

商業戶口開戶文件 Business Account Opening Documents**本地註冊之獨資 / 合夥人經營商號 Local Registered Sole Proprietorship / Partnership Company****1. 公司登記文件，包括但不限於： Company Registration Documents include but not limited to:**

- ☐ 有效的商業登記證 Valid Business Registration Certificate
- ☐ 商業地址證明 (如與商業登記證不同) Business Address Proof (if different from Business Registration Certificate)

2. 獨資經營商號持有人 / 合夥人，授權簽署人，主要管理人[^]及受任人[&]需要提供的文件:**Documents required from Sole Proprietor / Partners, Authorised Signers, Key Controllers[^] and Direct Appointees[&]:****適用於獨資 / 合夥人經營商號 For Sole Proprietorship / Partnership Company:**

身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

- ☐ 獨資經營商號持有人 Sole Proprietor / 所有合夥人 All Partners
- ☐ 所有授權簽署人 All Authorised Signers
- ☐ 所有主要管理人[^] All Key Controllers[^]
- ☐ 所有受任人[&] All Direct Appointees[&]

適用於獨資經營商號 For Sole Proprietorship Company:

住宅地址及永久住址證明 (如與住宅地址不同) Residential Address proof and Permanent Residential Address Proof (if different from Residential Address)

- ☐ 獨資經營商號持有人 Sole Proprietor
- ☐ 所有授權簽署人 All Authorised Signers
- ☐ 兩位主要管理人[^] Two Key Controllers[^]
- ☐ 所有受任人[&] All Direct Appointees[&]

3. 以下服務使用人身份證明文件 / 國籍證明 (如適用): Identification Documents / Nationality Proofs required from Users (if applicable):

- ☐ 電話理財指定使用人士 Phone Banking Users
- ☐ 商業e-Banking 主要使用人 Primary Users of Business e-Banking
- ☐ 恒生卡指定持有人 Hang Seng Cardholders
- ☐ 被授權商務卡持卡人 Authorised Commercial Card Users

4. 公司印章 (如適用) Company Chop (if applicable)**5. 首次開戶存款 - 港幣20,000 Initial deposit of HKD20,000**

財富 / 資金證明 (如適用) Proof of Source of Wealth / Fund (if applicable)

1. 用以證明資金來源的文件 (開戶的資金來源) Documents to show Source of Fund (the origins of the applicant's Initial Deposit)
2. 用以證明財富來源的文件 (營商資金的持續來源) Documents to show Source of Wealth (the origins of the applicant's Ongoing and Accumulated Business Funding)

商業證明 Business Proof

可接受的商業證明包括，但不限於：Acceptable Business Proof includes but not limited to:

1. 用以證明貴公司營運狀況的文件 Documents to show Business Operation Information
 - 已確認訂單 Confirmed order
 - 銷售合同 Sales Contract
 - 貨品發票 Invoice
 - 送貨單 Packing List
 - 信用證 Documentary Credit
 - 辦公室租賃契約 Lease of Office
 - 臨時買賣合同約 (物業控股公司適用) Provisional Sales and Purchase Agreement (for Property Holding Company)
2. 產品或服務資料，例如：Product or Service Information, such as:
 - 貴公司網站 Applicant's Website
 - 貴公司單張 / 小冊子 Applicant's Leaflet / Brochure
3. 買賣雙方的資料 (買家，賣家，顧客) 以及其相關國家，涉及的產品或服務的資料，例如：Information on counterparties (Suppliers, Buyers, Customers), including related countries and their Products or Services, such as:
 - 買賣雙方網站 Counterparties' Website
 - 買賣雙方單張 / 小冊子 Counterparties' Leaflet / Brochure
4. 最新財政狀況資料，例如：Latest Financial Information of the applicant, such as:
 - 最新審計財務報表 Latest Audited Report
 - 最近三個月內由銀行發出結單 Latest Three Months Bank Statements
5. 強積金受託人發出參與通知 Notice of participation issued by MPF Trustee
6. 用以證明董事，授權簽署人，實益擁有人[#]及主要管理人[^]相關行業經驗的文件，例如：Documents to show relevant experiences of Directors, Authorised Signatories, Beneficial Owners[#] and Key Controllers[^], such as:
 - 相關工作證明 Relevant Employment Letter
 - 相關學歷證明文憑 Relevant Certificate
 - 相關專業牌照 / 證件 Relevant License

7. 新成立的公司，以下商業證明文件亦可被接受：For Newly Established Company, the below Documents are also considerably acceptable:

- 實益擁有人[#]的最新財政狀況 / 財富來源證明，例如：繳稅通知書，個人銀行戶口結單 Latest Financial Information / Source of Wealth of the Beneficial Owner[#], such as Tax Demand Note, Bank Statement of Personal Account
- 與潛在買家或供應商的協議或聯絡記錄 Agreement or communication with potential Buyer or Supplier

所有客戶需提供共同匯報標準 (CRS) 之自我證明表格

All customers are required to provide Common Reporting Standard (CRS) Self Certification Form

- 獨資經營商號: 共同匯報標準 (CRS) 個人自我證明表格 (CRS-I)
Sole Proprietorship: CRS Individual Self-Certification Form (CRS-I)
- 合夥人: 共同匯報標準 (CRS) 實體自我證明表格 (CRS-E)
Partnership: CRS Entity Self-Certification Form (CRS-E)

[@] 若公司為被動非財務實體，該公司擁有最終控制權的個人亦需提供共同匯報標準 (CRS) 控權人自我證明表格 (CRS-CP)。 If the company is a Passive NFE, the individual(s) identified as having ultimate control of the company is/are required to provide the CRS Controlling Person Self-Certification Form (CRS-CP).

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或，註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FATF countries) and acceptable to the Bank.

實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 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
- 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
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (if fulfills any of the following criteria); means an individual who,*

- *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*
- *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*
- *exercises ultimate control over the management of the corporation; or*
- *if the corporation is acting on behalf of another person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (if fulfills any of the following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 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;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (if fulfills any of the following criteria); means an individual who,*

- *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*
- *the settlor of the trust; or*
- *a protector or enforcer of the trust; or*
- *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：
- 最終擁有或控制該非法團性質之組織的任何人；或
 - (如該非法團性質之組織代表另一人行事) 指該另一人。
- (d) *In relation to an unincorporated body other than (a) to (c) (if fulfills any of the following criteria): means an individual who,*
- *ultimately owns or controls the unincorporated body; or*
 - *if the unincorporated body is acting on behalf of another person, mean the other person.*

⁺ 中介控股公司 Intermediate Owner

中介控股公司指在股權架構中，處於公司和最終實益擁有人[#]之間的控股公司或法律安排 (如信托基金、基金會等)。

Intermediate Owner is an entity or legal arrangement (e.g. Trust, Foundation etc.) that sits between the entity and the Ultimate Beneficial Owner[#] in the ownership structure.

[^] 主要管理人 Key Controller

主要管理人指被委任參與公司的管理或高級行政架構，對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針，並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括：

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁 / 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席 / 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示的授權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員會 主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

[&] 受任人 Direct Appointee

受任人是據公司簽立的文書獲授權處理銀行事務的人士，並有權委任授權簽署人。受任人也可在附加限制下，將權限授予其他人，公司秘書為一例子。受任人一般是獲董事會或主要管理人[^]委任。受任人可以是一間法人團體。

Direct Appointee is an individual authorised under an executed instrument of the entity to act on its behalf with respect to the banking relationship, and to appoint authorised signatories or delegate authority to others to represent the business in limited circumstances, e.g. the Company secretary. Direct Appointee is typically appointed by the Board of Directors or Key Controllers[^]. It can be a corporate entity.

以上文件清單只供參考。除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶提供進一步開戶資料及文件(包括由本行核准之客戶註冊當地之執業律師出具之意見書等)。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.

商業戶口開戶文件 Business Account Opening Documents
在香港成立的有限公司 Limited Company Established in Hong Kong

1. 公司登記文件，包括但不限於： Company Registration Documents Include but not Limited to:

- ☐ 公司註冊證明書 Certificate of Incorporation
- ☐ 公司更改名稱證書，如適用 Certificate of Change of Name, if applicable
- ☐ 有效的商業登記證 (適用於任何法團、受託人或團體為了圖利而進行任何形式的貿易，商業，工藝，專業，職業或其他活動) Valid Business Registration Certificate (applicable to corporations, trustees and bodies of persons carrying on any form of trade, commerce, craftsmanship, profession, calling or other activity carried on for the purpose of gain)
- ☐ 商業地址證明 (如與商業登記證不同) Business Address Proof (if different from Business Registration Certificate)
- ☐ 如貴公司成立少於一年，需提供法團成立表格 (表格NC1 / NNC1) 或 (表格NC1G / NNC1G) For Company established less than one year, Please Provide Incorporation Form (NC1 / NNC1) or (NC1G / NNC1G)
- ☐ 如貴公司成立一年以上，需提供最近一期的周年申報表 (表格 AR1 / NAR1) For Company established over one year, Please Provide Latest Annual Return (Form AR1 / NAR1)
- ☐ 已蓋印花稅之股份轉讓文件 (若股權資料未反映於NAR1 / NNC1) · 如適用 Sold / Bought Note and Instrument of Transfer with Stamp Duty Chop (if % of Shareholding not included in Form NAR1 / NNC1), if applicable
- ☐ 首任秘書及董事通知書 (表格D1) · 如適用 Notification of First Secretary and Director (Form D1), if applicable
- ☐ 所有其後的秘書及董事更通知書委任離任表格 (D2A / ND2A) · 及股份分配申報表 (表格SC1 / NSC1) · 如適用 Latest Notification of Change of Secretary and Director (Appointment / Cessation) (Form D2A / ND2A), Return of Allotments (Form SC1 / NSC1), if applicable
- ☐ 公司組織章程公司細則及任何在修訂中的決議 Memorandum & Articles of Association / Articles of Association and Amending Resolution

2. 董事，授權簽署人，主要股東，實益擁有人[#]，主要管理人[^]及受任人[&]需要提供的文件:

Documents required from Directors, Authorised Signers, Principal Shareholders, Beneficial Owners[#], Key Controllers[^] and Direct Appointees[&]:

身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

- ☐ 法定人數之董事 Quorum of Directors
- ☐ 所有授權簽署人 All Authorised Signers
- ☐ 所有主要股東 (擁有 10% 或以上之股權) All Principal Shareholders (with 10% or more Shareholdings)
- ☐ 所有實益擁有人[#] All Beneficial Owners[#]
- ☐ 所有主要管理人[^] All Key Controllers[^]
- ☐ 所有受任人[&] All Direct Appointees[&]

3. 以下服務使用人身份證明文件 / 國籍證明 (如適用): Identification Documents / Nationality Proofs required from Users (if applicable):

- ☐ 電話理財指定使用人士 Phone Banking Users
- ☐ 商業e-Banking 主要使用人 Primary Users of Business e-Banking
- ☐ 恒生卡指定持有人 Hang Seng Cardholders
- ☐ 被授權商務卡持卡人 Authorised Commercial Card Users

4. 公司印章 (如適用) Company Chop (if applicable)

5. 首次開戶存款 - 港幣20,000 Initial deposit of HKD20,000

其他相關文件 Other Required Documents

1. 如股東為一間公司: For Company with Corporate Shareholder:

☐ 請提供開戶公司架構圖以顯示所有中介控股公司的名稱·前名(如有)·註冊編號·股權資料·註冊國家·營業地址的國家及實益擁有人[#]·並由董事簽名認證。

Please Provide the Ownership Structure Chart of the account opening Company that is certified by Directors and shows all the following information of the Company: Intermediate Owners[#], Previous Name (if any), Registration Number, % of Shareholding, Country of Incorporation, Country of Business Address of each Intermediate Owners[#] up to the Ultimate Beneficial Owners[#].

2. 如實益擁有人[#]為信託基金·請提供以下文件: For Company with Trust as Ultimate Beneficial Owner[#], Please Provide the Following Documents:

☐ 以信託契約*或 Trust Instrument* or

☐ 以專業身份行事的受託人之書面或 Written Confirmation issued / signed by the Trustee who acts as a Professional Capacity or

☐ 以經律師審閱有關信託契約之書面 Written Confirmation issued / signed by a Lawyer who has reviewed the Trust Deed

確認以下細節: With the following details:

- 信託全名 Full Name of the Trust
- 成立 / 結算日期 Date of Establishment / Settlement
- 識別號碼或同等號碼 (例如註冊號碼·稅務識別號碼) Identification Number or equivalent (e.g. Registration Number, Tax Identification Number)
- 信託人之成立國家 (如信託人為一間公司) Country of Incorporation of the Trustee (if Trustee is a Corporate)
- 信託文書所記載的司法管轄區·而有關信託安排受該司法管轄區的法律監管 Jurisdiction whose laws govern the arrangement, as set out in the Trust Instrument

受託人身份證明文件及資料 Identification Documents and Information of Trustee:

☐ 個人受託人資料及文件: 全名·出生日期·國籍·住宅地址證明·身份證明文件及號碼 Identification Information and Documents of Individual Trustee: Full Name, Date of Birth, Nationality, Residential Address Proof, Identification Document and Number

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公司受託人資料: Identification Information of Corporate Trustee:

☐ 公司名稱 · 註冊日期及國家 · 登記或註冊號碼 · 註冊公司地址 (於註冊國家) 及營業地址 (如與註冊公司地址不同) Full Name, Date and Country of Incorporation, Registration or Incorporation Number, Registered Office Address in the Country of Incorporation and Business Address (if different from the Registered Office Address)

於香港成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Hong Kong:

☐ 最新公司查冊文件 Latest Company Search Report

於海外成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Overseas:

☐ 最新公司查冊文件 / 職權證明書 (發出日期為戶口申請前6個月內) / 相關文件 (發出日期為戶口申請前6個月內)* Latest Company Search Report / Certificate of Incumbency (issued within 6 months from date of account application) / Comparable Documents (issued within 6 months from date of account application)*

☐ 實益擁有人[#] · 財產授予人及任何保護人的身份證明文件及住宅地址證明 Identification Proofs and Residential Address Proofs of Beneficial Owners[#], Settlor and Protector in relation to the Trust

3. 如董事為一間公司 · 請提供該公司以下文件: For Company with Corporate Director, Please Provide the Following Documents:

☐ 公司登記文件或相應文件* Company Registration Documents of the entities or Comparable Documents*

☐ 法定文件 (例如最近六個月發出的公司查冊 / 查閱公司資料 / 董事 · 股東證明書或相應文件或董事證明書) 詳列現任董事的資料*

Official document(s) listing current director information such as Company Search Report / Company Particulars Search / Certificate of Incumbency issued within 6 months or Comparable Documents or Director Declaration (DD)*

☐ 所有董事及所有授權簽署人提供的身份證明文件及國籍證明

Identification Documents and Nationality Proofs required from All directors and All Authorized Signatories of the Corporate Director

☐ 註冊地址和商業地址證明 Registered Address and Business Address proof

4. 如主要管理人[^]為一間公司 · 請提供該公司以下文件: For Company as Key Controller[^], Please Provide the Following Documents:

☐ 公司登記文件 Company Registration Documents

財富 / 資金證明 (如適用) **Proof of Source of Wealth / Fund (if applicable)**

1. 用以證明資金來源的文件 (開戶的資金來源) Documents to show Source of Fund (the origins of the applicant's Initial Deposit)
2. 用以證明財富來源的文件 (營商資金的持續來源) Documents to show Source of Wealth (the origins of the applicant's Ongoing and Accumulated Business Funding)

商業證明 **Business Proof**

可接受的商業證明包括，但不限於：Acceptable Business Proof includes but not limited to:

1. 用以證明貴公司營運狀況的文件 Documents to show Business Operation Information
 - 已確認訂單 Confirmed order
 - 銷售合同 Sales Contract
 - 貨品發票 Invoice
 - 送貨單 Packing List
 - 信用證 Documentary Credit
 - 辦公室租賃契約 Lease of Office
 - 臨時買賣合同約 (物業控股公司適用) Provisional Sales and Purchase Agreement (for Property Holding Company)
2. 產品或服務資料，例如：Product or Service Information, such as:
 - 貴公司網站 Applicant's Website
 - 貴公司單張 / 小冊子 Applicant's Leaflet / Brochure
3. 買賣雙方的資料 (買家，賣家，顧客) 以及其相關國家，涉及的產品或服務的資料，例如：Information on counterparties (Suppliers, Buyers, Customers), including related countries and their Products or Services, such as:
 - 買賣雙方網站 Counterparties' Website
 - 買賣雙方單張 / 小冊子 Counterparties' Leaflet / Brochure
4. 最新財政狀況資料，例如：Latest Financial Information of the applicant, such as:
 - 最新審計財務報表 Latest Audited Report
 - 最近三個月內由銀行發出結單 Latest Three Months Bank Statements
5. 強積金受託人發出參與通知 Notice of participation issued by MPF Trustee
6. 用以證明董事，授權簽署人，實益擁有人[#]及主要管理人[^]相關行業經驗的文件，例如：Documents to show relevant experiences of Directors, Authorised Signatories, Beneficial Owner[#] and Key Controllers[^], such as:
 - 相關工作證明 Relevant Employment Letter
 - 相關學歷證明文憑 Relevant Certificate
 - 相關專業牌照 / 證件 Relevant License

7. 新成立的公司，以下商業證明文件亦可被接受: For Newly Established Company, the below Documents are also considerably acceptable:

- 實益擁有人[#]的最新財政狀況 / 財富來源證明，例如: 繳稅通知書，個人銀行戶口結單 Latest Financial Information / Source of Wealth of the Beneficial Owner[#], such as Tax Demand Note, Bank Statement of Personal Account
- 與潛在買家或供應商的協議或聯絡記錄 Agreement or communication with potential Buyer or Supplier

所有客戶需提供共同匯報標準 (CRS) 之自我證明表格

All customers are required to provide Common Reporting Standard (CRS) Self Certification Form

- 有限公司: 共同匯報標準 (CRS) 實體自我證明表格 (CRS-E)
Limited Company: CRS Entity Self-Certification Form (CRS-E)

[@] 若公司為被動非財務實體，該公司擁有最終控制權的個人亦需提供共同匯報標準 (CRS) 控權人自我證明表格 (CRS-CP)。 If the company is a Passive NFE, the individual(s) identified as having ultimate control of the company is/are required to provide the CRS Controlling Person Self-Certification Form (CRS-CP).

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或，註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FATF countries) and acceptable to the Bank.

實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 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
- 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
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (if fulfills any of the following criteria); means an individual who,*

- *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*
- *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*
- *exercises ultimate control over the management of the corporation; or*
- *if the corporation is acting on behalf of another person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (if fulfills any of the following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 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;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (if fulfills any of the following criteria); means an individual who,*

- *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*
- *the settlor of the trust; or*
- *a protector or enforcer of the trust; or*
- *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：
- 最終擁有或控制該非法團性質之組織的任何人；或
 - (如該非法團性質之組織代表另一人行事) 指該另一人。
- (d) *In relation to an unincorporated body other than (a) to (c) (if fulfills any of the following criteria): means an individual who,*
- *ultimately owns or controls the unincorporated body; or*
 - *if the unincorporated body is acting on behalf of another person, mean the other person.*

⁺ 中介控股公司 **Intermediate Owner**

中介控股公司指在股權架構中，處於公司和最終實益擁有人[#]之間的控股公司或法律安排（如信托基金、基金會等）。

Intermediate Owner is an entity or legal arrangement (e.g. Trust, Foundation etc.) that sits between the entity and the Ultimate Beneficial Owner[#] in the ownership structure.

[^] 主要管理人 **Key Controller**

主要管理人指被委任參與公司的管理或高級行政架構，對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針，並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括：

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁 / 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席 / 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示的授權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員會 主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

[&] 受任人 **Direct Appointee**

受任人是據公司簽立的文書獲授權處理銀行事務的人士，並有權委任授權簽署人。受任人也可在附加限制下，將權限授予其他人，公司秘書為一例子。受任人一般是獲董事會或主要管理人[^]委任。受任人可以是一間法人團體。

Direct Appointee is an individual authorised under an executed instrument of the entity to act on its behalf with respect to the banking relationship, and to appoint authorised signatories or delegate authority to others to represent the business in limited circumstances, e.g. the Company secretary. Direct Appointee is typically appointed by the Board of Directors or Key Controllers[^]. It can be a corporate entity.

以上文件清單只供參考。除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶提供進一步開戶資料及文件(包括由本行核准之客戶註冊當地之執業律師出具之意見書等)。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.