



經核實決議副本申請電話理財及自動櫃員機服務
Certified Copy of Resolutions Application for Phone Banking and ATM Services

致：恒生銀行有限公司
To: Hang Seng Bank Limited

基本戶口號碼 Primary Account No.
公司 / 商號 / 組織名稱 (「客戶」) Name of Company / Firm / Organisation (the "Customer")
註冊辦公室 / 營業地址 Registered Office / Business Address

鑑於 WHEREAS :

1. 客戶擬根據恒生銀行有限公司 (「貴行」) 不時訂明之有關章程 (「章程」) 獲得由貴行提供之電話理財及/或自動櫃員機服務 (「服務」) ;
the Customer desires to obtain phone banking and/or ATM services (the "Services") from Hang Seng Bank Limited (the "Bank") subject to such terms and conditions as the Bank may prescribe from time to time (the "Terms and Conditions");
2. 客戶擬授權其職員、僱員及/或代理人使用服務；及
the Customer intends to authorise its officers, employees and/or agents to use the Services; and
3. 除非另有訂明，在章程內詞語及詞句之定義與本決議使用者相同。
unless otherwise specified, words and expressions having defined meanings in the Terms and Conditions shall have the same meanings when used in these Resolutions.

謹此議決通過 NOW THEREFORE BE IT RESOLVED THAT :

1. 客戶向貴行申請服務，在得到貴行之同意下，可指定隨附於本決議之申請表格 (「申請表格」) 內列明之客戶名下戶口之戶口號碼，作為使用服務之基本戶口 (「基本戶口」) ;
the Customer applies to the Bank for the Services and nominates, subject to Bank's agreement, the account in the name of the Customer the account number of which is specified in the application form attached to these Resolutions (the "Application Form") to be the primary account for the purposes of the Services (the "Primary Account");
2. 客戶提名其資料已列於申請表格之人士，分別作為電話理財指定使用人士及恒生卡指定持有人，及指定其資料已列於申請表格之戶口，為該等個別電話理財指定使用人士及恒生卡指定持有人之指定支賬戶口、指定入賬戶口及附加戶口，並受申請表格內列明之適用交易限額約束；
the Customer nominates the individuals whose particulars are set out in the Application Form to be Authorised Phone Banking Users and Authorised Hang Seng Cardholders respectively, designates the accounts the particulars of which are set out in the Application Form to be the Designated Transferor Account(s), the Designated Transferee Account(s) and the Additional Account(s) for each of such Authorised Phone Banking Users and Authorised Hang Seng Cardholders subject to any applicable transaction limits, in each case as indicated in the Application Form;
3. 客戶現時指定之基本戶口會自動成為指定支賬戶口、指定入賬戶口及附加戶口而毋須另行指定；
the Primary Account nominated by the Customer for the time being shall automatically be a Designated Transferor Account, a Designated Transferee Account and an Additional Account without specific designation;
4. (a) 客戶授權每位不時由其提名之電話理財指定使用人士 (包括上述第 2 段所指及其後提名之人士)，使用電話理財服務及單獨使用此等服務 (但並非用任何其他方法) 操作指定支賬戶口及任何其他不時由客戶指定之戶口，並受適用之交易限額限制。在個別情況下不論就操作此等戶口 (包括任何交易限額) 有任何適用之相反條文或協議，任何此等相反條文或協議應被視作修訂至可令本第 4(a) 段生效；
the Customer authorises each of the Authorised Phone Banking Users nominated by the Customer from time to time (including those referred to in paragraph 2 above and others nominated subsequently) to use the phone banking services and to operate singly by using such service (but not by any other means) the Designated Transferor Accounts and any other accounts which may be designated for him from time to time subject to any applicable transaction limits, in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to give effect to this paragraph 4(a);
- (b) 客戶授權每位由其提名之恒生卡指定持有人 (包括上述第 2 段所指及其後提名之人士) 使用自動櫃員機服務及單獨使用此等服務 (但並非用任何其他方法) 操作附加戶口及任何其他不時由客戶指定之戶口。在個別情況下不論就操作此等戶口 (包括任何交易限額) 有任何適用之相反條文或協議，任何此等相反條文或協議應被視作修訂至可令本第 4(b) 段生效；
the Customer authorises each of the Authorised Hang Seng Cardholders nominated by the Customer from time to time (including those referred to in paragraph 2 above and others nominated subsequently) to use the ATM services and to operate singly by using such service (but not by any other means) the Additional Accounts and any other accounts which may be designated for him from time to time, in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to give effect to this paragraph 4(b);

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5. 由電話理財指定使用人士及恒生卡指定持有人使用服務，乃符合客戶之商業利益。客戶明確承認及確認：
the use of the Services by the Authorised Phone Banking Users and Authorised Hang Seng Cardholders is in the commercial interest of the Customer and the Customer expressly acknowledges and confirms that:-
- (a) 客戶授權其提名之任何人士為電話理財指定使用人士及/或恒生卡指定持有人，可透過使用服務操作上述第 4 段所述之戶口，即使此等人士在其他情形並無權操作此等戶口；
by nominating any person to be an Authorised Phone Banking User and/or an Authorised Hang Seng Cardholders, the Customer authorises him to operate the accounts referred to in paragraph 4 above by using the Services even though such person does not otherwise have authority to operate such accounts;
- (b) 透過使用電話理財服務，任何電話理財指定使用人士可從彼等獲指定之指定支賬戶口借貸、提款及/或由其獲指定之指定支賬戶口轉賬至其獲指定之指定入賬戶口；及任何恒生卡指定持有人可透過使用自動櫃員機服務，從彼等獲指定之附加戶口間進行借貸、提款及/或轉賬，並可轉賬至非指定戶口及/或人士，在上述情況以供其個人之使用、利益或用途；
by using the phone banking services, any Authorised Phone Banking User may make debits, withdrawals and/or transfers from the Designated Transferor Accounts designated for him to the Designated Transferee Accounts designated for him, and by using the ATM services, any Authorised Hang Seng Cardholder may make debits and withdrawals from, and/or transfers amongst, the Additional Accounts designated for him and may also make transfers to non-designated accounts and/or persons, in each case for his personal use, benefit or purposes;
- (c) 客戶須負責採取適當措施，以不時監察及控制服務之使用、指定電話理財指定使用人士及恒生卡指定持有人之委任及更換、指定支賬戶口、指定入賬戶口及附加戶口，並採取適當安全措施以防止支經許可人士使用服務或作未經許可用途，包括但不限於訂明每位電話理財指定使用人士及恒生卡指定持卡人可在其獲指定之指定支賬戶口及附加戶口內之進行之借款、提款或轉賬金額之每日最高限額或在金額上之其他限制；及
it is the Customer's responsibility to take appropriate measures to monitor and control the use of the Services from time to time, the appointment and change of the Authorised Phone Banking Users, the Authorised Hang Seng Cardholders, the Designated Transferor Accounts, the Designated Transferee Accounts and the Additional Accounts, and to adopt proper safeguards against the Services being used by unauthorised persons or for unauthorised purposes including, without limitation, prescribing daily maximum limits or other restrictions on the amounts which any Authorised Phone Banking User or Authorised Hang Seng Cardholder may debit, withdraw or transfer from the Designated Transferor Accounts and the Additional Accounts designated for him; and
- (d) 貴行並不承擔核實任何由電話理財指定使用人士及恒生卡指定持有人所發出任何指示是否恰當或其真確性之責任；
the Bank assumes no duty or liability for verifying the propriety or integrity of any instructions given by any Authorised Phone Banking User of Authorised Hang Seng Cardholder;
6. 客戶接納及承諾接納對使用服務產生之所有借款、提款、轉賬及其他交易及買賣負上全部責任（不論是否獲客戶授權）；
the Customer accepts and undertakes to accept full responsibility for all the debits, withdrawals, transfers and other transactions and dealings effected by the use of the Services (whether authorised by the Customer or not);
7. 呈案所示之每份申請表格及章則將會及經已獲得通過接納；
each of the Application Form and the Terms and Conditions, in the form tabled at the Meeting, shall be and is approved and accepted;
8. 客戶授權由其不時委任可操作基本戶口之授權簽署人士（「基本戶口簽署人士」），代表客戶向貴行發出書面指示以覆查及/或取得與使用服務有關之資料，包括但不限於指定支賬戶口、指定入賬戶口及附加戶口之活動。就此等目的而言（不包括其他目的），目前對基本戶口適用之交易限額及其他就現時操作其他有關戶口適用之相反條文或安排（包括任何交易限額）將可毋須理會，而目前對此等每一戶口之簽署安排，應被視作修訂至可令本段生效。為免產生疑問，基本戶口簽署人士並無權根據上述第 1 及 2 段發出指示；及
the Customer authorises the authorised signatories appointed by the Customer from time to time to operate the Primary Account (the "Primary Account Signatories") to give written instructions on behalf of the Customer to the Bank for the purpose of checking and/or obtaining information in connection with the use of the Services including, without limitation, the activities of the Designated Transferor Accounts, the Designated Transferee Accounts and the Additional Accounts. For such purpose (and no other purposes), any transaction limit currently applicable to the Primary Account and any contrary provision or arrangement currently applicable in relation to the operation of any other relevant account (including any transaction limit) shall be disregarded and the current signing arrangement for each of such accounts shall be deemed to be amended to the extent necessary to give effect to this paragraph. For the avoidance of doubt, the Primary Account Signatories do not have authority to give instructions contemplated in paragraphs 1 and 2 above; and
9. 此等決議須向貴行呈報及維持有效，直至修訂決議經客戶之董事會或管理組織通過（視屬何情況而定），及貴行收到經會議主席核實之副本。
these Resolutions shall be communicated to the Bank and remain in force until an amending resolution shall be passed by the board of directors or the governing body (as the case may be) of the Customer and a copy certified by the chairman of the meeting shall have been received by the Bank.

基本戶口號碼
Primary A/C No.

本人（等）確認前述決議乃屬真確，並已記載在客戶於 _____ 年 _____ 月 _____ 日依據組織大綱或公司組織文件（視屬何情況而定）
在 _____ 舉行之董事會或客戶管理組織會議（視屬何情況而定）獲正式通過之會議紀錄內。
I/WE CERTIFY the foregoing to be true copies of the Resolutions as entered into the minute book of the Customer duly passed at a meeting of
the board of directors or the governing body (as the case may be) of the Customer in accordance with the articles of association or the
constitutional documents (as the case may be) of the Customer held at _____
_____ on the _____ day of _____ .

於 _____ 年 _____ 月 _____ 日簽署。

Dated this _____ day of _____ .

東主 / 合夥人 / 董事 / 管理團體成員簽署
Signature(s) of Sole Proprietor / Partner(s) / Director(s) / Member(s) of Governing Body







請用留存本行之戶口印鑑簽署 Please use signature(s) filed with the Bank

註：

如客戶為全東商號者，此等決議必須由東主簽署。
如客戶為合夥經營者，此等決議必須由所有合夥人簽署。
如客戶為法團或非法團性質之組織或組織，此等決議必須
由根據組織大綱或公司組織文件組成會議法定出席人數之
每名董事或（視屬何情況而定）管理團體成員簽署。

Note :

Where the Customer is a sole-proprietorship, these Resolutions must be signed by the sole proprietor.
Where the Customer is a partnership, these Resolutions must be signed by all the partners.
Where the Customer is a corporation or an unincorporated body or organisation, these Resolutions
must be signed by each of the Directors or (as the case may be) members of the governing body who
constituted quorum for the Meeting in accordance with the articles of association or the constitutional
documents of the Customer.

<p>X</p> <p>姓名 Name : _____</p>		<p>X</p> <p>姓名 Name : _____</p>	
<p>X</p> <p>姓名 Name : _____</p>		<p>X</p> <p>姓名 Name : _____</p>	
<p>X</p> <p>姓名 Name : _____</p>		<p>X</p> <p>姓名 Name : _____</p>	

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電話理財及自動櫃員機服務（非個人客戶）申請表格
Phone Banking and ATM Services (Non-Personal Customers) Application Form

致：恒生銀行有限公司（「貴行」）

To: Hang Seng Bank Limited (the "Bank")

請以正楷填寫，在適當方格內加上“√”，並在未使用之欄位劃上橫線。

Please complete in BLOCK LETTERS, "√" where appropriate and cross out any unused box(es).

日期(日/月/年)
Date(DD/MM/YY)

甲部 Part A – 客戶資料 Customer Information

請登記下列以申請機構名義開立之戶口作為基本戶口，以處理電話理財及自動櫃員機服務：
Please register the following account in the Applicant's name as the primary account for operation of the Phone Banking and/or ATM Services:

申請機構名稱 Name of Applicant	基本戶口號碼 Primary A/C No.
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乙部 Part B – 服務 Services

電話理財服務 Phone Banking Services

請向下列電話理財指定使用人士提供用戶號碼及電話理財密碼，使之可以按照貴行不時監管電話理財服務之章則運作下列之戶口：
Please provide each of the following Authorised Phone Banking Users with a User Number and a Phone Personal Identification Number for the purposes of performing phone banking transactions in relation to the accounts specified below in accordance with and subject to the Bank's Terms and Conditions from time to time governing the use of the Phone Banking Services:

使用人士1 User 1	姓名 Name	香港身份證號碼 HKID No.	
戶口號碼 Account No.	戶口名稱 Account Name	支賬 Transferor 每日最高支賬限額 Max. Daily Debit Limit	入賬 Transferee 每日最高入賬限額 Max. Daily Credit Limit
1.			
2.			
3.			
4.			
5.			
使用人士2 User 2	姓名 Name	香港身份證號碼 HKID No.	
戶口號碼 Account No.	戶口名稱 Account Name	支賬 Transferor 每日最高支賬限額 Max. Daily Debit Limit	入賬 Transferee 每日最高入賬限額 Max. Daily Credit Limit
1.			
2.			
3.			
4.			
5.			
使用人士3 User 3	姓名 Name	香港身份證號碼 HKID No.	
戶口號碼 Account No.	戶口名稱 Account Name	支賬 Transferor 每日最高支賬限額 Max. Daily Debit Limit	入賬 Transferee 每日最高入賬限額 Max. Daily Credit Limit
1.			
2.			
3.			
4.			
5.			

領取電話理財密碼之行所
Branch for Phone PIN Collection

電話理財通知書
Phone Banking Advice 需要 Yes 不需要 No

註 Note: 1. 支賬戶口為指定之轉賬付款戶口；入賬戶口為指定之轉賬受款戶口。
Transferor accounts are accounts designated for making debits and transferee accounts are accounts designated for making credits.
2. 基本戶口及支賬戶口必須與申請機構同一戶口名稱及商業證明。
The primary account and each transferor account should carry the Applicant's name and business identification.
3. 請填寫「非私人客戶-補充表格(有關人士之個人資料)」(OSCO9) 以提供電話理財指定使用人士之進一步個人資料。
Please provide further individual details of the Authorised Phone Banking User(s) by completing "Supplementary Form for Non-Personal Customers (Details of Relevant Persons)" (OSCO9).
4. 電話理財通知書之月費為港幣 10 元。
Phone Banking Advice Monthly Fee is HKD10.

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自動櫃員機服務 ATM Services

請向下列恒生卡指定持有人提供恒生卡及卡密碼，使之可以按照貴行不時監管自動櫃員機服務之章則運作下列之戶口：
Please provide each of the following Authorised Hang Seng Cardholders with a Hang Seng Card and a Card Personal Identification Number for the purposes of accessing the accounts specified below in accordance with and subject to the Bank's Terms and Conditions from time to time governing the use of ATM Services:

姓名 Name	1.	2.	3.
香港身份證號碼 HKID No.			
可運作之附加戶口 Additional A/C(s) to be Accessed	戶口一 A/C 1		
	戶口二 A/C 2		
螢幕顯示語言 Screen Instruction	<input type="checkbox"/> 中文 In Chinese	<input type="checkbox"/> 英文 In English	<input type="checkbox"/> 中文 In Chinese <input type="checkbox"/> 英文 In English
取卡行所 Branch for Card Collection			

註 Note: 1. 基本戶口及附加戶口必須與申請機構同一戶口名稱及商業證明。
The primary account and each additional account should carry the Applicant's name and business identification.
2. 附加戶口可用作存款、提款及/或轉賬，款項亦可由附加戶口轉賬往未經指定之戶口及/或人士。
Funds may be deposited in, withdrawn from and/or transferred amongst the additional accounts, and may also be transferred to non-designated accounts and/or persons.
3. 除自動櫃員機外，恒生卡指定持有人可經恒生商業e-Banking或電話理財服務啟動或設定基本戶口及附加戶口之海外自動櫃員機每日提款限額，該恒生卡指定持有人須同時為恒生商業e-Banking之主要使用者或一般使用者或電話理財指定使用者，並被授權以該渠道操作該有關戶口。
In addition to ATM, an Authorised Hang Seng Cardholder may activate and set the overseas ATM cash withdrawal limit of the primary account and each additional account via Hang Seng Business e-Banking or Phone Banking provided that such Authorised Hang Seng Cardholder is also the Primary User or Secondary User of Hang Seng Business e-Banking or, as the case may be, the Authorised Phone Banking User, and is authorized to operate such account(s) through such channel.
4. 請填寫「非私人客戶-補充表格(有關人士之個人資料)」(OSCO9) 以提供恒生卡指定持有人之進一步個人資料。
Please provide further individual details of the Authorised Hang Seng Cardholder(s) by completing "Supplementary Form for Non-Personal Customers (Details of Relevant Persons)" (OSCO9).

丙部 Part C — 聲明 Declaration

申請機構、每名電話理財指定使用人士及每名恒生卡指定持有人確認：
The Applicant, each Authorised Phone Banking User and each Authorised Hang Seng Cardholder confirm that:

- 彼等於本申請表格提供之資料乃屬真實、正確及符合現況，本行獲授權可向任何本行認為恰當之人士，透露及交換該等資料，以求核證。
The information provided by them in this Application Form is true, correct and up-to-date and the Bank is authorised to communicate and exchange such information with whatever sources it may consider appropriate for the purpose of verifying the same.
- 彼等均受不時適用之電話理財及自動櫃員機服務章則約束，有關之章則隨本申請表格附上。
They shall be bound by the applicable terms and conditions from time to time in force governing the use of the Phone Banking and ATM Services, a copy of which accompanies this Application Form.
- 申請機構及每名電話理財指定使用人士或(視屬何情況而定)每名恒生卡指定持有人因電話理財及自動櫃員機服務所引致或有關之責任乃屬共同及個別之責任。
The liability of the Applicant and each Authorised Phone Banking User or (as the case may be) each Authorised Hang Seng Cardholder arising from or in connection with the Phone Banking and ATM Services shall be joint and several.
- 彼等已閱讀及明瞭隨本表格附上有關個人資料(私隱)條例之通告，並將受其約束。
Each of them has read and understood the Notice to Customer and Other Individuals relating to the Personal Data (Privacy) Ordinance, a copy of which is accompanied with this Form and agreed to be bound by it.
- 本行可根據不時給予客戶及其他個別人士之結單、通函、通知、章則及條款內所載有關使用及披露個人資料之政策之指定推廣及其他用途，持有、使用、處理及向該等政策之指定人士披露由申請機構或任何個別人士(包括每名電話理財指定使用人士及每名恒生卡指定持有人)應本行之要求而提供或於申請機構或該等個別人士與本行之交易過程中所收集有關該等個別人士之所有個人資料及資料(「該等資料」)。本行可將該等資料披露予任何債務追收代理、信貸資料服務機構或類似服務之提供者，或由彼等予以持有、使用及處理，以便核實該等資料或將該等資料提供予其他機構，作為(i)信貸或其他方面之查核；及(ii)協助彼等收取債務。
All personal data and information with respect to an individual (including an Authorised Phone Banking User and Authorised Hang Seng Cardholder) which are provided by the Applicant or such individual at the request of the Bank or collected in the course of dealings between the Applicant or such individual and the Bank (the "Data") may be held, used, processed and disclosed by the Bank for such marketing and other purposes and to such persons in accordance with the Bank's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by the Bank to customers and other individuals from time to time. The Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
- 本行可將該等資料轉移至香港特別行政區以外地方，並可將該等資料及其他有關人士之個人資料及其他資料用於進行個人資料(私隱)條例所界定的核對程序，及提供與有關人士有關之銀行證明書或信貸諮詢用途。
The Bank may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures as defined in the Personal Data (Privacy) Ordinance using the Data and such other personal data and information relating to the relevant individual, and provide banker's or credit reference in respect of such individual.

電話理財指定使用人士 Signature(s) of Authorised Phone Banking User(s)

X 姓名 Name: _____ 日期(日/月/年) Date(DD/MM/YY): _____	X 姓名 Name: _____ 日期(日/月/年) Date(DD/MM/YY): _____	X 姓名 Name: _____ 日期(日/月/年) Date(DD/MM/YY): _____
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恒生卡指定持有人簽署 Signature(s) of Authorised Hang Seng Cardholder(s)

X 姓名 Name: _____ 日期(日/月/年) Date(DD/MM/YY): _____	X 姓名 Name: _____ 日期(日/月/年) Date(DD/MM/YY): _____	X 姓名 Name: _____ 日期(日/月/年) Date(DD/MM/YY): _____
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銀行專用 For Bank Use					
Receiving Br. code	Sign / ID verified	Checked by	No. of supp. sheets	Authorised signature	CAS

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非私人客戶 – 補充表格(有關人士之資料)

Supplementary Form for Non-Personal Customers (Details of Relevant Persons)

致：恒生銀行有限公司（「恒生」）

To: Hang Seng Bank Limited (the "Hang Seng")

請以正楷填寫，在適當方格內加上“√”，並在未使用之欄位劃上橫線。

Please complete in BLOCK LETTERS, "√" where appropriate and cross out any unused box(es).

日期(日/月/年)
Date(DD/MM/YY)

戶口號碼 Account No.	註冊號碼 Registration No.
戶口名稱 Account Name	

甲部 Part A – 有關人士 – 個人 Relevant Persons – Individuals

第一部份：個人

Part 1: Individuals

以下提供的個人資料將會用於更新本行之客戶個人紀錄

The personal information provided below will be used to update our customer record

1. 有關人士 Relevant Person	<input type="checkbox"/> 東主 (S) Sole Proprietorship (S)	<input type="checkbox"/> 合夥人 (N) Partner (N)	<input type="checkbox"/> 董事 (T) ¹ Director (T) ¹	<input type="checkbox"/> 授權簽署人 (Y) ² Authorised Signer (Y) ²
	<input type="checkbox"/> 被授權持卡人 Authorised Card User	<input type="checkbox"/> 指定理財渠道使用人 Authorised Channel User	<input type="checkbox"/> 董事總經理 Managing Director	<input type="checkbox"/> 財產授予人 Settlor
	<input type="checkbox"/> 保護人 Protector	<input type="checkbox"/> 受托人 Trustee	<input type="checkbox"/> 其他 Others _____	

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合夥人³、現行主要股東³及實益擁有人⁴
Partner³, Current Principal Shareholder(s)³, and Beneficial Owner⁴

合夥人 Partner _____ % 主要股東 Principal Shareholder _____ % 實益擁有人 Beneficial Owner _____ %

先生 Mr 小姐 Miss 太太 Mrs 女士 Ms 英文全名 Full Name in English

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中文全名 Full Name in Chinese 出生日期(日/月/年) Date of Birth(DD/MM/YYYY)

身份證明文件種類 ID Document Type 香港身份證 HKID 護照 Passport 旅遊證件 Travel Document 其他 Others _____

身份證明文件號碼 ID Document No. _____

國籍⁵ Nationality⁵ 職業 Occupation

聯絡電話 Telephone No. 電郵地址(非必須資料) E-mail Address(Optional Information)

手提 Mobile 公司 Office

居住地址⁶ Residential Address⁶ _____

通訊地址 Correspondence Address 同上居住地址 Same as Residential Address 其他地址，請註明 Other Address, please specify

永久住址⁷ Permanent Address⁷ 同上居住地址 Same as Residential Address 其他地址，請註明 Other Address, please specify

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2. 有關人士 Relevant Person	<input type="checkbox"/> 東主 (S) Sole Proprietorship (S)	<input type="checkbox"/> 合夥人 (N) Partner (N)	<input type="checkbox"/> 董事 (T) ¹ Director (T) ¹	<input type="checkbox"/> 授權簽署人(Y) ² Authorised Signer (Y) ²
	<input type="checkbox"/> 被授權持卡人 Authorised Card User	<input type="checkbox"/> 指定理財渠道使用人 Authorised Channel User	<input type="checkbox"/> 董事總經理 Managing Director	<input type="checkbox"/> 財產授予人 Settlor
	<input type="checkbox"/> 保護人 Protector	<input type="checkbox"/> 受托人 Trustee	<input type="checkbox"/> 其他 Others _____	
合夥人 ³ , 現行主要股東 ³ 及實益擁有人 ⁴ Partner ³ , Current Principal Shareholder(s) ³ , and Beneficial Owner ⁴				
<input type="checkbox"/> 先生 Mr		<input type="checkbox"/> 小姐 Miss		<input type="checkbox"/> 太太 Mrs
<input type="checkbox"/> 女士 Ms		英文全名 Full Name in English		
中文全名 Full Name in Chinese			出生日期(日/月/年) Date of Birth(DD/MM/YYYY)	
身份證明文件種類 ID Document Type				
<input type="checkbox"/> 香港身份證 HKID				
<input type="checkbox"/> 護照 Passport				
<input type="checkbox"/> 旅遊證件 Travel Document				
<input type="checkbox"/> 其他 Others _____				
身份證明文件號碼 ID Document No. _____				
國籍 ⁵ Nationality ⁵			職業 Occupation	
聯絡電話 Telephone No.			電郵地址(非必須資料) E-mail Address(Optional Information)	
手提 Mobile			公司 Office	
居住地址 ⁶ Residential Address ⁶ _____				
通訊地址 Correspondence Address				
<input type="checkbox"/> 同上居住地址 Same as Residential Address				
<input type="checkbox"/> 其他地址, 請註明 Other Address, please specify				
永久住址 ⁷ Permanent Address ⁷				
<input type="checkbox"/> 同上居住地址 Same as Residential Address				
<input type="checkbox"/> 其他地址, 請註明 Other Address, please specify				
3. 有關人士 Relevant Person	<input type="checkbox"/> 東主 (S) Sole Proprietorship (S)	<input type="checkbox"/> 合夥人 (N) Partner (N)	<input type="checkbox"/> 董事 (T) ¹ Director (T) ¹	<input type="checkbox"/> 授權簽署人(Y) ² Authorised Signer (Y) ²
	<input type="checkbox"/> 被授權持卡人 Authorised Card User	<input type="checkbox"/> 指定理財渠道使用人 Authorised Channel User	<input type="checkbox"/> 董事總經理 Managing Director	<input type="checkbox"/> 財產授予人 Settlor
	<input type="checkbox"/> 保護人 Protector	<input type="checkbox"/> 受托人 Trustee	<input type="checkbox"/> 其他 Others _____	
合夥人 ³ , 現行主要股東 ³ 及實益擁有人 ⁴ Partner ³ , Current Principal Shareholder(s) ³ , and Beneficial Owner ⁴				
<input type="checkbox"/> 先生 Mr		<input type="checkbox"/> 小姐 Miss		<input type="checkbox"/> 太太 Mrs
<input type="checkbox"/> 女士 Ms		英文全名 Full Name in English		
中文全名 Full Name in Chinese			出生日期(日/月/年) Date of Birth(DD/MM/YYYY)	
身份證明文件種類 ID Document Type				
<input type="checkbox"/> 香港身份證 HKID				
<input type="checkbox"/> 護照 Passport				
<input type="checkbox"/> 旅遊證件 Travel Document				
<input type="checkbox"/> 其他 Others _____				
身份證明文件號碼 ID Document No. _____				
國籍 ⁵ Nationality ⁵			職業 Occupation	
聯絡電話 Telephone No.			電郵地址(非必須資料) E-mail Address(Optional Information)	
手提 Mobile			公司 Office	
居住地址 ⁶ Residential Address ⁶ _____				

通訊地址 Correspondence Address	<input type="checkbox"/> 同上居住地址 Same as Residential Address	<input type="checkbox"/> 其他地址，請註明 Other Address, please specify
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永久住址 ⁷ Permanent Address ⁷	<input type="checkbox"/> 同上居住地址 Same as Residential Address	<input type="checkbox"/> 其他地址，請註明 Other Address, please specify
<hr/>		
4. 有關人士 Relevant Person	<input type="checkbox"/> 東主 (S) Sole Proprietorship (S) <input type="checkbox"/> 合夥人 (N) Partner (N) <input type="checkbox"/> 董事 (T) ¹ Director (T) ¹ <input type="checkbox"/> 授權簽署人(Y) ² Authorised Signer (Y) ²	
	<input type="checkbox"/> 被授權持卡人 Authorised Card User <input type="checkbox"/> 指定理財渠道使用人 Authorised Channel User <input type="checkbox"/> 董事總經理 Managing Director <input type="checkbox"/> 財產授予人 Settlor	
	<input type="checkbox"/> 保護人 Protector <input type="checkbox"/> 受托人 Trustee <input type="checkbox"/> 其他 Others _____	
合夥人 ³ , 現行主要股東 ³ 及實益擁有人 ⁴ Partner ³ , Current Principal Shareholder(s) ³ , and Beneficial Owner ⁴ <input type="checkbox"/> 合夥人 Partner _____ % <input type="checkbox"/> 主要股東 Principal Shareholder _____ % <input type="checkbox"/> 實益擁有人 Beneficial Owner _____ %		
<input type="checkbox"/> 先生 Mr <input type="checkbox"/> 小姐 Miss <input type="checkbox"/> 太太 Mrs <input type="checkbox"/> 女士 Ms 英文全名 Full Name in English		
中文全名 Full Name in Chinese		出生日期(日/月/年) Date of Birth(DD/MM/YYYY)
身份證明文件種類 ID Document Type <input type="checkbox"/> 香港身份證 HKID <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 旅遊證件 Travel Document <input type="checkbox"/> 其他 Others _____		
身份證明文件號碼 ID Document No. _____		
國籍 ⁵ Nationality ⁵		職業 Occupation
聯絡電話 Telephone No. 手提 Mobile _____ 公司 Office _____		電郵地址(非必須資料) E-mail Address(Optional Information)
居住地址 ⁶ Residential Address ⁶ _____		
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通訊地址 Correspondence Address	<input type="checkbox"/> 同上居住地址 Same as Residential Address	<input type="checkbox"/> 其他地址，請註明 Other Address, please specify
<hr/>		
永久住址 ⁷ Permanent Address ⁷	<input type="checkbox"/> 同上居住地址 Same as Residential Address	<input type="checkbox"/> 其他地址，請註明 Other Address, please specify
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	如閣下不接受恒生使用閣下的個人資料作直接促銷，請於此空格填上"√"號。 You should check ("√") this box if you do not wish Hang Seng to use your personal data in direct marketing	如閣下不接受恒生提供閣下的個人資料予恒生銀行集團的任何其他成員公司作其直接促銷之用，請於此空格填上"√"號。 You should check ("√") this box if you do not wish Hang Seng to provide your personal data to any other members of the Hang Seng Bank Group for their use in direct marketing.	有關人士簽署 Signature from Relevant Person
有關人士1 Relevant Person 1	<input type="checkbox"/>	<input type="checkbox"/>	X _____
有關人士2 Relevant Person 2	<input type="checkbox"/>	<input type="checkbox"/>	X _____
有關人士3 Relevant Person 3	<input type="checkbox"/>	<input type="checkbox"/>	X _____
有關人士4 Relevant Person 4	<input type="checkbox"/>	<input type="checkbox"/>	X _____
有關人士5 Relevant Person 5	<input type="checkbox"/>	<input type="checkbox"/>	X _____

第二部份：法人團體董事 / 法人團體主要股東³ / 法人團體受託人 / 法人團體財產授予人 / 法人團體保護人(如適用)
Part 3: Corporate Directors / Corporate Shareholder³ / Corporate Trustee / Corporate Settlor / Corporate Protector (if applicable)

1.	<input type="checkbox"/> 董事 Director	<input type="checkbox"/> 受託人 Trustee	<input type="checkbox"/> 財產授予人 Settlor	<input type="checkbox"/> 保護人 Protector
	<input type="checkbox"/> 主要股東 - 股權/投票權 _____ % (只需填寫公司名稱及註冊號碼) Principal Shareholder - Shares / Voting Rights _____ % (Only need to fill in Company Name and Registered Number)			
英文公司名稱 Company Name in English				
中文公司名稱 Company Name in Chinese				
註冊號碼 Registered No.				
<input type="checkbox"/> 公司註冊證：C Certificate of Incorporation : C _____		<input type="checkbox"/> 商業登記證：B Business Registration Certificate: B _____		
<input type="checkbox"/> 其他登記證明文件：X Other Registration Certificate: X _____				
業務性質 Nature of Business		公司類別 Company Type		
成立日期(日/月/年) Date of Incorporation / Establishment(DD/MM/YYYY)		營商地點 Location of Business		
註冊國家 Country of Registration	總部地點 Location of Headquarters		聯絡電話 Telephone No.	
註冊地址 Registered Address _____				
營業地址 Business Address <input type="checkbox"/> 與註冊地址相同 Same as the Registered Address <input type="checkbox"/> 其他地址 Other Address _____				

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2.	<input type="checkbox"/> 董事 Director	<input type="checkbox"/> 受託人 Trustee	<input type="checkbox"/> 財產授予人 Settlor	<input type="checkbox"/> 保護人 Protector
	<input type="checkbox"/> 主要股東 Principal Shareholder	- 股權/投票權 - Shares / Voting Rights _____ %		(只需填寫公司名稱及註冊號碼) (Only need to fill in Company Name and Registered Number)
英文公司名稱 Company Name in English				
中文公司名稱 Company Name in Chinese				
註冊號碼 Registered No.				
<input type="checkbox"/> 公司註冊證：C Certificate of Incorporation : C _____		<input type="checkbox"/> 商業登記證：B Business Registration Certificate: B _____		
<input type="checkbox"/> 其他登記證明文件：X Other Registration Certificate: X _____				
業務性質 Nature of Business		公司類別 Company Type		
成立日期(日/月/年) Date of Incorporation / Establishment(DD/MM/YYYY)		營商地點 Location of Business		
註冊國家 Country of Registration	總部地點 Location of Headquarters	聯絡電話 Telephone No.		
註冊地址 Registered Address _____				
營業地址 Business Address				
<input type="checkbox"/> 與註冊地址相同 Same as the Registered Address		<input type="checkbox"/> 其他地址 Other Address _____		
<p>註 Notes :</p> <p>1. 如適用，請提供最少一位董事之個人資料。若在表格BBD17 N部份 / 表格OSCO3 H部份(決議及聲明)所提述的會議的法定人數為一位以上，請額外提供有關董事之個人資料。恒生保留權利索取有關人士之額外資料。 Where applicable, please provide individual details of at least one director. If the number of directors constituting a quorum for the Meeting as referred to in Form BBD17A Section N / Form OSO3 Section H(Certification and Declaration) is more than one, individual details of the additional director(s) should also be provided. Hang Seng reserves the right to request additional information regarding the relevant person(s).</p> <p>2. 有關授權簽署人之簽署安排將詳列於表格BBD17 N部份 / 表格OSCO3 H部份(決議及聲明)。 The signing arrangement for authorised signers is more particularly set out in Form BBD17A Section N / Form OSO3 Section H(Certification and Declaration).</p> <p>3. 合夥人 / 主要股東為有權行使申請機構10%或以上之投票權或控制該等投票權的行使之人士。若主要股東為法人團體，請進一步提供其實益擁有人之個人資料。上述主要股東所持的股份並非屬於不記名股票，否則，請另行填寫「不記名股票申報表格」(OSCO10)。 A partner / principal shareholder is a person who is entitled to exercise, or control the exercise, of 10% or more of the voting rights of the Applicant. For principal shareholders that are corporate bodies, please also provide details of the corresponding individual beneficial owner(s). None of the shares are held in the form of bearer shares; if otherwise, please complete "Bearer Shares Declaration Form" (OSCO10).</p> <p>4. 實益擁有人： Beneficial owner:</p> <p>(a) 就法團而言指符合以下任何一項說明的個人： In relation to a corporation (if fulfills any of the following criteria); means an individual who,</p> <ul style="list-style-type: none"> - 直接或間接地擁有或控制(包括透過信託或持票人股份持有)該法團已發行股本的不少於10%;或 owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% of the issued share capital of the corporation; or - 直接或間接地有權行使在該法團的成員大會上的投票權的不少於10%; 或支配該比重的投票權的行使;或 is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights at general meetings of the corporation; or - 行使對該法團的管理最終的控制權;或 exercises ultimate control over the management of the corporation; or - (如該法團是代表另一人行事)指該另一人。 if the corporation is acting on behalf of another person, means the other person. <p>(b) 就合夥而言指符合以下任何一項說明的個人： In relation to a partnership (if fulfills any of the following criteria); means an individual who,</p> <ul style="list-style-type: none"> - 直接或間接地有權攤分或控制該合夥的資本或利潤的不少於10%;或 is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or - 直接或間接地有權行使在該合夥的投票權的不少於10%; 或支配該比重的投票權的行使;或 is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights in the partnership; or - 行使對該合夥的管理最終的控制權;或 exercises ultimate control over the management of corporation; or - (如該合夥是代表另一人行事)指該另一人。 if the partnership is acting on behalf of another person, means the other person. <p>(c) 就信託而言指符合以下任何一項說明的個人： In relation to a trust (if fulfills any of the following criteria); means an individual who,</p> <ul style="list-style-type: none"> - 有權享有信託財產的資本的既得權益的不少於10%的任何人，而不論該人是享有該權益的管有權、剩餘權或復歸權，亦不論該權益是否可予廢除； is entitled to a vested interest in not less than 10% of the capital of the trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or - 該信託的財產授予人;或 the settlor of the trust; or - 該信託的保護人或執行人;或 a protector or enforcer of the trust; or - 對該信託擁有最終的控制權的個人。 an individual who has ultimate control over the trust. 				

(d) 就不屬(a)至(c)段所指的非法團性質之組織而言指符合以下任何一項說明的個人:

In relation to an unincorporated body other than (a) to (c) (if fulfills any of the following criteria): means an individual who,

- 最終擁有或控制該非法團性質之組織的任何人;或 ultimately owns or controls the unincorporated body; or
- (如該非法團性質之組織代表另一人行事)指該另一人。 if the unincorporated body is acting on behalf of another person, mean the other person.

如申請機構為多個層次的公司所組成，請提供其擁有權架構，以反映該架構中的每個層次及相關的最終實益擁有人。

If the Applicant has a number of layers of companies in its ownership structure, please provide an organisation chart showing the chain of ownership to the corresponding ultimate beneficial owner(s).

5. 如屬非香港永久性居民身份證持有人，本行將要求有關人士提供適當證明文件。
For non-Hong Kong permanent identity card holder, proper documentary proof may be required upon request.
6. 如有所需，本行將要求有關人士提供相關證明文件。
Corresponding documentary proof may be required upon request.
7. 如與居住地址不同，請註明；如有所需，本行將要求有關人士提供相關證明文件。
If different from residential address, please specify; corresponding documentary proof may be required upon request.

適用於與戶口申請表一同遞交之補充表格 Applicable to Supplementary Form submitted together with Account Application Form

本人(等)明白此補充表格為本人(等)遞交之戶口申請表的一部份，並證實此補充表格內所提供之資料全屬正確及完備。

I/We understand that this Supplementary Form forms an integral part of the Account Application Form submitted by me/us and confirm that information given in this Supplementary Form is correct and complete.

*此補充表格應由東主 / 合夥人 / 董事 / 管理團體成員簽署，而此等人士 應與簽署相關之戶口申請表之人士相同。

*This Supplementary Form should be signed by the same Sole Proprietor / Partner(s) / Director(s) / Member(s) of Governing Body who signed the corresponding Account Application Form.

東主 / 合夥人 / 董事 / 管理團體成員簽署*

Signature(s) of Sole Proprietor / Partner(s) / Director(s) / Member(s) of Governing Body*

X

姓名

Name(s) : _____

適用於與相關修訂文件一同遞交之補充表格

Applicable to Supplementary Form submitted together with Relevant Amendment Documentation

本人明白此補充表格為本人遞交之相關修訂文件的一部分，並證實此補充表格內所提供有關本人之資料全屬正確及完備。

I understand that this Supplementary Form forms an integral part of the relevant amendment documentation submitted by me and confirm that information regarding my details given in this Supplementary Form is correct and complete.

^此補充表格應由相關之有關人士簽署。

^This Supplementary Form should be signed by the corresponding relevant person(s).

有關人士簽署^

Signature(s) of Relevant Person(s)^

X

姓名

Name : _____

X

姓名

Name : _____

銀行專用 For Bank Use

Receiving Br.	Confirm Customer belongs to : Approval required	Approved by	ASV / GSC Maintenance
CDS K072 & K073 checked by	<input type="checkbox"/> BLRO (see AML001 S19) <input type="checkbox"/> CRRT	Supervisor or above/ Area Manager	
	<input type="checkbox"/> SCC <input type="checkbox"/> Bearer Shares	ASV / GSC : <input type="checkbox"/> Delete s124 (Restricted Sole Prop. or Partnership A/C)	
		INV A/C : _____	

>>NSC>ASV

OSCO9-R12(YX) 7-7 07/13 E <OSCO9>



恒生銀行有限公司（「銀行」）

致各客戶及其他個別人士關於個人資料（私隱）條例（「條例」）的通知

1. 客戶及其他個人（包括但不限於銀行／財務服務及銀行融資／信貸便利的申請人，為銀行融資／信貸便利而提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員）（統稱「資料當事人」），就各項事宜例如申請開立或延續戶口、建立或延續銀行融資／信貸便利或要求銀行提供有關銀行／財務服務，需不時向銀行提供有關資料。
2. 若未能向銀行提供有關資料，會導致銀行無法批准開立或延續戶口、建立或延續銀行融資／信貸便利或提供有關銀行／財務服務。
3. 在資料當事人與銀行正常業務往來中，例如資料當事人開出支票、存款或進行卡交易時，銀行亦會收集到資料當事人的資料。
4. 資料當事人的有關資料可能會作下列用途：
 - (i) 向資料當事人提供銀行／財務之日常運作服務和銀行融資／信貸便利；
 - (ii) 在資料當事人申請信貸時進行的信貸調查，及每年進行一次或以上的定期或特別審查；
 - (iii) 編製及維持銀行的信貸評分模式；
 - (iv) 協助其他財務機構作信貸審查及債務追討；
 - (v) 確保資料當事人的信用維持良好；
 - (vi) 為資料當事人設計銀行／財務服務或有關產品；
 - (vii) 為推廣服務、產品及其他促銷標的（詳情請參閱以下第7段）；
 - (viii) 確定銀行對資料當事人或資料當事人對銀行的債務；
 - (ix) 執行資料當事人向銀行應負義務，包括但不限於向資料當事人及向為資料當事人的義務提供抵押及／或擔保的人士追討欠款；
 - (x) 根據銀行或其任何分行需遵守的任何法律要求，或根據及為符合任何法律、監管、政府、稅務、執法或其他機構，或財務服務供應人的自律監管或行業組織或協會發出的並期望銀行或其任何分行遵守的任何條例、指引或實務守則（以上不論於香港特別行政區（下稱「香港」）境內或境外及不論目前或將來存在的）而作出披露；
 - (xi) 遵守滙豐控股集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何集團方案就於滙豐控股集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程式、措施或安排；
 - (xii) 使銀行的實質或建議受讓人，或銀行對資料當事人權益的參與人或附屬參與人，能對有關擬進行的轉讓、參與或附屬參與的交易作出評核；
 - (xiii) 與接受由銀行發出的信用卡的商號（下稱「各商號」）及各聯營機構交換資料；
 - (xiv) 就任何卡交易，與各商號的收單財務機構核實資料當事人的身分；及
 - (xv) 與上述有關的用途。
5. 銀行會將資料當事人的資料保密，但銀行可能會將有關資料提供予下列各方作以上第4段所述的用途：
 - (i) 任何代理人、承包商或就銀行業務運作向銀行提供行政、電訊、電腦、付帳、債務追討或證券結算或其他服務的第三方服務供應人；
 - (ii) 任何對銀行有保密責任的其他人士，包括就有關資料對銀行有保密承諾的滙豐控股集團的成員公司；
 - (iii) 付款銀行向發票人提供已兌現支票影本（該影本可能載有關於收款人的資料）；
 - (iv) 信貸資料服務機構，如資料當事人欠帳時則可將該等資料提供予債務追收代理；
 - (v) 根據銀行或其分行需遵守的任何法律要求，或根據及為符合任何法律、監管、政府、稅務、執法或其他機構，或財務服務供應人的自律監管或行業組織或協會發出的並期望銀行或其任何分行遵守的任何條例、指引或實務守則（以上不論於香港境內或境外及不論目前或將來存在的），而有義務向其作出披露的任何人士；
 - (vi) 銀行的任何實質或建議受讓人，或就銀行對資料當事人權益的參與人或附屬參與人或承轉人；
 - (vii) 各商號的收單財務機構；及
 - (viii) (a) 任何滙豐控股集團的其他成員公司；
(b) 第三方財務機構、承保人、信用卡公司、證券及投資服務供應人；
(c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應人或各商號；
(d) 銀行及／或任何滙豐控股集團的其他成員公司之合作品牌夥伴（該等合作夥伴名稱會於有關服務及產品的申請表格上列明）；
(e) 慈善或非牟利機構；及
(f) 銀行就以上第4（vii）段所述的用途而任用的第三方服務供應人（包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司）。

有關資料可能轉移至香港以外。

6. 就資料當事人（不論以借款人、按揭人或擔保人身分，以及不論以資料當事人本人單名或與其他人士聯名方式）於2011年4月1日當日或以後申請的按揭有關的資料，銀行可能會把下列資料當事人資料（包括不時更新任何下列資料的資料）以銀行及/或代理人的名義提供予信貸資料服務機構：
- (i) 全名；
 - (ii) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式）；
 - (iii) 香港身分證號碼或旅遊證件號碼或公司註冊證明書號碼；
 - (iv) 出生日期或公司成立日期；
 - (v) 通訊地址或註冊辦事處地址；
 - (vi) 就每宗按揭的按揭帳戶號碼；
 - (vii) 就每宗按揭的信貸種類；
 - (viii) 就每宗按揭的按揭帳戶狀況（如：生效、已結束、已撇帳（因破產令導致除外）、因破產令導致已撇帳）；及
 - (ix) 就每宗按揭的按揭帳戶結束日期（如適用）。

信貸資料服務機構會使用上述由銀行提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身分，及不論以資料當事人本人單名或與其他人士聯名方式）不時於香港信貸提供者間持有按揭的宗數，並存於信貸資料服務機構的個人信貸資料庫內讓信貸提供者共用（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。

7. 在直接促銷中使用資料

銀行擬把資料當事人資料用於直接促銷，而銀行為該用途須獲得資料當事人同意（包括表示不反對）。就此，請注意：

- (i) 銀行可能把銀行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (a) 財務、保險、信用卡、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (c) 銀行及/或任何滙豐控股集團的其他成員公司的合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (d) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由銀行及/或下列各方提供或（就捐款及捐贈而言）徵求：
 - (a) 任何滙豐控股集團的其他成員公司；
 - (b) 第三方財務機構、承保人、信用卡公司、證券及投資服務供應商；
 - (c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商或各商號；
 - (d) 銀行及/或任何滙豐控股集團的其他成員公司之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (e) 慈善或非牟利機構；
- (iv) 除由銀行促銷上述服務、產品及促銷標的以外，銀行亦擬將以上第(7)(i)段所述的資料提供予恒生銀行集團的其他成員公司，以供該等人士在促銷該等服務、產品及促銷標的中使用，而銀行為此用途須獲得資料當事人書面同意（包括表示不反對）；

如資料當事人不希望銀行如上述使用其資料或將其資料提供予恒生銀行集團的其他成員公司作直接促銷用途，資料當事人可通知銀行行使其選擇權拒絕促銷。

8. 根據條例規定及按其認可及發出的個人信貸資料實務守則，任何資料當事人均有權：
- (i) 查核銀行是否持有其個人的資料及有權查閱有關的資料；
 - (ii) 要求銀行對其不準確的個人資料作出更正；
 - (iii) 查悉銀行對資料的政策及實務，並獲知銀行持有其個人資料的類別；
 - (iv) 查詢並獲銀行告知何等資料會經常向信貸資料服務機構或債務追收代理披露，及獲銀行提供進一步資料，藉以向有關信貸資料服務機構或債務追收代理提出查閱及改正資料要求；及
 - (v) 就銀行向信貸資料服務機構提供的任何帳戶資料（為免生疑問，包括任何帳戶還款資料），於全數清還欠帳後結束帳戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間（即緊接銀行上次向信貸資料服務機構提供帳戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。
9. 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇帳（因破產令導致撇帳除外），否則帳戶還款資料（定義見以上第(8)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

10. 如資料當事人因被頒布破產令而導致任何帳戶金額被撇帳，不論帳戶還款資料有否顯示任何拖欠為期超過60日的還款，該帳戶還款資料（定義見以上第（8）（v）段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。
11. 根據條例規定，銀行有權就處理任何資料查閱的要求收取合理費用。
12. 任何關於資料查閱或資料更正，或關於資料政策及實務或資料種類等要求，應向下列人士提出：
恒生銀行有限公司
資料保護主任
香港德輔道中83號
傳真：（852）2868 4042
13. 銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關資料當事人的信貸報告。假如資料當事人有意索取有關報告，可要求銀行提供有關信貸資料服務機構的聯絡詳情。
14. 本通知不會限制資料當事人在條例下所享有的權利。

日期：2013年4月

* 中文譯本僅供參考，文義如與英文本有歧異，概以英文本為準。



Hang Seng Bank Limited (the “Bank”) Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

1. From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking/financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate customers or applicants) (collectively “data subjects”) to supply the Bank with data in connection with various matters such as the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of related banking/financial services.
2. Failure to supply such data may result in the Bank being unable to approve the opening of or continue accounts or establish or continue banking/credit facilities or provide related banking/financial services.
3. It is also the case that data are collected from data subjects in the ordinary course of the continuation of the banking/financial relationship, for example, when data subjects write cheques, deposit money or carry out card transactions.
4. The purposes for which data relating to a data subject may be used are as follows:
 - (i) the daily operation of the banking/financial services and banking/credit facilities provided to data subjects;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank’s credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of data subjects;
 - (vi) designing banking/financial services or related products for data subjects’ use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph 7 below);
 - (viii) determining the amount of indebtedness owed to or by data subjects;
 - (ix) the enforcement of data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security or guarantee for data subjects’ obligations;
 - (x) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any regulations, guidelines or code of practice issued by any legal, regulatory governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or association of financial services providers within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future, with which the Bank or any of its branches are expected to comply;
 - (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank’s rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xiii) exchanging information with merchants accepting credit cards issued by the Bank (each a “merchant”) and co-branding partners;
 - (xiv) verifying data subjects’ identities with any card acquirer of a merchant in connection with any card transactions; and
 - (xv) purposes relating thereto.
5. Data held by the Bank relating to a data subject will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph 4 above:
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a member of the HSBC Group which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, debt collection agencies;
 - (v) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any regulations, guidelines or code of practice issued by any legal, regulatory governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or association of financial services providers within or outside Hong Kong existing currently and in the future, with which the Bank or any of its branches are expected to comply;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank’s rights in respect of the data subject;

- (vii) any card acquirer of a merchant; and
- (viii)
 - (a) any other member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any other member of the HSBC 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);
 - (e) charitable or non-profit making organisations; and
 - (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph 4 (vii) above.

Such information may be transferred to a place outside Hong Kong.

6. With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
- (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number or certificate of incorporation number;
 - (iv) date of birth or date of incorporation;
 - (v) correspondence address or registered office address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

7. USE OF DATA IN DIRECT MARKETING

The Bank intends to use a data subject's data in direct marketing and the Bank requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by co-branding partners of the Bank and/or any other member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) any other member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any other member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph 7 (i) above to other members of the Hang Seng Bank Group for use by them in marketing those services,

products and subjects, and the Bank requires the data subject's written consent (which includes an indication of no objection) for that purpose.

If a data subject does not wish the Bank to use or provide his data to other members of the Hang Seng Bank Group for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Bank.

8. 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 data subject has the right:
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) 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;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
9. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 8 (v) above) 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.
10. In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph 8 (v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.
11. 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.
12. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central
Hong Kong
Fax: (852) 2868 4042
13. The Bank may have obtained a credit report on the data subject from a credit reference agency in considering any application for credit. In the event the data subject wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
14. Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

Date: April 2013