that this Application and other ancillary documents related to the opening of my/our Account with Citibank were completed and executed while I was/we were physically outside the PRC.

若勾選下面“是”空格，本人（等）陳述、確認及聲明本申請及有關開立本人（等）與花旗銀行的帳戶的其他附帶文件在本人（等）身在中國以外地方時完成及簽署。

Yes 是 ☐ No 否 ☐

² This Section must be completed by Taiwan residents. 台灣居民必須完成本部分。

³ This Section must be completed by PRC passport holders residing in PRC. 在中國居住的中國護照持有人必須完成本部分。

ACCOUNTS AND SERVICES 帳戶與服務

CREDIT PRODUCTS 信貸產品

I/We agree that Section VI of the Terms (relating to Credit Services of Citibank) will apply to me/us as soon as I/we utilise any Credit Services of Citibank provided or which Citibank may provide to me/us from time to time.

本人（等）同意，條款的第六部份（有關花旗銀行的信貸服務）將於本人（等）使用花旗銀行不時向本人（等）提供或可能提供的任何信貸服務時即適用於本人（等）。

My/Our utilisation of any Credit Services provided by Citibank shall confer on Citibank the right to disclose information and/or documents to any person who has or may give a guarantee or third party security to you in connection with the Credit Services of Citibank provided to me/us from time to time and I/we further agree that Citibank may disclose information and/or documents to any other person which Citibank may deem relevant in connection with the Credit Services of Citibank provided to me/us from time to time, including without limitation, any securities registrar, and I/we consent to all such disclosure by Citibank.

本人（等）就任何花旗銀行提供的信貸服務的使用，授予花旗銀行向任何已經或可能就不時向本人（等）提供花旗銀行的信貸服務而給予貴行擔保或第三方抵押的人士披露資料及/或文件的權利，而本人（等）進一步同意，花旗銀行可向貴行認為與不時向本人（等）提供花旗銀行的信貸服務有關的任何其他人士（包括但不限於任何證券登記機構）披露資料及/或文件，且本人（等）同意花旗銀行的所有此類披露。

Without prejudice to the generality of Clause 21 of the Terms, I/we confirm that any disclosure by Citibank to a guarantor / third party security provider shall include, but not be limited to, the disclosure by Citibank to any such guarantor / third party security provider of: 在無損於條款的第21條的一般性的原則下，本人（等）確認花旗銀行向擔保人/第三方抵押提供者作出的任何披露包括但不限於花旗銀行向任何該擔保人/第三方抵押提供者披露以下各項：

1. details of or documents including or evidencing any obligations that may from time to time be guaranteed or secured by such guarantor / third party security provider;
包括或證明該擔保人 / 第三方抵押提供者不時擔保或保證的任何責任的詳情或文件；
2. a copy of any formal document for overdue payment which Citibank may from time to time make on me/us in connection with such obligations; and
花旗銀行就該等責任不時向本人（等）發出逾期付款的任何正式文件的副本；及
3. upon request by the guarantor/third party security provider, a copy of the latest statement of account from time to time provided by Citibank to me/us.
經擔保人 / 第三方抵押提供者的要求，花旗銀行不時向本人（等）提供的最新帳戶結單的副本。

TRADING AGAINST ME/US 與本人(等)交易相反的交易

I/We consent to you entering into transactions to buy from me/us, sell to me/us and otherwise deal in securities, properties and other investments for (a) your own account, (b) the account of any person associated with (including but not limited to your directors or secretary(ies)) or connected to you (including but not limited to your head office and any branches or its subsidiaries or associated companies and their respective directors or secretary(ies) wherever located) or (c) any account in which you have an interest.

本人（等）同意 貴行就（a）貴行的帳戶、（b）與貴行相聯（包括但不限於 貴行的董事或秘書）或與 貴行關連（包括但不限於 貴行不論在任何地方的總辦事處及任何分行或其附屬公司或相聯公司及其等各自的董事或秘書）的任何人士的帳戶或（c）貴行在當中具有任何權益的帳戶而進行交易，向本人（等）購買、出售及以其他方式處理證券、財產及其他投資項目。

COLLECTION, USE AND DISCLOSURE OF PERSONAL DATA 收集、使用及披露個人資料

I/We have received, read and accepted the Citibank Singapore Circular relating to the Personal Data Protection Act. I/We further understand and acknowledge that our operation of the Account(s) and/or utilisation of the Services will be governed by such circular (as the same may be amended, modified, revised and/or supplemented from time to time).

本人（等）已收取、閱讀及同意《關於個人資料保護法案的花旗銀行新加坡通告》。本人（等）進一步明白並確認，本人（等）對帳戶的操作及/或對服務的使用受該通告（及其不時所作的修正、修改、修訂及/或補充）規管。

DECLARATION OF ACCREDITED INVESTOR STATUS

認可投資者 (ACCREDITED INVESTOR) 身份的聲明

I/We declare, warrant and represent in Citibank's favour that I am/we are each either:

本人（等）向花旗銀行聲明、保證及陳述，本人（等）當中的每一位均為：

- (a) an individual whose net personal assets exceed SGD2 million in value (or its equivalent in a foreign currency);
擁有價值超過200萬新加坡元（或等值的外幣）的淨個人資產的人士；
- (b) an individual whose financial assets (net of any related liabilities) exceed in value SGD 1 million (or its equivalent in a foreign currency), where "financial asset" means:
擁有超過100萬新加坡元（或等值的外幣）的金融資產（扣除任何相關負債）的人士，其中“金融資產”是指：
 - (BA) a deposit as defined in section 4B of the Banking Act, Chapter 19 of Singapore;
《銀行法》（Banking Act）（新加坡法例第19章）第4B條所定義的存款；
 - (BB) an investment product as defined in section 2(1) of the Financial Advisers Act, Chapter 110 of Singapore (the "FAA"), which includes securities, securities-based and other derivatives contracts, collective investment schemes, and life policies; or
《財務顧問法》（Financial Advisers Act）（新加坡法例第110章）第2（1）條所定義的投資產品，包括證券、證券和其他衍生工具合約、集體投資計劃和人壽保險；或
 - (BC) any other asset as may be prescribed by regulations made under section 341 of the Securities and Futures Act, Chapter 289 of Singapore (the "SFA"); or
根據《證券及期貨法》（Securities and Futures Act）（新加坡法例第289章）第341條下訂立的規例所訂明的任何其他資產；或
- (c) an individual whose income in the preceding 12 months is not less than SGD300,000 (or its equivalent in a foreign currency);
在之前12個月內的收入不少於300,000新加坡元（或等值的外幣）的人士；

and that I/we shall qualify and/or be deemed as an "accredited investor", as defined in Section 4A of the SFA for as long as I/we have opened an Account with you.

而且，只要本人（等）與您開立帳戶，本人（等）合資格成為及/或被視為根據《證券及期貨法》第4A條所定義的“認可投資者”。

In this connection, I/each of us understand that in determining the value of my net personal assets for the purposes of determining whether I am an "accredited investor", the value of my primary residence:

在這方面，本人（等）每一位理解在確定本人淨個人資產的價值以決定本人是否一名“認可投資者”時，本人的主要居所的價值：

- (a) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and
是由居所的估算公平市場價值中扣除任何有關由該居所擔保的信貸融通的未償還金額計算；和
- (b) is taken to be the lower of the following:
是被視為以下較低者：
 - (i) the value calculated under paragraph (a) above;
根據（a）段計算的價值；
 - (ii) SGD 1 million.
100萬新加坡元。

I/We agree and undertake to promptly inform you if I/we cease at anytime to qualify and/or be deemed as an "accredited investor".
倘本人（等）在任何時間不再是合資格及/或不再被視為“認可投資者”，本人（等）同意並承諾立即通知貴行。

I/We understand and agree that the above declaration is being made for purposes of (a) exempting Citibank from certain on-going compliance obligations under the SFA, the FAA and each of the respective regulations, notices, guidelines, practice notes, and circulars promulgated thereunder in respect of any regulated activity or financial advisory service that Citibank may provide to me/us and (b) the invocation of exemptions from prospectus registration requirements for offers of securities, securities-based derivative contracts and units in a collective investment scheme (each as defined in the SFA) to persons in Singapore in respect of which a prospectus has not been lodged with the Monetary Authority of Singapore (collectively, "Relevant Securities"), pursuant to Section 275 or Section 305 of the SFA.

本人（等）明白並同意作出上述聲明是為了（a）就花旗銀行提供給本人（等）的任何受監管服務及財務諮詢服務，豁免花旗銀行根據《證券及期貨法》、《財務顧問法》及其相關規例、通知、指引、執行指引和通告履行某些正在履行的合規義務，以及（b）根據SFA第275條或第305條，援引豁免就向位於新加坡的人士要約證券、證券相關的衍生工具合約及集體投資計劃中的單位（上述的定義見《證券及期貨法》）而其有關招股說明書並未向新加坡金融管理局提交（統稱“相關證券”）的招股說明書註冊規定。

I/We declare that I/we understand and agree that Citibank may also offer Relevant Securities to me/us only on terms that the Relevant Securities may only be acquired at a consideration of not less than the Prescribed Amount for each transaction. For the purpose of this declaration, "Prescribed Amount" means SGD200,000 (or the equivalent in a foreign currency) or such other amount as will enable Citibank to offer the Relevant Securities to me/us pursuant to Section 275(1A) or Section 305(2) of the SFA.

本人（等）聲明，本人（等）明白並同意花旗銀行僅可以不少於每筆交易的訂明款額的代價獲取相關證券，並僅可按此細則亦向本人（等）要約相關證券。就本聲明而言，「訂明款額」是指200,000萬新加坡元（或等值的外幣）或根據《證券及期貨法》第275（1A）條或第305（2）條，容許花旗銀行向本人（等）要約相關證券的其他款額。

I/We agree and confirm that all my/our particulars in this Application, and the declaration made above, are true and correct, and will be repeated for so long as I/we have an Account opened with Citibank, and that you shall be duly entitled to rely on the accuracy of such information without any further investigations on your part. However, you reserve the right to request for and I/we agree to provide you independent documentary proof to allow you to ascertain my/our eligibility as an "accredited investor".

本人（等）同意並確認，本人（等）於本申請表中的所有資料詳情及上述聲明乃真實及正確，並將在本人（等）與花旗銀行開立帳戶期間重申，而貴行有權依賴該等資料的準確性而無須作進一步調查。然而，貴行保留索取證明文件的權利而本人（等）同意提供該文件以助貴行確定本人（等）認可投資者的身份。

PROFESSIONAL INVESTOR STATUS 專業投資者身份

Where I am/we are serviced by representatives of Citibank, N.A., Hong Kong Branch, I/we acknowledge and agree that: 倘花旗銀行香港分行的代表為本人(等)提供服務，本人(等)確認並同意：

(i) I/we shall be deemed to be a "Professional Investor" by Citibank if I/we fall within one of the categories of persons described in paragraph (j) of the definition of "Professional Investor" in Part 1 of Schedule 1 to the Securities and Futures Ordinance (Cap 571) of the Laws of Hong Kong as follows:

倘本人（等）屬於香港法例《證券及期貨條例》（第571章）附表1第1部份內“專業投資者”定義下的（j）段所述類別之一的人士，花旗銀行應視本人（等）為“專業投資者”：

(a) a trust corporation having been entrusted under one or more trusts of which it acts as a trustee with total assets of not less than HKD40 million at the relevant date or as ascertained in accordance with paragraph (e). 擔任一項或多於一項信託的信託法團，而在該項或該等信託下獲託付的總資產在有關日期或按照（e）段獲確定，不少於4000萬港元。

(b) an individual having a portfolio of not less than HKD8 million at the relevant date or as ascertained in accordance with paragraph (e), when any one or more of the following are taken into account – 在考慮以下任何一項或多於一項時，擁有的投資組合在有關日期或按照（e）段而獲確定，不少於800萬港元 –

(i) a portfolio on the individual's own account; 該個人本人的帳戶內的投資組合；

(ii) a portfolio on a joint account with the individual's associate; 該個人聯同其有聯繫者於某聯權共有帳戶內的投資組合；

(iii) the individual's share of a portfolio on a joint account with one or more persons other than the individual's associate; 該個人在聯同一名或多於一名其有聯繫者以外的人士於某聯權共有帳戶內的投資組合中所佔部分；

(iv) a portfolio of a corporation which, at the relevant date, has as its principal business the holding of investments and is wholly owned by the individual. 有關日期的主要業務是持有投資項目並在有關日期由該個人全資擁有的法團的投資組合。

For the purposes of paragraph (b)(iii), an individual's share of a portfolio on a joint account with one or more persons other than the individual's associate is (A) the individual's share of the portfolio as specified in a written agreement among the account holders or (B) in the absence of such an agreement in (A), an equal share of the portfolio.

就（b）（iii）段而言，某名個人在聯同一名或多於一名其有聯繫者以外的人士於某聯權共有帳戶內的投資組合中所佔部分為（A）帳戶持有人之間訂立的書面協議中指明，該個人於該投資組合中所佔部分；或（B）如沒有訂立（A）中所述的協議，於該投資組合中平均所佔部分。

(c) A corporation which is – 符合以下說明的法團 –

(i) a corporation having – 法團擁有的 –

(A) a portfolio of not less than HKD8 million; or 投資組合不少於800萬港元；或

- (B) total assets of not less than HKD40 million,
總資產不少於4000萬港元，

at the relevant date or as ascertained in accordance with paragraph (e);
在有關日期或按照（e）段而獲確定；

- (ii) a corporation which, at the relevant date, has as its principal business the holding of investments and is wholly owned by any one or more of the following persons –
在有關日期的主要業務是持有投資項目並在有關日期由以下任何一名或多於一名人士全資擁有的法團 –
 - (A) a trust corporation specified in paragraph (a);
（a）段指明的信託法團；
 - (B) an individual specified in paragraph (b);
（b）段指明的個人；
 - (C) a corporation specified in this paragraph (c)(ii) or paragraph (c)(i);
（c）（ii）段或（c）（i）段指明的法團；
 - (D) a partnership specified in paragraph (d);
（d）段指明的合夥；
 - (E) a professional investor within the meaning of paragraph (a), (d), (e), (f), (g) or (h) of the definition of professional investor in section 1 of Part 1 of Schedule 1 to the Securities Futures Ordinance (Cap 571) of the Laws of Hong Kong; or
《證券及期貨條例》（香港法例第571章）附表1第1部第1條專業投資者的定義的（a）、（d）、（e）、（f）、（g）或（h）段所指的专业投資者；或
 - (iii) a corporation which, at the relevant date, wholly owns a corporation referred to in paragraph (c)(i).
在有關日期全資擁有（c）（i）段提述的法團的法團。
- (d) A partnership having –
符合以下說明的合夥 –
- (i) a portfolio of not less than HKD8 million; or
合夥擁有的投資組合不少於800萬港元；或
 - (ii) total assets of not less than HKD40 million,
合夥擁有的總資產不少於4000萬港元，
- at the relevant date or as ascertained in accordance with paragraph (e).
在有關日期或按照（e）段而獲確定。
- (e) For the purposes of paragraphs (a), (b), (c) or (d), the total assets entrusted to a trust corporation, the portfolio of an individual, or the portfolio or total assets of a corporation or partnership, are to be ascertained by referring to any one or more of the following –
為施行（a）、（b）、（c）或（d）段，託付予某信託法團的總資產、某名個人的投資組合、或某法團或合夥的投資組合或總資產，將通過參閱以下任何一份或多於一份文件而獲確定 –
- (i) for a trust corporation, corporation or partnership, the most recent audited financial statement prepared within 16 months before the relevant date in respect of the trust corporation (or a trust of which it acts as a trustee), corporation or partnership;
就信託法團、法團或合夥而言，該信託法團（或其擔任信託人的任何信託）、法團或合夥在有關日期前16個月內擬備的最近期的經審計的財務報表；
 - (ii) for a trust corporation, individual, corporation or partnership, any one or more of the following documents issued or submitted within 12 months before the relevant date –
就信託法團、個人、法團或合夥而言，在有關日期前12個月內發出或呈交的任何一份或多於一份以下文件 –
 - (A) a statement of account or a certificate issued by a custodian;
由保管人發出的帳戶結單或證明書；
 - (B) a certificate issued by an auditor or a certified public accountant;
由核數師或會計師發出的證明書；

- (C) a public filing submitted by or on behalf of the trust corporation (whether on its own behalf or in respect of a trust of which it acts as a trustee), individual, corporation or partnership.

由或代表該信託法團（不論是代表其本身或就其擔任信託人的任何信託）、個人、法團或合夥呈交的公開檔案。

- (ii) if I am/we are or at any time become a "Professional Investor" as determined by Citibank from time to time, I/we agree that Citibank need not comply with the Hong Kong Securities and Futures (Contract Notes, Statements of Account and Receipts) Rules in issuing to me/us contract notes, statements of accounts and receipts. Nevertheless, I/we may from time to time agree with Citibank any other alternative arrangement.

倘本人（等）按花旗銀行不時之決定是或在任何時間成為“專業投資者”，本人（等）同意花旗銀行無須根據香港《證券及期貨（成交單據、戶口結單及收據）規則》向本人（等）發出成交單據、戶口結單及收據。然而，本人（等）可不時與花旗銀行協定任何其他的替代安排。

DECLARATION OF SOLVENCY STATUS 償債能力狀況之聲明

I/We, to induce Citibank to enter into the Terms and to avail for my/our utilization the Services (including without limitation, the Credit Services) or any of them (at its sole discretion) hereafter and from time to time, in accordance with the Terms, hereby represent and warrant and solemnly and sincerely declare the following to Citibank, conscientiously believing the same to be true, for Citibank's benefit and reliance, as follows:

本人（等），為了促使花旗銀行訂立條款及使本人（等）可此後及不時使用服務（包括但不限於信貸服務）或任何其中一項服務（由其全權酌情決定），按照條款茲向花旗銀行陳述、保證及謹以至誠鄭重聲明以下各項，並確信其為真確無訛，以保障花旗銀行的利益及供其依賴：

1. all actions, conditions and things required to be taken, fulfilled/complied with and done by me/us, including without limitation, the obtaining of all authorisations, filings, registration of documents or claims for me/us to lawfully enter into and perform my/our obligations under the Terms, the Surety Documents, and the Security Documents to which I am/ we are a party, without contravening any laws or any other obligations binding on me/us or my/our assets and to ensure they are legally binding and enforceable, have all been taken, fulfilled and done; and
本人（等）已經採取、符合並完成所有規定本人（等）採取、符合/遵守的行動、細則及事項，包括但不限於，取得所有的授權、存檔、文件或申索書註冊，以使本人（等）在沒有違反任何對吾等或其資產具約束力的法律或任何其他義務的情況下，能夠合法地訂立及履行吾等為一方的條款、擔保文書、及擔保文件下的義務，並確保以上文件具法律約束力並可強制執行；及
2. I am/we are Solvent and the execution, delivery and performance of my/our obligations under the Terms, the Surety Documents and the Security Documents to which I am/we are a party, or the transactions contemplated thereunder, hereafter and from time to time, will not render me/us Insolvent; and
本人（等）有力償債，而訂立、交付及履行本人（等）為一方的條款、擔保文書、及擔保文件下的義務，或在其下此後及不時擬進行的交易將不會令本人（等）無力償債；及
3. no Default has occurred.
到現時為止並沒有發生任何違責事件。

For the purposes hereof:

就本文而言：

'Solvent' means, in relation to me/us, I am/we are solvent, as defined under the relevant law, including without limitation, my/ our ability to pay my/our debts as they become due, and I/we now own property having a value both at fair valuation and a present fair saleable value greater than the amount required to pay such debts as they mature, and I/we will thereby not be rendered insolvent, or be left with insufficient capital, or be unable to pay my/our debts as they mature, by the execution, delivery and performance of the Term, any Surety Document or any Security Document to which I am/we are a party, and/or by me/us entering into the transactions contemplated thereunder, hereafter and from time to time; and

“有力償債”就本人（等）而言，指本人（等）為有力償債（如相關法律所定義），包括但不限於，本人（等）償還本人（等）到期債務的能力，及本人（等）現擁有價值在合理估價及現時合理出售價下均高於償還本人（等）將來到期之債務所須的金額的資產，本人（等）從而將不會因訂立、交付及履行本人（等）為一方的條款、擔保文書或擔保文件下的義務，和/或因本人（等）進入在其下、此後及不時擬進行的交易，以致無力償債、或資本不足、或未能償還到期債務；及

'Insolvent' means, in relation to me/us, we are not Solvent; and

“無力償債”指就吾等而言，吾等並非有力償債；及

'Surety Document' means any guarantee, charge, pledge, lien or otherwise creating any other security interest made or given by me/us in favour of Citibank hereafter and from time to time, to secure or guarantee any obligation or liability of any third party by me/us, in each case, in form and substance in all respects satisfactory to Citibank, and includes each as from time to time amended, modified, supplemented or replaced and any other document which amends, modifies, supplements or replaces the same, and 'Surety Documents' means two or more such documents.

“擔保文書”指本人（等）此後及不時以花旗銀行為受益人，保證或擔保任何第三方的義務或法律責任，且其形式及內容在各方面均令花旗銀行滿意的任何擔保、押記、質押、留置權或以其他方式設立任何其他擔保權益的文書，並包括其不時所作的修正、修改、補充或取替及對之作出修正、修改、補充或取替的任何其他文件，而“擔保文書”亦指兩份或以上的該等文件。

Each of the declarations and representations above and those given and/or made in the Application and the Terms will be deemed to be repeated continuously so long as my/our Account is maintained with Citibank, by reference to the facts and circumstances then existing, and in addition and without prejudice or derogation to the provisions of the Terms, I/we agree and irrevocably undertake to indemnify Citibank and keep Citibank indemnified from and against any and all liabilities, losses, damages and claims, which Citibank may suffer, sustain and/or incur whether directly or indirectly, as a result or in consequence as to its reliance of the above and any other declaration, representation and/or warranty given to Citibank by me/us herein and under the Application and the Terms.

本人（等）於花旗銀行設有帳戶期間，以上各項聲明及陳述及在申請及條款中所發出或作出的聲明及陳述將被視作持續地重申，按照現實及現時的情況，並加之於及在無損或不減損條款中之任何條文的情況下，本人（等）同意並不可撤回地承諾向花旗銀行作出彌償，並彌償花旗銀行因依賴以上和任何其他本人（等）於此和在申請及條款下向花旗銀行作出的聲明、陳述及/或保證，而直接或間接地可能遭受、蒙受及/或招致的任何及所有法律責任、損失、損害及申索。

DECLARATION OF IDENTITY OF BENEFICIAL OWNER(S)⁴ 實益擁有人⁴ 身份聲明

By signing this Application, I/we hereby declare that I/we being the account holder(s) am/are the beneficial owner(s) of the assets deposited with you.

本人（等）簽署本申請表，謹此聲明本人（等）作為帳戶持有人，是向貴行繳存資產的實益擁有人。

DECLARATION OF POLITICALLY EXPOSED PERSON STATUS 政治人物身份聲明

I/We declare, warrant and represent in your favour that I/we, any natural person appointed to act on behalf of me/us (including any Authorised Signatory), any of my/our beneficial owners, are not “politically exposed persons” or a family member or close associate of a “politically exposed person”, as defined in the Notice to Banks on Prevention of Money Laundering and Countering the Financing of Terrorism [MAS Notice 626].

本人（等）向貴行聲明、保證及陳述本人（等）、任何被指定代表本人（等）（包括任何授權簽署人）行事的自然人、本人（等）的任何實益擁有人，不是於致銀行關於打擊洗錢及恐怖分子資金籌集的通告[新加坡金融管理局通告626]中定義的“政治人物”，也不是“政治人物”的家庭成員或關係密切的人。

⁴ The term “beneficial owner” means the natural person who ultimately owns or controls the account holder or the natural person on whose behalf a transaction is conducted or business relations are established, and includes any person who exercises ultimate effective control over a legal person and/or arrangement. The beneficial owner is not necessarily the same as the account holder and does not necessarily have to be granted power of attorney or signatory authority for the banking relationship contemplated hereunder. Rather, the beneficial owner is the natural person who possesses a level of control over, or entitlement to, the funds or assets of the account holder that, as a practical matter, enables the natural person, directly or indirectly, to control, manage or direct the account holder. Account holders may have one or more beneficial owners, and beneficial owners are always natural persons.

“實益擁有人”一詞指最終擁有及/或控制帳戶持有人及/或被代表進行交易或建立業務關係的自然人，並且包含任何對合法人士及/或安排以最終有效操控的該等人士。實益擁有人並非必然與帳戶持有人相同及並非必然就此下所預期的銀行服務獲授予授權書或簽署權限。相反，實益擁有人是擁有對帳戶持有人的資金或資產擁有一定程度的控制權或權利的自然人而，實際上，這使該自然人能夠直接或間接地控制、管理或指示帳戶持有人。帳戶持有人可能擁有一個或多個實益擁有人，而實益擁有人總是自然人。

Beneficial owners include any natural person who:

實益擁有人包括任何以下自然人：

- Exercises actual control over the accountholder;
對帳戶持有人進行實際控制的自然人；
- Exercises effective control through a formal mandate of authority over the accountholder or accountholder's assets;
通過正式授權書有效操控帳戶持有人或帳戶持有人的資產的自然人；
- Exercises effective control through ownership of 10% or more of the account assets or the accountholder either directly or indirectly; or
通過直接或間接擁有10%或更多的帳戶資產或帳戶持有人進行有效控制的自然人；或
- Exercises effective control through influence and/or other indirect means.
通過影響力和/或其他間接手段進行有效操控的自然人。

For this purpose:

就此目的：

- “close associate” means a natural person who is closely connected to a politically exposed person, either socially or professionally;
“關係密切的人”是指與政治人物於社會或專業上密切相關的自然人；
- “domestic politically exposed person” means a natural person who is or has been entrusted domestically with prominent public functions;
“國內政治人物”是指在國內擔任或曾擔任重要公職的自然人；
- “family member” means a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of the politically exposed person;
“家庭成員”是指政治人物的父母、繼父母、子女、繼子女、收養子女、配偶、兄弟姐妹、繼兄弟姐妹和收養的兄弟姐妹；
- “foreign politically exposed person” means a natural person who is or has been entrusted with prominent public functions in a foreign country;
“外國政治人物”是指在外國擔任或曾擔任重要公職的自然人；
- “international organisation” means an entity established by formal political agreements between member countries that have the status of international treaties, whose existence is recognised by law in member countries and which is not treated as a resident institutional unit of the country in which it is located;
“國際組織”是指在具有國際條約地位的成員國之間通過正式政治協議建立的實體，其存在在成員國得到法律承認，並且不被視為其所在國家的駐地機構單位；
- “international organisation politically exposed person” means a natural person who is or has been entrusted with prominent public functions in an international organization;
“國際組織政治人物”是指在國際組織擔任或曾擔任重要公職的自然人；
- “politically exposed person” means a domestic politically exposed person, foreign politically exposed person or international organisation politically exposed person;
“政治人物”是指國內政治人物、外國政治人物或國際組織政治人物；
- “prominent public functions” includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.
“重要公職”是指國家元首、政府首長、資深從政者、高級公職或公務人員、高級司法或軍事官員、國有企業高級行政人員、高級政黨幹事、立法機構成員和國際組織高級管理人員。

I/We agree and undertake to promptly inform you if the above declaration ceases to be true and in such event will provide you with any relevant information that you may require.

本人（等）同意並承諾，如果上述聲明不再正確，會立即通知貴行並在此情況下向貴行提供貴行可能需要的任何相關資訊。

AGREEMENT 協議

To: Citibank, N.A., Singapore Branch
(Organised under the laws of the United States with limited liability)

致：花旗銀行新加坡分行
(根據美國法律組成且為有限責任)

I/We warrant that the personal particulars provided in this Application and all representations and warranties made by me/ us in the Terms are true and correct. The Terms and this Application form my/our agreement with you and set out the terms upon which the related Services are provided and supersede all my/our prior instructions to or agreement with you on my/our Account and relationship with Citibank or on the related Services. I/We confirm that I/we have received the Terms and this Application in full and read and understood and I/we agree to be bound by the same. I/We agree that if I/we opt for any of the Services and upon receipt of advice that Citibank is prepared to make the same available to me/us, my/our utilisation of such Services will be based on the terms set out in the relevant sections of such documents for such Services.

本人(等)保證，於本申請中提供的個人資料以及本人(等)於條款中作出的所有陳述及保證均為真實及正確。條款及本申請構成本人(等)與貴行之間的協議，並載列提供相關服務的條款及取代本人(等)所有在此之前就本人(等)的帳戶及與花旗銀行的關係或相關服務向貴行發出的指示或與貴行的協議。本人(等)確認，本人(等)已經收到、閱讀及完全明白條款及本申請，及本人(等)同意受其約束。本人(等)同意，倘本人(等)選擇任何服務，並在收到花旗銀行準備向本人(等)提供該等服務的通知時，本人(等)將根據就該等服務載列於該等文件的有關部份的條款使用該等服務。

Collection, Use and Disclosure of Personal Data and Relevant Information 收集、使用及披露個人資料

I/We have received, read and accepted the Circular Relating to the Personal Data (Privacy) Ordinance and Usage of Customer Information. I/We further understand and acknowledge that our operation of the Account(s) and/or utilisation of the Services will be governed by such circular (as the same may be amended, modified, revised and/or supplemented from time to time).

本人(等)已收取、閱讀及同意《關於個人資料(私隱)條例》及客戶資料使用的通告。本人(等)進一步明白並確認，本人(等)對帳戶的操作及/或對服務的使用受該通告(及其不時所作的修正、修改、修訂及/或補充)規管。

I/We confirm that I/we have read and understood and I/we agree with Clauses 19.2, 21 and 35.1.7 of the Terms on the Disclosure of Relevant Information.

本人(等)確認本人(等)已閱讀並理解且本人(等)同意第19.2條、第21條和第35.1.7條關於披露有關資料的條款。

Consent for offshore custody 離岸保管的同意

I/We confirm that I/we have read and understood and I/we agree with Clause 32.7 of the Terms on the appointment of a custodian outside Singapore.

本人(等)確認本人(等)已閱讀並理解且本人(等)同意第32.7條關於委任新加坡以外的保管人的條款。

No short selling 不可賣空

I/We confirm that I/we have read and understood and I/we agree with Clause 44 of the Terms on the prohibition against short selling.

本人(等)確認本人(等)已閱讀並理解且本人(等)同意第44條關於禁止賣空的條款。

Electronic Client Application Enrollment 電子客戶應用程序登記

Where any one account holder or my/our Authorised Signatories enrolls into the Electronic Client Applications, I/we agree and understand as follows:

當任何一個帳戶持有人或本人(等)的授權簽署人登記使用電子客戶應用程序，本人(等)同意並理解如下：

- (1) Citibank may offer products and services via the Electronic Client Applications from time to time. Accordingly, a user of the Electronic Client Application ("User") may receive notices of such additional offerings when such User accesses the Electronic Client Application and may be asked to agree to or accept the terms and conditions of additional products and services offered via the Electronic Client Applications by providing his/her electronic signature.

花旗銀行可以通過電子客戶應用程序不時提供產品和服務。相應地，電子客戶應用程序的用戶("用戶")使用電子客戶應用程序時，該用戶可能收到有關此類附加產品和服務提供的通知和可能會被要求提供他/她的電子簽名以確認同意或接受通過電子客戶應用程序提供的針對附加產品和服務的條款及細則。

- (2) A user of the Electronic Client Applications may use and provide electronic signatures.
電子客戶應用程序的用戶可以使用和提供電子簽名。

- (3) Where any one account holder is also an account holder of another account with Citibank, such other account will also be automatically enrolled for electronic access via the Electronic Client Applications and be visible through the Electronic Client Applications. Such visibility cannot be removed. This applies to accounts opened both before and after this Application is completed.
當任何一個帳戶持有人亦是花旗銀行另一個帳戶的帳戶持有人時，該其他帳戶也將自動為通過電子客戶應用程序進行電子訪問進行登記，並可見於電子客戶應用程序。該可見度無法被移除。這適用於在此申請完成之前和之後開立的帳戶。
- (4) The use of the Electronic Client Applications by any User, whether enrolled through this Application, any other document or electronically through the internet, is governed by the terms and conditions of this Application, the terms and conditions provided in the Electronic Client Applications and generally, the Terms.
任何用戶使用電子客戶應用程序，無論通過本申請、任何其他文件或通過互聯網以電子方式登記，均受本申請的條款及細則，電子客戶應用程序中提供的條款及細則以及條款約束。

Use of Electronic Client Applications, Electronic Signatures and Agreements, Consent to Receive Electronic Delivery of Documents 使用電子客戶應用程序、電子簽署及協議；同意透過電子方式接收文件

I/We confirm and agree that I/we have read and understood Clauses 6A and 6B of the Terms on the use of the Electronic Client Application and the use and acceptance of electronic signatures and agreements, and the consent to receive electronic delivery of documents.

本人（等）確認及同意本人（等）已閱讀及明白且同意第6A及6B條有關使用電子客戶應用程序和使用及接納電子簽署及協議的條款，並同意透過電子方式接收文件。

No tax advice 無稅務意見

I/We acknowledge that 本人（等）確認：

1. I am/We are solely responsible for acquiring appropriate independent tax advice regarding my/our Account;
本人（等）獨自負責就本人（等）的帳戶獲取適當的獨立稅務建議；
2. nothing in this Application, the Terms or in any other communication, whether or not in writing, between me/us and you, your head office or other branches, subsidiaries, representative offices, affiliated or associated companies of Citibank, N.A., or related entities owned or controlled directly or indirectly by Citigroup, Inc. (collectively, "Citigroup Companies") constitutes advice relating to tax or to the suitability from a tax planning perspective of any strategy or investment or to my/our compliance with any laws, regulations or rules;
本申請、條款或吾等與貴行或花旗銀行的其他分行、附屬公司、代表辦事處、關聯或相聯公司或Citigroup, Inc.直接或間接擁有或操控的關連實體（統稱“花旗集團公司”）之間的任何其他通訊（不論是否書面），並不構成有關稅務或（從稅務計劃的角度）任何策略或投資的適當性或吾等遵守任何法律、規例或規則的意見；
3. withholding tax for income received from all markets will be held at the domestic rate; and
從所有市場收到的收入預扣稅將按本地稅率持有；及
4. where my/our jurisdiction of tax residence has a double tax treaty with a jurisdiction where tax is withheld, I/we will consult my/our tax advisers to see how this impacts my/our personal tax position.
倘本人（等）的稅務居所的司法管轄區與預扣稅的司法管轄區之間訂有雙邊稅收條約，本人（等）將就此對本人（等）的個人稅務的影響諮詢本人（等）的稅務顧問。

Compliance with laws 遵守法律

I/We acknowledge, represent and warrant that 本人（等）確認，陳述及保證：

1. I am/we are solely responsible for, and that neither Citibank nor any other Citigroup Company has any responsibility for, my/our compliance with any laws, regulations or rules applicable to my/our opening and operation of the Account and my/our use of the services available through Citibank including, but not limited to, any laws, regulations or rules, in my/our or any other jurisdiction, relating to tax, foreign exchange and capital control and for all payment, reporting or filing requirements that may apply as a result of my/our country of citizenship, place of incorporation, domicile, residence or tax-paying status;
本人（等）獨自負責遵守任何適用於本人（等）的帳戶開立及操作和本人（等）使用可從花旗銀行獲得的服務的任何法律、規例或規則，包括但不限於在本人（等）的或任何其他司法管轄區，因本人（等）的公民身份、成立地、居籍、居所或納稅身份所屬國家而適用的有關稅務、外匯及資金管制所有付款及報告或文件提交的規定的任何法律、規例或規則，而花旗銀行或任何其他花旗集團公司無須對此承擔任何責任；

2. I/we have obtained all requisite legal and regulatory approvals under any applicable law or regulations (if any) for the opening, funding, operation, maintenance and closing of the Account;
本人（等）已就帳戶開立、籌資、操作、維持及結束，取得任何適用法律或規例（如有）下所必需的所有法定及監管性的批准；

I/We agree to hold each of Citibank and the Citigroup Companies harmless, and shall indemnify each of them on a full indemnity basis, from and against any and all claims, damages, loss, liabilities, costs and expenses of whatsoever nature which may be brought against it or which it may suffer, incur or sustain as a result of or in connection with my/our breach of my/our representations and warranties herein and/or my/our opening and operation of the Account.

本人（等）同意就花旗銀行及花旗集團公司因本人（等）違反在此下作出的聲明及保證及/或本人（等）開立及操作帳戶或與之有關，而其被提出或遭受、招致或蒙受的任何及所有屬任何性質的申索、賠償、損失、債項、費用及開支，令其免遭損害並以完全彌償基準向其作出彌償。

Risk Disclosure Statements 風險披露聲明

I/We acknowledge that 本人（等）確認：

1. the Risk Disclosure Statements set out in the Terms were provided in a language of my/our choice (English or Chinese); and 條款中載列的風險披露聲明乃按吾等選擇的語言（英文或中文）所提供；及
2. I was/we were invited to read such Risk Disclosure Statements, to ask questions and take independent advice. 吾等已獲邀閱讀該等風險披露聲明、提出問題及尋求獨立意見。

Conflicts of Interest 利益衝突

I/We have read and understood the conflicts of interest provisions of the Terms, including but not limited to Clause 22 of the Terms (the "Conflicts of Interest Provisions").

本人（等）已經閱讀及明白條款中有關於利益衝突的條文，包括但不限於條款的第22條（“利益衝突條文”）。

By signing this Application: I/We hereby accept, are aware of and consent to any positions of conflict and potential conflicts of interest affecting you and the receipt by you of remuneration, profits, fees, commissions, rebates, discounts or other benefits or advantages, whether financial or otherwise, arising therefrom or in connection therewith (whether or not such receipt or the amount thereof is not disclosed to me/us at all or in respect of any specific transaction), as set out in the Terms, including but not limited to the Conflicts of Interest Provisions. I/We understand and agree that such conflicts of interest may arise in many if not all transactions transacted through the Account for and on my/our behalf. I/We hereby accept that my/our consent will apply to each such transaction undertaken from time to time.

透過在本申請上簽署：本人（等）茲接受、知悉及同意條款（包括但不限於利益衝突條文）中載列有關影響貴行的任何利益衝突及潛在利益衝突的情況及貴行收取就之所引起的或有關的報酬、利潤、費用、佣金、回贈、折扣或其他利益或好處（不論是經濟或其他）（不論是否完全或就任何特定的交易沒有向本人（等）披露有關收取或其金額）。本人（等）明白並同意，該等利益衝突可在大部份（如不是所有）代表本人（等）透過帳戶進行的交易中產生。本人（等）茲接受本人（等）的同意將適用於每項不時進行的該等交易。

Consent and Agreement to Translated Documents 翻譯文件的同意和協議

I/We acknowledge and agree that I/we may receive translated versions of certain sales materials, summaries, explanations, trust instruments, agreements, forms or other communications in connection with the products and services available through Citi Private Bank. These translations, if any, are provided for my/our convenience and do not substitute or amend in any way the official documents in English that govern my/our relationship with, and the products and services offered by, Citi Private Bank.

本人（等）確認並同意本人（等）可能會收到有關在花旗私人銀行可獲得的產品和服務的任何銷售材料、摘要、說明、信託文書、協議、表格及其他通訊的翻譯版本。這些翻譯文件（如有）為本人（等）之便提供，並不以任何方式取代或修訂規限本人（等）與花旗私人銀行的關係及花旗私人銀行提供的產品及服務的正式文件之英文版本。

In this connection, Clause 65 of the Terms sets out the detailed terms governing the provision of any translated documents and I/we confirm that I/we have read, understood and agree to Clause 65 of the Terms on Language.

在這方面，條款第65條規定了有關提供任何翻譯文件的詳細條款，而且本人（等）確認本人（等）已閱讀、理解並同意有關語言的第65條條款。

Important Disclosures about Investment Products 關於投資產品的重要披露

I/We acknowledge and agree that unless specifically stated in the product documentation or otherwise disclosed, securities and other investments or financial instruments purchased for or held in my/our Account with Citibank are not guaranteed by, nor are they deposits or obligations of, Citigroup Inc., Citibank, N.A. or any of their affiliates, not insured or protected by the United States Federal Deposit Insurance Corporation or any other government or government agency, and are subject to investment risks, including the possible loss of the principal amount invested or as otherwise stated in the product documentation.

本人（等）確認及同意，除非特別於產品文件列明或另行披露，證券及其他投資或為吾等與花旗銀行的帳戶購買或在其內持有的金融工具並不由CitigroupInc.、花旗銀行或其任何關聯公司保證，亦非其存款或義務，而且不受美國聯邦存款保險公司或任何其他政府或政府機構提供保險或保障，並須接受投資風險，包括可能損失投資本金或產品文件另外列明的風險。

I/We further acknowledge and confirm that the above disclosures have been provided to me/us by Citibank orally and in writing, and I/we have reviewed and understood the disclosures.

本人（等）亦確認上述披露由花旗銀行以口述及書面形式向本人（等）作出，且本人（等）已審核及同意該等披露。

REQUEST NOT TO RECEIVE STATEMENTS OF ACCOUNT 要求不收取戶口結單

I/We confirm that I/we have requested not to receive monthly and quarterly statements of accounts as prescribed by the Securities and Futures (Licensing and Conduct of Business) Regulations from Citibank. I/We understand and agree that Citibank may still deliver Statements (as defined in the Terms) to me/us for my/our knowledge and that Clause 9 of the Terms will apply to such Statements.

本人（等）確認本人（等）已要求不收取花旗銀行按照《證券及期貨（牌照及商務）規例》所規定的每月或每季所發出的戶口結單。本人（等）明白及同意花旗銀行仍可向本人（等）發出結單（按條款所定義）以供本人（等）參考，並且條款中的第九條適用於該等結單。

TAX DISCLOSURE TERMS AND ATTESTATION 稅務資料披露條款及核簽

COMPLIANCE WITH TAX AND TAX REPORTING OBLIGATIONS 履行稅務和報稅義務：

- I/We agree to comply with all applicable tax and tax reporting obligations with respect to my/our business relations and/ or account(s) with Citi.
就本人（等）與花旗的業務關係和/或於花旗開立的帳戶，本人（等）同意履行所有適用的稅務和報稅義務。

DISCLOSURE OF INFORMATION BY CITIGROUP AND ITS AFFILIATES ("CITI") 花旗集團及其有關聯者（“花旗”）披露資料：

- Internal to Citi and third-party service providers:** I/We agree that Citi may process my/our personal information and disclose it to any Citi affiliate and, where applicable, third-party service providers engaged by Citi, both foreign and domestic. I/We acknowledge that the information that Citi processes, discloses, or transfers in connection with my/ our account(s), and with its business relations with me/us, may include information relating to other persons to the extent permitted by applicable laws, regulations, legal process, courts, regulatory codes of conduct, and guidance and agreements between any regulator or authority ("applicable law"). In relation to such information, I/we represent and warrant that the relevant persons are aware of and agree to the processing, disclosure, and transfer of their information.
供花旗和第三方服務供應商內部：本人（等）同意花旗可處理本人（等）的個人資料並將其透露予任何花旗關聯者，及（如適用）國內和國外受聘於花旗的第三方服務供應商。本人（等）確認，獲花旗處理、披露或轉移有關本人（等）帳戶及與本人（等）業務關係的資料中，可能包括有關其他人士的資料，但以適用法律、法規、法律程序、法院、監管性行為守則，及任何監管者或監管機構之間的指引及協議（“適用法律”）許可之程度為限。就該等資料而言，本人（等）陳述並保證相關人士均知悉並同意該等資料的處理、披露及轉移。
- U.S. and Local Booking Center Regulations as Required by Law:** I/We acknowledge that Citi may disclose my/our personal information, or transfer information and data with respect to my/our business relations and/or account(s) in Citi's possession, to regulators and governmental authorities, foreign and domestic, where required by either a United States regulator / government authority or by the applicable booking center's regulator / government authority, including disclosure of internal bank records that reflect communications regarding my/our business relations and/or account(s), if and to the extent permitted by applicable law.
法律要求的美國和本地預訂中心規例：本人（等）確認如美國監管機構/政府機關或適用的預訂中心監管機構/政府機關要求，花旗可向國外和國內的監管機構和政府部門，透露本人（等）的個人資料，或轉移花旗所持有有關本人（等）業務關係和/或帳戶的資料，包括披露將反映與本人（等）業務關係和/或帳戶有關的通訊的銀行內部記錄，如適用法律許可及以適用法律許可之程度為限。
- In respect of the above two acknowledgments, "Internal to Citi and third-party service providers" and "U.S. and Local Booking Center Regulations as Required by Law," I/we hereby give my/our consent to the processing, disclosure, and transfer (electronically or otherwise) by Citi of all information and data with respect to my/our business relations and/ or my/our account(s). Such consent shall be irrevocable to the extent permitted by applicable law. I/We expressly release Citi from all applicable statutory or contractual privacy, secrecy, and other confidentiality-related obligations of any kind - including, in particular, data protection, financial privacy, and/or banking secrecy - that would prevent Citi from processing, transferring, and disclosing information and data with respect to my/our business relations and/or my/ our account(s). I/We expressly waive any rights I/we may have under the data protection and bank secrecy laws of Switzerland and Singapore to the fullest extent possible.
就上述兩項“供花旗和第三方服務供應商內部”及“法律要求的美國和本地預訂中心規例”的確認，本人（等）謹此同意花旗就所有有關本人（等）業務關係和/或帳戶的資料以電子或其他方式處理、披露和轉移。該同意不可撤銷，但以適用法律許可之程度為限。本人（等）明確解除花旗在所有適用法律或協議下將阻止花旗處理、披露和轉移有關本人（等）業務關係和/或本人（等）帳戶的資料的任何隱私、保密和其他有關保密的責任-包括，特別是，資料保護、財務隱私和/或銀行保密。本人（等）明確放棄本人（等）可能在瑞士和新加坡的資料保護和銀行保密法下的任何權利，但以盡最大可能之程度為限。

ATTESTATION OF COMPLIANCE WITH TAX OBLIGATIONS 履行稅務義務的核簽：

Each of the undersigned, as or on behalf of the account holder(s), represents and warrants for himself, herself, or itself and for each beneficial owner that:

各個下列簽署人，作為或代表帳戶持有人，為其本人及各個實益擁有人陳述及保證：

- I understand that I am solely responsible for my own tax affairs and obligations;
本人明白，本人全權負責本人的稅務事宜和義務；
- I have not been convicted of any tax crime in any jurisdiction and, as far as I am aware, I am not under any ongoing investigation by any tax authority or law enforcement agency for alleged criminal or fraudulent conduct related to tax evasion;
本人沒有在任何司法管轄區就任何稅務罪行被定罪和，據本人所知，本人並沒有被任何稅務機關或執法機構就有關逃稅指控的犯罪或欺詐行為正在調查中；

3. Any assets deposited, or to be deposited, in my account(s) do not represent the proceeds of any criminal conduct (including tax crimes);
任何存放或將存放於本人帳戶的資產並不代表任何犯罪行為（包括稅務罪行）的收益；
4. My new and existing account(s), and the assets deposited into them, including income with respect to such assets have been, and will continue to be, declared to the relevant tax authorities, or are not legally required to be disclosed to the relevant tax authorities;
本人的新和現有帳戶，及存放於該等帳戶的資產，包括有關該等資產的收入已經，並將繼續向有關稅務機關申報，或沒有法律規定須向有關稅務機關予以披露；
5. I will notify Citi promptly upon any change in the above representations and warranties; and
當以上陳述和保證有任何改變，本人將馬上通知花旗；及
6. Each beneficial owner has authorized me to make the above representations and warranties for them.
各個實益擁有人均已授權本人代為他們作出以上陳述和保證。

DEPOSIT PROTECTION SCHEME 存款保障計劃

I/We acknowledge and understand that Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation ("SDIC"), for up to SGD 75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

本人（等）確認及明白，非銀行存款者的新加坡元存款在法律下受新加坡存款保險公司提供總數總數最高75,000新加坡元，新加坡元（以每個存款者於每個計劃成員的存款計）的保險。外幣存款、雙貨幣投資、結構性存款及其他投資產品並不受保險。

For more information, please refer to SDIC's website at "sdic.org.sg".

如欲獲得更多資料，請參考新加坡存款保險公司的網站：sdic.org.sg。

The following paragraph is applicable only where the Account is serviced by representatives of Citibank, N.A., Hong Kong Branch:

以下段落僅適用於帳戶由花旗銀行香港分行的代表服務的情況：

Where the Account is serviced by representatives of Citibank N.A., Hong Kong Branch, any deposit booked in the Account with Citibank N.A., Singapore Branch is not a protected deposit (as defined in the Deposit Protection Scheme Ordinance (Cap. 581) of the laws of Hong Kong) and is not protected by the Deposit Protection Scheme in Hong Kong. I/We acknowledge and understand that any deposit booked in the Account with Citibank N.A., Singapore branch is not a protected deposit (as defined in the Deposit Protection Scheme Ordinance (Cap. 581) of the laws of Hong Kong) and is not protected by the Deposit Protection Scheme in Hong Kong.

在帳戶由花旗銀行香港分行的代表服務的情況下，在花旗銀行新加坡分行帳戶記賬的任何存款並不是受保障存款（《存款保障條例》（香港法例第581章）下定義），不受香港存款保障計劃保障。本人（等）確認及明白在花旗銀行新加坡分行記賬的任何存款並不是受保障存款《存款保障條例》（香港法例第581章）下定義），不受香港存款保障計劃保障。

By signing on the following page and in consideration of Citi providing services to me/us, I/we attest that I/we have read, understand and agree to the Terms prevailing as at the date of this Application the full version of which is set out at privatebank.citibank.com/forms/account-application.html.

In addition, by signing on the following page and in consideration of Citi providing services to me/us, (a) I/we attest that I/we have read and (b) I/we agree to the information, representations, warranties, and consents above. The above information, representations, warranties, and consents are in addition to, not in derogation from and without prejudice to any other information, representations, warranties and consents I/we agree to, including as set out, in the terms and conditions governing my/our account.

經本人(等)簽署下頁並鑑於花旗向本人(等)提供服務，本人(等)證實本人(等)已經閱讀、明白及同意於本申請日生效的條款，其完整版本列於privatebank.citibank.com/forms/account-application.html。

此外，經本人(等)簽署下頁並鑑於花旗向本人(等)提供服務，(a)本人(等)證實本人(等)已經閱讀及(b)本人(等)同意以上資料、陳述、保證及同意。以上資料、陳述、保證及同意為額外的，而非減損或損害其他本人(等)同意的資料、陳述、保證及同意，包括在管理本人(等)帳戶的條款及細則中所列出的。

Agreed, acknowledged and signed as follows by :
同意本申請表，並確認及簽署如下：

X 簽署： Name 姓名：	X 簽署： Name 姓名：
X 簽署： Name 姓名：	X 簽署： Name 姓名：
X 簽署： Name 姓名：	X 簽署： Name 姓名：

Date 日期：

FOR BANK'S USE 供銀行使用

Please tick (if applicable) and complete witness/callback details:

請勾選（如適用）並填寫見證人見證/ 由下列職員作出的回覆：

☐ Signature(s) witnessed by: 簽署由下列見證人見證	☐ Callback performed by: 由下列職員作出的回覆
X 簽署：	X 簽署：
Name(s) of Staff : _____ 職員姓名	Name(s) of Staff involved : _____ 職員姓名
Date of witness : _____ 見證日期	Bank extension no. used : _____ 銀行分機號碼
Location of witness : _____ 見證地點	Date and Time of call : _____ 通話日期和時間

I declare and confirm that I have

- provided the Risk Disclosure Statements in a language of the client's choice (English or Chinese); and
- invited the client to read the Risk Disclosure Statements, ask questions and take independent advice.

本人聲明並確認，本人已

- 按客戶選擇的語言（英文或中文）提供風險披露聲明；及
- 請客戶閱讀風險披露聲明、提出問題及尋求獨立意見。

X 簽署：
Name of Staff (in block letters) 職員姓名（以正楷填寫）： _____

Hong Kong Monetary Authority Registration Number :

香港金融管理局註冊編號：

Date 日期： _____

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

（注意：中文譯本僅供參考，如有差異，須以英文原文為準。）

SPECIMEN SIGNATURE AND SIGNING INSTRUCTION 簽名式樣和簽署指示

You are hereby authorised to accept written instructions from the following Authorised Signatories given in the manner specified below concerning our Accounts (in accordance with the Terms) and all other matters as provided for in this document between you and us. This authority is to remain in full force and binding upon us until receipt by you of written instructions from us to the contrary. 茲授權 貴行接受下列授權簽署人以下述指定的方式就本人（等）的帳戶（根據條款的規定）以及本文件載列貴行與本人（等）之間的一切其他事宜發出的指示（而該指示以書面形式和已簽署和由專人或郵寄交付，或通過電傳或傳真或花旗銀行接受的任何其他電子方式傳送，或親自或通過電話溝通）。此授權一直具有完全效力並對本人（等）具約束力，直至 貴行收到本人（等）發出的相反書面指示。

Private Bank



SIGNATURE CARD 簽署卡

Title of Account: _____

帳戶名稱

Account No : _____ Signing Instruction: ☐ Singly 單獨

帳號 簽名指示 ☐ Jointly 共同，任何 _____ 位

☐ Others (please specify)
其他（請註明）

Specimen Signatures 簽名式樣

X 簽署 : _____ Name 姓名 : _____ ID/PP Number 身份證 / 護照號碼 : _____	X 簽署 : _____ Name 姓名 : _____ ID/PP Number 身份證 / 護照號碼 : _____
X 簽署 : _____ Name 姓名 : _____ ID/PP Number 身份證 / 護照號碼 : _____	X 簽署 : _____ Name 姓名 : _____ ID/PP Number 身份證 / 護照號碼 : _____
X 簽署 : _____ Name 姓名 : _____ ID/PP Number 身份證 / 護照號碼 : _____	X 簽署 : _____ Name 姓名 : _____ ID/PP Number 身份證 / 護照號碼 : _____

For Internal Use Only 僅供內部使用

Date : _____ Branch 分行 :
日期 CPB, Singapore
CPB，新加坡

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

(注意：中文譯本僅供參考，如有差異，須以英文原文為準。)