



**個人「綜合戶口」申請表 (內地/澳門進行文件確認、簽名見證及傳遞文件專用)**  
**Personal Integrated Account Application Form (For document verification, signature witness and document transfer in the Mainland/Macau only)**

致：恒生銀行有限公司  
To : Hang Seng Bank Limited

跨境通 GPSE

註：開立投資戶口(包括證券/基金)不適用於透過見證開戶安排辦理  
Note: Not applicable for opening Investment account (including securities/funds) through Witnessing Arrangement.

請用正楷填寫，並在適當之方格內加上“√”號。  
Please complete in BLOCK LETTERS and “√” where appropriate.

日期(日/月/年)  
Date(DD/MM/YY)

**甲部 Part A – 文件傳遞及接收服務請求 Request for Document Delivery and Receipt Service**

本人希望向恒生銀行有限公司(「恒生香港」)申請開立賬戶(「申請」)。本人因未能在香港辦理相關手續，為便利之目的，本人授權恒生銀行(中國)有限公司(「恒生中國」)/恒生澳門分行(「恒生澳門」)，包括恒生中國/恒生澳門職員，作為本人之代理人，並請求及授權恒生香港(包括恒生香港職員)提供相應便利如下(合稱「請求」)：

I wish to apply to Hang Seng Bank Limited (“Hang Seng Bank Hong Kong”) for account services in Hong Kong (the “Application”). As I would not be able to lodge the Application in Hong Kong in person, I authorise Hang Seng Bank (China) Limited (“Hang Seng Bank China”) (including Hang Seng Bank China staff)/Hang Seng Bank Limited Macau Branch (“Hang Seng Bank Macau”)(including Hang Seng Macau staff) to act as my agent and I hereby request and authorise Hang Seng Bank Hong Kong (including Hang Seng Bank Hong Kong staff) to (collectively “the Request”):

- (i) 接收恒生中國/恒生澳門(包括恒生中國/恒生澳門職員)代本人傳送給恒生香港本申請意向書及本人為申請開立賬戶之所需文件及本人之相關個人資料；  
receive from Hang Seng Bank China (including Hang Seng Bank China staff)/Hang Seng Bank Macau (including Hang Seng Macau staff) this document and any document and information related to the Application;
- (ii) 透過任何恒生香港認為適當的途徑將有關本人開立賬戶之相關文件及資料傳送至恒生中國/恒生澳門(包括恒生中國/恒生澳門職員)再轉交本人；  
deliver the relevant account opening document and information to Hang Seng Bank China (including Hang Seng Bank China staff)/Hang Seng Bank Macau Branch (including Hang Seng Macau staff) for further delivery to me by any means Hang Seng Bank Hong Kong deems fit;
- (iii) 為申請開立賬戶及聯絡本人，本人透過恒生中國/恒生澳門提供開立賬戶相關文件內之個人資料。  
I provide my personal data as specified in the relevant account opening document for the purpose of the Application and for contacting me.

**乙部 Part B – 免責聲明 Disclaimer**

本人確認提出上述申請是經本人獨立思考評估後採取的行動及上述請求未受任何其他人士/機構(包括恒生香港、恒生香港職員、恒生中國、恒生中國職員、恒生澳門、恒生澳門職員)的邀請、建議、提示或要求。

I confirm that the Application is requested by myself and the decision is made by myself after independent thinking and evaluation, without any invitation, suggestion or request from any person or institution (including Hang Seng Bank Hong Kong, Hang Seng Bank Hong Kong staff, Hang Seng Bank China and/or Hang Seng Bank China staff, Hang Seng Macau Branch and/or Hang Seng Macau staff).

本人明白及同意恒生香港不會就任何於文件傳遞及/或接收期間出現或因此而產生或與此有關之任何損失、遺失、延誤、錯誤、遺漏或毀壞負上任何責任。

I understand and agree that Hang Seng Bank Hong Kong accepts no responsibility for any loss, damages, delay, error, omission or mutilation which may occur during, arising from or in connection with the delivery and/or receipt of the relevant documents to and from Hang Seng Bank China/Hang Seng Macau Branch or any retention of documents on my behalf.

本人明白本人之申請將由恒生香港批核，而恒生香港有唯一及絕對酌情權決定接納或拒絕本人之申請。本人知悉並接受，若恒生香港拒絕本人之申請，有關文件或資料將被恒生香港銷毀，而不會交回。

I also understand that the Application will be subject to the approval of Hang Seng Bank Hong Kong and Hang Seng Bank Hong Kong shall have sole and absolute discretion in accepting or rejecting the Application. I acknowledge and agree that if the Application is rejected, document or information relating to the Application will be destroyed by Hang Seng Bank Hong Kong and will not be returned.

**丙部 Part C – 個人綜合戶口申請 Application for Personal Integrated Account**

**A. 戶口類別 Account Type**

開立恒生香港戶口原因  
Reason(s) for opening HASE account

戶口用途  
Purpose of Account

儲蓄/定期存款 Savings/Fixed Deposit    家用開支 Family Expense    教育開支 Education Fund    其他 Others

開立恒生香港戶口類別  
HASE Account Type to be opened

優越理財 Prestige Banking (PSE)    優進理財 Preferred Banking (PRF)    綜合戶口 Integrated Account (IA)

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

B. 申請人資料 Applicant Information

<input type="checkbox"/> 先生 Mr <input type="checkbox"/> 小姐 Miss <input type="checkbox"/> 太太 Mrs <input type="checkbox"/> 女士 Ms		英文姓名 Name in English	
中文姓名 Name in Chinese		中文商業電碼 Chinese Commercial Code	
身份證明文件類別 ID Document Type		<input type="checkbox"/> 香港身份證 HKID Card	<input type="checkbox"/> 護照 Passport
身份證明文件號碼 ID Document No.		<input type="checkbox"/> 其他 Others	
出生日期(日/月/年) Date of Birth(DD/MM/YY)			
前用英文姓名 Former Name in English			
聯絡電話 (請註明電話區號) Contact Number (please provide the district no.)		手提電話 Mobile	辦公室電話 Office
		住宅電話 Home	
住宅地址 (請以英文/英文拼寫註明並提供適當證明文件) Residential Address (Please specify in English/pinyin and provide proper documentary proof)			
通訊地址 Correspondence Address			
<input type="checkbox"/> 與個人「綜合戶口」申請表(申請人資料部分)之住宅地址相同 Same as the Residential Address listed on the Personal Account Form (Applicant Information)			
<input type="checkbox"/> 其他 (可以中文或英文/英文拼寫註明) Others (Please specify in Chinese or English/pinyin)			
職業狀況 (F, P, S 需註明行業) Employment Status (For F, P, S please specify Industry)			
<input type="checkbox"/> 全職 (F) Full Time Employed		<input type="checkbox"/> 自僱 (S) Self Employed	<input type="checkbox"/> 退休 (R) Retired
<input type="checkbox"/> 兼職 (P) Part Time		<input type="checkbox"/> 待業 (X) Unemployed	<input type="checkbox"/> 主婦 (H) Housewife
		<input type="checkbox"/> 學生 (T) Student	
僱主名稱 (請以英文/英文拼寫註明) Name of Employer (Please specify in English/pinyin)			
僱主地址 (請以英文/英文拼寫註明) Address of Employer (Please specify in English/pinyin)			
職業 Occupation			
行業 Industry			
職業角色 Employment Role (只選一項) (Choose ONE only)		<input type="checkbox"/> 僱員 Employee	<input type="checkbox"/> 主要管理人 <sup>1</sup> Key Controller <sup>1</sup>
		<input type="checkbox"/> 公司持有人 Business Owner	<input type="checkbox"/> 全東 Sole Trader
註 Notes:			
1. 主要管理人是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。主要管理人可為一間法人團體。 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.			

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

B. 申請人資料(續) Applicant Information (Cont.)

全年收入(港幣) Annual Income (HKD)	(請填寫實際收入, 包括獎金及佣金等) Please fill in exact amount, including bonus & commissions, etc)
	港幣 / 每年 HKD / Per Year
自願繳稅遵從計劃 Voluntary Tax Compliance Programme	<input type="checkbox"/> 正在/打算參與 Participating/Intended to participate <input type="checkbox"/> 不適用 Not Applicable
	國家/地區1 Country/Region 1: _____ 國家/地區2 Country/Region 2: _____
共同匯報標準個人自我證明表格 CRS Individual Self-Certification	<input type="checkbox"/> 需要填寫 Required <input type="checkbox"/> 不適用 Not Applicable

C. 申請人補充資料 Applicant Supplementary Information

教育程度 Education Level	<input type="checkbox"/> 大學或以上 University or above	<input type="checkbox"/> 預科畢業 Post-Secondary	<input type="checkbox"/> 中學畢業 Secondary Completed	<input type="checkbox"/> 完成中三 Complete F.3	<input type="checkbox"/> 其他 Others
婚姻狀況 Marital Status	<input type="checkbox"/> 單身 Single	<input type="checkbox"/> 已婚 Married			
電郵地址 E-mail Address					
首選語言(書寫語) Preferred Written Language	<input type="checkbox"/> 中文 Chinese	<input type="checkbox"/> 英語 English			
首選語言(口語) Preferred Spoken Language	<input type="checkbox"/> 廣東話 Cantonese	<input type="checkbox"/> 英語 English	<input type="checkbox"/> 普通話 Putonghua		
<input type="checkbox"/> 申請恒生優越理財跨域通 (申請豁免恒生香港優越理財戶口之服務月費) Hang Seng Bank (Hong Kong) is Host					
恒生香港優越理財提款卡號碼前9位 First 9 Digits of Hang Seng Hong Kong Prestige Banking ATM Card Number	_____ - _____ - <u>X X X</u>				
恒生中國優越通財卡號碼後12位 Last 12 Digits of Hang Seng China Prestige Banking Debit Card Number*	<u>X X X X</u> - _____ - _____ - _____				
恒生中國帳戶號碼前9位 First 9 Digits of Hang Seng China Account Number	_____ - _____ - <u>X X X</u>				

\*如申請人未能提供恒生中國優越通財卡號碼, 可在旁註明恒生中國帳戶類別(如美元/港元儲蓄賬戶, 人民幣電匯專戶/結算帳戶)以及其帳戶號碼前9位。  
\*If applicant is unable to provide Hang Seng China Prestige Banking Debit Card number, please state Hang Seng China Account Type (eg. USD/HKD Savings Account, Renminbi T/T Account/Settlement Account) and First 9 Digits of account number

注意: 客戶聲明  
Note: Customer Declaration

致: 恒生香港及恒生中國(個別及共同稱為「銀行」)  
To: Hang Seng Hong Kong and Hang Seng China (each and collectively referred to as the "Bank")

- 我明白及同意經上述申請「恒生優越理財跨域通」, 並持有恒生中國優越理財賬戶及符合有關最低全面理財總值, 恒生香港優越理財戶口的服務月費將會豁免。如果我在恒生香港及恒生中國重覆申請「恒生優越理財跨域通」, 銀行將根據我最後的申請辦理, 如符合有關要求, 將豁免最後申請地方的賬戶服務月費。較早前的申請將自動取消而不作另行通知。  
I understand and agree that if the Hang Seng Greater China Prestige is applied through this application, and Prestige Banking of Hang Seng China is maintained with a designated minimum total relationship balance, monthly fee of Hang Seng Hong Kong Prestige Banking will be waived. If I apply the Hang Seng Greater China Prestige in both Hang Seng Hong Kong and Hang Seng China, the Bank will process the latest application received and the monthly fee for the Prestige Banking of the location of the latest application will be waived if the relevant requirement is fulfilled. Previous application of the Hang Seng Greater China Prestige will be terminated automatically without prior notice.
- 我明白並同意若成功申請「恒生優越理財跨域通」, 在申請成功的次月起才可享有恒生香港優越理財服務月費豁免。  
I understand and agree that the monthly fee waiver of Hang Seng Hong Kong Prestige Banking will be effective from the month immediately after the month the Hang Seng Greater China Prestige is applied successfully.
- 我承諾及同意如我在銀行任何一方的優越理財戶口級別有所變更或優越理財賬戶已關閉, 我「恒生優越理財跨域通」的資格將會自動取消而無需另行通知。  
I acknowledge and agree that if the Account Status of my Prestige Banking with either Hang Seng Hong Kong or Hang Seng China has been changed or my Prestige Banking with either Hang Seng Hong Kong or Hang Seng China has been closed, then the eligibility on the Hang Seng Greater China Prestige will be terminated automatically without prior notice.

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

C. 申請人補充資料(續) Applicant Supplementary Information (Cont.)

注意: 客戶聲明(續)

Note: Customer Declaration (Cont.)

- d. 我明白並同意銀行將每年進行「恒生優越理財跨域通」資格檢查。如果在資格檢查時,我的恒生中國優越理財賬戶戶口級別有所變更或賬戶已關閉,我承諾並同意恒生香港將有權根據不時公布的恒生香港優越理財戶口全面理財總值要求在下一個戶口結算日收取恒生香港優越理財戶口服務月費。  
I understand and agree that the Bank shall, on an annual basis, conduct periodic eligibility review on the Hang Seng Greater China Prestige. If the Account Status of my Prestige Banking with Hang Seng China has been changed or my Prestige Banking of Hang Seng China has been terminated at the time of review, I acknowledge and agree that Hang Seng Hong Kong will reserve the right to charge monthly fee for the Prestige Banking service in the next statement date based on the Total Relationship Balance requirement announced by Hang Seng Hong Kong from time to time.
- e. 我明白並同意若「恒生優越理財跨域通」無論由於任何原因被取消,我必須重新申請,才可重新設定「恒生優越理財跨域通」。  
I agree that I have to reapply for the Hang Seng Greater China Prestige, regardless of the reason for such status being terminated, if I wish to have the status again.
- f. 我確認此申請/取消表格內所提供的資料全部正確並授權銀行向任何其認為適當的途徑以確認相關資料的真實性及銀行也可不時交換用作處理客戶查詢及提供客戶服務用途;我也同時承諾,如任何相關資料有所更改,我需實時以書面通知銀行。  
I confirm that all the information provided in this application / termination form is true and correct; and authorise the Bank to communicate and to exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same; and handling customer enquiries and provision of customer services. I also undertake to notify the Bank in writing immediately if there is any change in such information.
- g. 我授權並同意恒生香港將表格內所提供的資料交給恒生中國,及不時與恒生中國確認我的恒生中國優越理財賬戶的情況,作處理此申請/取消/定期資格檢查用途。  
I authorise and agree that Hang Seng Hong Kong may pass the information provided in this application form to Hang Seng China and obtain information from Hang Seng China from time to time on the status of my Prestige Banking with Hang Seng China for the purpose of processing this application / termination / periodic eligibility review.
- h. 我承諾當銀行辦理我上述申請/取消要求時,若遇到任何非銀行所能控制的情況,包括但不限於任何機件設備失靈或出現故障、技術限制或機件失靈而(直接或間接)引致延遲或無法辦理相關要求,銀行無需負責;另外,因辦理或不能辦理我上述的要求而引致的任何直接、間接、連帶或相應的損失或損害,銀行無需對我負責。  
I undertake not to hold the Bank liable for any delay or failure to process the above application / termination request which is caused, directly or indirectly, by any circumstances which are outside the control of the Bank, including but not limited to any mechanical or equipment malfunction or disruptions, technical constraints or mechanical faults or breakdown; and agree that the Bank will not be liable for any direct, indirect, incidental or consequential loss or damages caused by the process of or failure to process my above request.
- i. 我授權並同意銀行對辦理上述申請/取消的要求有最終決定權及保留隨時修改上述有關「恒生優越理財跨域通」的條款或增補任何條款的權利。  
I understand and agree that the Bank will have absolute discretion with regard to the processing of the above application / termination request and reserve the right to vary the above terms and conditions or introduce any additional terms and conditions in relation to the Hang Seng Greater China Prestige.
- j. 此聲明的中英文文本如有任何歧義,概以英文本為準。  
The English version will prevail whenever there is a discrepancy between the English and the Chinese versions of this declaration.

D. 客戶存款相關資料使用同意書

Consent Form for Use of Customer's Deposit-Related Information

註: 此表格須以客戶層面提交(並非以戶口層面)。

Note: This Form should be submitted on customer level (and not the account level).

客戶同意聲明 Customer Consent Declaration

- 我同意讓貴行查閱及參考我的存款相關資料,以讓貴行考慮、選擇及經貴行所有途徑向我提供更切合我的投資及財富管理產品/服務及相關資訊<sup>1</sup>。  
I **AGREE** to allow the Bank to look into and refer to my deposit-related information, so that the Bank can consider, select and provide me with the relevant investment and wealth management products/ services and related information<sup>1</sup> via all channels of the Bank.

<sup>1</sup> 請注意,若你希望接收有關投資及財富管理產品/服務的市場推廣,你需另行於「市場推廣意願」選擇同意收取本行的市場推廣。你可透過個人e-Banking或分行更新「市場推廣意願」。

<sup>1</sup> Please note that if you would like to receive our marketing materials related to investment and wealth management products / services, you have to give a separate consent to receive marketing materials from the Bank in "Marketing Preferences". You can update your "Marketing Preferences" via Personal e-banking or branch.

E. 支票簿申請(不適用於以圖章作為印鑑式樣之戶口)

Cheque Book Application (Not applicable to account with chop as specimen signature)

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- 請按個人「綜合戶口」申請表(申請人資料部分)之通訊地址以速遞方式送遞一本支票簿予本人  
Please mail to me one cheque book to the Correspondence Address listed on the Personal Account Form (Applicant Information) by courier
- 暫不申請支票簿  
No cheque book issued

註: 港幣儲蓄存款戶口及港幣往來存款戶口乃綜合戶口之指定基本賬戶服務。

如閣下在十個工作天後仍未收到支票簿或有任何查詢,請聯絡任何一間恒生香港分行或致電有關客戶熱線。

Note: Hong Kong Dollar Savings Account and Hong Kong Dollar Current Account are designated basic accounts for the Integrated Account services. If you do not receive the cheque book after 10 working days or if you have any enquiry, please contact any branches of Hang Seng Bank Hong Kong or our Customer Service hotline.

**F. 戶口結單服務 Account Statement** H001

本人同意及確認恒生香港可將本人於恒生香港(或恒生香港任何附屬公司)不時開立之所有銀行產品\*(戶口持有人之身份證明文件須與上述「綜合戶口」持有人相同,至於有關之通訊地址則毋須理會)資料一併列印於本人戶口結單內。如本人決定不將該等銀行產品\*資料一併列印於本人戶口結單內,本人當以書面通知恒生香港。

I agree and acknowledge that Hang Seng Bank Hong Kong will incorporate the information of all my banking product(s)\* which are from time to time maintained with or provided by Hang Seng Bank Hong Kong (or any of its subsidiaries) under the same identification document(s) as the above Integrated Account (regardless of the related correspondence address) into my Account Statement. If I decide not to incorporate the information of all my banking product(s)\* into my Account Statement, I should notify Hang Seng Bank Hong Kong in writing.

\*恒生香港有絕對酌權以決定列印於戶口結單之銀行產品資料。

\*Hang Seng Bank Hong Kong has the sole discretion to determine the banking products to be printed in the Account Statement.

**e-Statement/e-Advice**

若你並未持有個人e-Banking賬戶或未有登記使用e-Statement/e-Advice服務,請於個人e-Banking內登記有關服務以收取e-Statement。

If you do not have a Personal e-Banking account or are not using our e-Statement/e-Advice service, please register on our Personal e-Banking to receive e-Statement.

如閣下之任何銀行及/或卡類戶口已使用恒生e-Statement/e-Advice服務,此新開立卡戶口之月結單將會以電子模式提供,而不會寄往閣下上述指定的地址。有關設定可於網上隨時更改。

If you use Hang Seng e-Statement/e-Advice Service for any banking and/or card accounts, this newly opened card account's monthly statements will be provided in electronic format and will NO LONGER be sent to the address you specified above. You may change these account settings online anytime.

如欲恢復收取郵寄版結單,請登入恒生個人e-Banking內,於「客戶服務」下的「戶口名單及設定e-Statement/e-Advice」版面更改有關設定。

If you would like to resume paper statement, please login Hang Seng Personal e-Banking, and submit your instruction under "Account List and Maintain e-Statement/ e-Advice" page in "Customer Services" section.

如你選擇收取郵寄結單,我們將按每個戶口收取郵寄結單服務年費。詳情可參閱本行服務費用簡介。

If you request paper statements, each account will be subject to the annual fee. Please refer to our Bank Tariff Guide for details.

**G. 自動櫃員機服務 ATM Facilities** 015

櫃員機螢幕顯示之語文  中文  英文  
Language on ATM Screen  Chinese  English

本人同意按個人「綜合戶口」申請表(申請人資料部分)之通訊地址以速遞方式分別送遞綜合戶口卡及卡密碼予本人

I agree that the Account Card and Account Card PIN will be mailed to the Correspondence Address listed on the Personal Account Form (Applicant Information) by courier

註: 如閣下在十個工作天後仍未收到綜合戶口卡及/或卡密碼或有任何查詢,請聯絡任何一間恒生香港分行或致電有關客戶熱線。

Note: If you do not receive the Account Card and/or Account Card PIN after 10 working days or if you have any enquiry, please contact any branches of Hang Seng Bank Hong Kong or our Customer Service hotline.

**H. 存款保障計劃聲明 Deposit Protection Scheme Disclosure Statement**

上述提及的綜合戶口項下的儲蓄及往來戶口內的存款以及存款期為五年或以下之定期存款是符合香港的存款保障計劃下保障資格的存款。

Deposits in savings account and current account and time deposits with tenor 5 years or below maintained or placed in the above-mentioned Integrated Account with Hang Seng Bank Hong Kong are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.

**I. 客戶確認 Acknowledgement of Customer**

適用於所有申請人 Applicable to All Applicants:

1. 本人承諾通知恒生香港如本人現時(或於過去12個月內)為恒生香港或其附屬公司(註)之董事、行政總裁或主要股東;或任何上述之董事、行政總裁或主要股東之配偶、同居者、擁有血緣關係、通過婚姻或領養的親屬,或任何在此項條文所述之人士之信託的受託人。恒生香港需要上述資料以遵守上市規則。

(註)「附屬公司」一詞應依照經不時修訂及補充之《公司條例》(香港法律第622章)的定義。

I undertake to advise Hang Seng Bank Hong Kong if I am currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng Bank Hong Kong or its subsidiaries (note); or if I am a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause. Hang Seng Bank Hong Kong requires the above information to comply with the Listing Rules. (note) "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.

2. 茲謹證明於本申請表格簽署日,本人或本人任職之香港特別行政區政府部門與恒生香港並無任何公事來往,倘日後本人或本人任職之政府部門與恒生香港有任何公事來往,本人同意儘速以書面通知恒生香港。

I confirm that, as of the date of this application form, I or the government department of HKSAR in which I am working have no official dealings with Hang Seng Bank Hong Kong and I undertake to inform Hang Seng Bank Hong Kong promptly in writing if I or the government department in which I am working will later become involved in any official dealings with Hang Seng Bank Hong Kong.

3. 本人證實在本表格內所填報之資料在所有方面全屬正確,以及同意恒生香港可根據不時給予本人之結單、通函、通知、章則及條款內所載有關使用及披露個人資料的政策使用該等資料作指定用途。本人授權恒生香港以任何其認為適當之途徑以確認該等資料之真確性及與有關方面交換資料。本人亦承諾,如任何該等資料有所更改,本人須即時以書面通知恒生香港。

I confirm that all of the information provided in the application form is true and correct in all respects and agree that Hang Seng Bank Hong Kong may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng Bank Hong Kong to customers from time to time. I authorise Hang Seng Bank Hong Kong to communicate and to exchange such information with whatever sources Hang Seng Bank Hong Kong may consider appropriate for the purpose of verifying the same. I further undertake to notify Hang Seng Bank Hong Kong promptly in writing whenever there are any changes to any of such information.

»OPS>SPS

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丙部 Part C — 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

I. 客戶確認(續) Acknowledgement of Customer (Cont.)

適用於所有申請人(續) Applicable to All Applicants (Cont.):

4. 倘曾經或現時就本人欠負恒生香港之任何或所有債務而發出以恒生香港為受益人之無限額擔保/第三方抵押，本人同意恒生香港可不時向擔保人/提供第三方抵押人士提供任何其向本人提供之任何貸款/銀行融資/信貸安排之資料或詳情(包括任何有關本人之個人資料)，作為通知彼等根據有關擔保/第三方抵押下之法律責任。

In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in Hang Seng Bank Hong Kong's favour in respect of any or all liabilities of me owed to Hang Seng Bank Hong Kong, I agree that Hang Seng Bank Hong Kong may from time to time provide the guarantor/provider of third party security with any data, details or information (including any Data) relating to any loan/banking/credit facilities extended by Hang Seng Bank Hong Kong to me for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.

5. 指定提款卡附設銀聯閃付支付功能，請瀏覽hangseng.com/quickpass或詳閱有關小冊子瞭解使用詳情。如客戶不欲使用銀聯閃付支付功能，請聯絡本行客戶服務熱線2822 0228或親臨任何一間恒生銀行分行取消此功能。  
The designated ATM cards are equipped with the UnionPay QuickPass payment function. Please refer to hangseng.com/quickpass or related leaflet for the usage details. Customers who do not wish to use the UnionPay QuickPass payment function may have it cancelled by calling our Customer Services Hotline 2822 0228 or visiting any of Hang Seng Branch.

6. 通過在以下簽署，本人同意恒生香港可以根據《致各客戶及其他個別人士關於個人資料(私隱)條例的通知》(「該通知」)所載的指定用途使用和披露恒生香港目前或以後持有之關於本人之所有個人資料。\*

**\*請注意：**

致於2014年6月16日之前與恒生香港建立關係的客戶：

「該通知」包含有關本行向閣下提供服務，而使用閣下的個人資料作若干新用途，從而讓本行遵守下述本行或滙豐集團目前現存或是未來的有關責任、承諾或安排：(i) 根據法律、法規、判決或法院命令(在香港境內和香港境外)的責任，包括與清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐或制裁(在此統稱為「非法活動」)相關的責任；(ii) 根據本地組織或機關或外國組織或機關(不論是否政府、稅務、執法、監管、司法、行業或其他)的指引、指導或守則，或國際指引或內部政策和程序的責任，包括與非法活動相關的指引、指導或守則；(iii) 來自本地組織或機關或外國組織或機關的要求；(iv) 本行或滙豐集團與本地組織或機關或外國組織或機關作出的承諾；(v) 根據本地組織或機關或外國組織或機關之間簽訂的協議或條約之責任；以及 (vi) 根據滙豐集團有關使用和共用資料和資訊之內部政策和程序的責任。上述可能引致閣下的個人資料被轉移至香港境外。請詳閱「該通知」有關閣下的個人資料可能被使用的用途以及可能會將閣下的個人資料轉移予的人士類別的全部詳情。如有疑問，請致電客戶服務熱線：2998 9878。

By signing this application form, I agree that Hang Seng Bank Hong Kong may use and disclose all personal data about me that Hang Seng Bank Hong Kong currently or subsequently hold for the purposes as set out in the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Notice"). \*

**\*Note:**

For customers who have a relationship with Hang Seng Bank Hong Kong before 16 June 2014:

The Notice include new purposes relating to Hang Seng Bank Hong Kong's provision of services to you and enable the Bank to use your personal data in order that the Bank comply with the following current or future obligations, commitments or arrangements of the Bank or the HSBC Group: (i) obligations according to laws, regulations, judgments or court orders (both within and outside Hong Kong) including those that relate to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud or sanctions (collectively referred to herein as "Unlawful Activities"); (ii) obligations according to guidelines, guidance or codes issued by local or foreign bodies or authorities (whether governmental, tax, law enforcement, regulatory, judicial, industry or others), or international guidance or internal policies and procedures, including those that relate to Unlawful Activities; (iii) requests from local or foreign bodies or authorities; (iv) commitments undertaken by the Bank or the HSBC Group with local or foreign bodies or authorities; (v) obligations according to agreement or treaty between local or foreign bodies or authorities; and (vi) obligations according to the HSBC Group's internal policies and procedures for use and sharing of data and information. The above may result in transfer of your personal data outside of Hong Kong. Please read the Notice which shows in full the purposes for which your personal data may be used and the classes of persons to whom your personal data may be transferred.

In case of queries, please contact our customer service hotline at 2998 9878.

7. 本人確認及同意恒生將以非紙張方式提供銀行資料，包括但不限於條款及細則、資料更新、收費簡介及產品申請等。

**\*請注意：**

你可下載完整條款及細則作日後參考。如日後你想下載同一版本的條款及細則，你亦可在30日內於[www.hangseng.com](http://www.hangseng.com) > 銀行服務 > 銀行服務概覽 > 其他銀行服務 > 有用資料 > 條款及細則 - 綜合戶口章則了解詳情。你未必能夠在30日後下載或儲存同一版本的該等資料。如你早前已選擇收取銀行資料方式(如有)，你該選項仍適用於本行日後發送有關資訊。你可透過恒生個人流動理財服務應用程式、分行或理財服務熱線更改銀行資料提供方式。網上銀行產品或服務的銀行資料只以非紙張方式提供。

I acknowledge and agree that banking documents, including but not limited to terms and conditions, notifications of changes, fees and charges and application documents will be provided by Hang Seng in non-paper based format.

**\*Note:**

You may download the terms & conditions for future reference, or if you prefer to download the same version of terms & conditions later, you may visit [www.hangseng.com](http://www.hangseng.com) > Menu > Banking > Banking Overview > More Banking Services > Useful information > Terms & Conditions for Integrated Account within 30 days. You may not be able to access or download such version after 30 days. If you have declared your preferred way to receive banking documents (if any), your preference will remain effective in future communication. If you wish to change the preferred way to receive banking documents, you could send the instructions to us through mobile banking app, branch and hotline. Banking documents of applications of products and services through digital channels are provided in non-paper based format only.

8. 本人確認恒生保留批准恆生香港個人(儲蓄/往來/定期)戶口及其他服務之最終決定權。

I acknowledge that Hang Seng Bank Hong Kong reserves the final decision on the approval of any Personal/(Savings/Current/Time Deposit) Account and other services of Hang Seng Bank Hong Kong.

丙部 Part C — 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

I. 客戶確認(續) Acknowledgement of Customer (Cont.)

適用於所有申請人(續) Applicable to All Applicants (Cont.):

**客戶資料的使用 Use of Customer Information**

9. 本段補充但不限制恒生香港根據恒生香港《致各客戶及其他個別人士關於個人資料(私隱)條例的通知》(「私隱政策」)收集、使用、處理、儲存、披露或以其他方式處理本人的資料的權利。

This paragraph is supplemental to and does not limit Hang Seng Bank Hong Kong's right to collect, use, process, store, disclose or otherwise deal with my information in accordance with Hang Seng Bank Hong Kong's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Privacy Policy").

本人同意並授權恒生香港就香港戶口服務及/或為遵守適用規定，根據私隱政策及綜合戶口章則收集、使用或以其他方式處理本人就香港戶口服務提供(無論向恒生香港或恒生中國提供)或恒生香港收集(無論透過恒生香港的網站或流動應用程式根據當中所載的條款及細則以及cookies政策收集或以其他方式收集)的所有資料，包括本人的基本個人資料、與本人身份有關的資料、簽名式樣、聯繫方式、財務資源、戶口相關資料(例如戶口號碼、戶口名稱、戶口狀態)、交易相關資料(例如本人戶口的資金進出、產品的交易(包括本人所進行的類型的、價值及詳情)、本人的利息或股息收入以及恒生香港在香港戶口服務下收取或持有的本人的資產)(「客戶資料」)：

I agree and authorise Hang Seng Bank Hong Kong to collect, use or otherwise process the information I provide (either to Hang Seng Bank Hong Kong or to Hang Seng Bank China) in connection with account services in Hong Kong or collected by Hang Seng Bank Hong Kong (whether via Hang Seng Bank Hong Kong's website or mobile apps according to the terms and conditions and cookies policy set out therein or otherwise), including my basic personal information, information relating to my identity, specimen signature, contact details, financial resources, account related information (such as account number, account name, account status), transaction-related information (such as the inflow and outflow of funds to and from my account, the trading of products (including type, value and details of the transactions I undertake), the interest or dividend income I receive and my assets which are received or held by Hang Seng Bank Hong Kong under account services in Hong Kong) ("Customer Information") for the purpose of account services in Hong Kong and/or for compliance with the Applicable Requirements in accordance with the Privacy Policy and the Integrated Account Terms and Conditions.

本人同意恒生香港可就香港戶口服務及/或為遵守適用規定，根據私隱政策按下列方式披露客戶資料：

I agree that Hang Seng Bank Hong Kong may disclose the Customer Information for the purpose of account services in Hong Kong and/or for compliance with the Applicable Requirements in accordance with the Privacy Policy:

- 向恒生香港位於本地或海外的集團公司披露；  
to Hang Seng Bank Hong Kong's group members, whether locally or overseas;
- 為遵守適用規定，向任何機關披露；  
to any Authorities to comply with the Applicable Requirements;
- 向恒生中國披露；及  
to Hang Seng Bank China; and
- 為私隱政策所述的目的，向私隱政策允許的其他人士披露。  
others as permitted by, and for the purposes according to, the Privacy Policy.

本人同意恒生香港可於就提供香港戶口服務及/或遵守適用規定而言屬必要的期間內保留客戶資料，並可於當地或海外儲存客戶資料。

I agree that the Bank may keep the Customer Information for such period of time as necessary for the provision of account services in Hong Kong and/or for compliance with the Applicable Requirements and may store the Customer Information locally or overseas.

本人確認，本人可通過恒生香港的網站(www.hangseng.com)「聯絡我們」一欄所披露的渠道聯繫恒生香港，行使本人對客戶資料的權利。就該等向恒生中國披露的客戶資料而言，本人確認本人可通過恒生中國的網站(www.hangseng.com.cn)「联系我们」一欄所披露的渠道聯繫恒生中國。

I acknowledge that I may, by contacting Hang Seng Bank Hong Kong through the available channels listed on the "Contact Us" section of its website at www.hangseng.com, exercise my rights in respect of the Customer Information. In respect of Customer Information disclosed to Hang Seng Bank China, I acknowledge that I may contact Hang Seng Bank China through the channels disclosed in the "Contact Us" section in its website (www.hangseng.com.cn).

本人明白，為了本條款的目的，  
I understand that for the purpose herein,

「適用規定」指由任何機關(無論是在香港或境外)頒布，恒生香港、恒生中國或客戶預期不時就香港戶口服務或個人綜合戶口而言應予遵守之任何法律、規則、法規、政策、詮釋、指示、指引、公告、規定及其他監管文件(無論是否具法律效力)。

"Applicable Requirements" mean any laws, rules, regulations, policies, interpretations, directions, guidelines, announcements, requirements and other regulatory documents (whether or not having the force of law) issued by any Authority, whether in or outside Hong Kong, with which Hang Seng Bank Hong Kong, Hang Seng Bank China or the customer is expected to comply from time to time for the purpose of account services in Hong Kong or the personal Integrated Account.

「機關」或「該等機關」包括對恒生香港任何部分及香港戶口服務具有管轄權之任何本地或外國司法、行政、公共或監管機構、任何政府、證券或期貨交易所、法院、中央銀行或執法機構、金融服務供應商之自律或行業機構或協會，或任何上述機關之代理機構，包括但不限於香港金融管理局及香港證券及期貨事務監察委員會。

"Authority" or "Authorities" includes any local or foreign judicial, administrative, public or regulatory body, any government, securities or futures exchange, court, central bank or law enforcement body, self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over any part of Hang Seng Bank Hong Kong and account services in Hong Kong, including but not limited to the Hong Kong Monetary Authority and the Hong Kong Securities and Futures Commission.

丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

I. 客戶確認(續) Acknowledgement of Customer (Cont.)

適用於開立綜合戶口之客戶 Applicable to Integrated Account Applicants :

- 本人承認及同意，不論本人之申請其後遭撤回或拒絕與否，恒生香港可根據不時給予本人及其他個別人士之結單、通函、通知、章程及條款內所載有關使用及披露個人資料的政策，持有、使用、處理及向指定人士披露所有由本人及/或有關個別人士應恒生香港之要求而提供，或於本人或有關個別人士與恒生香港之交易過程中收集有關本人及個別人士之個人資料及其他資料(「該等資料」)作指定用途。本人並承諾及同意恒生香港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：(i) 作為信貸或其他方面之查核；及(ii) 協助彼等收取債務。  
I acknowledge and agree that irrespective of whether my application is subsequently withdrawn or rejected, all personal data and information with respect to me and an individual which are provided by me and/or such individual at the request of Hang Seng Bank Hong Kong or collected in the course of dealings between me or such individual and Hang Seng Bank Hong Kong (the "Data") may be held, used, processed and disclosed by Hang Seng Bank Hong Kong for such purposes and to such persons in accordance with the Hang Seng Bank Hong Kong's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng Bank Hong Kong to customers and other individuals from time to time. I also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institution: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.
- 本人進一步確認及同意恒生香港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關於本人及/或有關個別人士之個人及其他資料用於個人資料(私隱)條例所規定的核對程序，及提供與本人及/或有關個別人士有關之銀行證明書或信貸諮詢用途。  
I further acknowledge and agree that Hang Seng Bank Hong Kong 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 me and/or relevant individual, and provide banker's or credit references in respect of me or such individual.
- 本人已經細閱及明白上述「綜合戶口」之章程，並同意就本人之「綜合戶口」該章程及其後可能作出之修改約束。  
I have read and understood the Terms and Conditions for the above Integrated Account and agree to be bound by them as they may be amended from time to time as they are applicable to the above Integrated Account.
- 本人確認收到上述「綜合戶口」之章程。本人同意就是次申請以非紙張形式收取綜合戶口章程。  
I acknowledge the receipt of Terms and Conditions for the above Integrated Account. I agree to receive the Integrated Account Terms and Conditions via non paper based format for this application.
- (只適用於個人戶口持有人為非香港居民\*)本人確認本人並非香港居民及承諾本人若更改本人的居民身份成為香港居民，必須立即通知恒生銀行。  
\* “香港居民” 指持有香港身份證之人士，儘管該等人士可能持有其他地區的身分證明或居住證明。  
(Only Applicable to sole name account holder who is non-Hong Kong Resident\*) I hereby confirm that I am not Hong Kong Resident and undertake to immediately notify the Bank if I have changed my resident status subsequently to become a Hong Kong Resident.  
\* “Hong Kong Resident” means an individual who is a holder of a Hong Kong Identity Card notwithstanding that the individual may also possess an identity proof of residency or citizenship of another jurisdiction.
- 由香港居民持有的人民幣戶口在各方面都需要遵守適用於香港居民的有關個人人民幣業務的監管規定。  
A Renminbi Account held by a Hong Kong resident will need to comply with all the relevant regulatory requirements for personal Renminbi business applicable to Hong Kong Resident.

J. 市場推廣意願 Marketing Preferences

我們希望不時向你提供本行最新優惠、推廣及服務資訊，例如特惠利率、消費折扣或新推出之數碼服務。請讓我們知道你希望以哪些渠道來收取我們的市場推廣。請選擇以下指示(於空格填上"√"號)以表達閣下的意願。  
We would like to occasionally update you about our latest offers, promotions and services, e.g. preferential rate, spending discounts or new digital services. Please let us know how you wish to receive our marketing materials. Please check ("√") the relevant box(es) below to indicate your preferences.

	接受 Agree	不接受* Not agree
郵件 Post	<input type="checkbox"/>	<input type="checkbox"/>
流動電話短訊 SMS	<input type="checkbox"/>	<input type="checkbox"/>
電子郵件 Email	<input type="checkbox"/>	<input type="checkbox"/>
電話 Telephone call	<input type="checkbox"/>	<input type="checkbox"/>

\*如未為以上的選項作出選擇，本行將視特定選項為"不接受"。  
If no selection is given for the choice(s) above, the Bank shall treat the specific choice(s) as "Not agree".

請注意：以上選擇適用恒生銀行有限公司「致各客戶及其他個別人士關於個人資料(私隱)條例的通知」(「該通知」)所列產品、服務及/或標的類別之推廣，該通知亦列明可能使用之個人資料種類，以及可能轉移有關個人資料作推廣之資料承轉人類別。該通知之第7段「在直接促銷中使用資料」已附加於表格後，供閣下參考。

Please note that your above choice applies to the promotion of the classes of products, services, and/or subjects as set out in the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Notice"). Please also refer to the Notice on the kinds of personal data which may be used and the classes of persons to which your personal data may be provided for them to use in promotion. Paragraph 7 (Use of Data in Direct Marketing) in the Notice has been appended to this form for your reference.

A001

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

K. 申請人簽署 Signature(s) of Applicant(s)

上述意願只涉及各推廣渠道。除非基於任何原因閣下撤回此申請或申請被拒，以上選擇會於本行批核此申請後生效。以上選擇會取代閣下以往的選擇或要求，惟各渠道之更新需時不同，本行會就閣下之選擇盡快處理。如需知悉閣下曾向本行表達的選擇，或希望更新使用個人資料作推廣之指定渠道，請登入恒生個人e-Banking或致電2822 0228聯絡我們。

Your choice above shall become effective after the Bank approves this application, unless this application is withdrawn or rejected for whatever reason. Your choice above shall replace all your previous choices and requests in respect of the relevant marketing channel (if any). However, the lead time required for the update varies in marketing channels. The Bank will proceed to update your records as soon as possible. Please logon to Hang Seng Personal eBanking or contact us at 2822 0228 if you want to know your choice prior to this application or if you wish to update the use of personal data for promotion through specific communication channels.

閣下以上之選擇只適用於個人戶口(私人銀行除外)。如您希望選擇或更改現行就接受或不接受本行私人銀行、商業銀行或其他業務使用您的個人資料以放發放推廣資訊的指示，請聯絡閣下的客戶經理以另作安排。

Your choice above is for personal accounts only (excluding Private Banking). If you wish to indicate or change your current instructions on whether or not to receive direct marketing contact or information in connection with Private Banking, Commercial Banking or other business lines, please contact your Relationship Manager for separate arrangement.

本人茲委任恒生香港及恒生香港授權之任何人士為授權人士，可毋須知會本人或得到本人同意，代表本人，並以本人名義或授權人士名義，簽署一切所需文件及辦理一切所需事情，務使便利恒生香港提供服務。上述委任乃屬不可撤銷者。

I irrevocably appoint Hang Seng Bank Hong Kong and any person appointed by it to be my attorney and in my name and on my behalf and as the act or deed of me or otherwise, without any reference to or consent from me, to execute all documents and to do all things as may be required for the performance of all or any of the Services.

所有書面指示、確認、合約及文件須符合下列簽署安排：

Signing Arrangement for all written instructions, confirmations, agreements and documents:

本人單獨簽署有效  
Me solely

簽署人授權及指示恒生香港接受下列簽署作為運用本「綜合戶口」之簽署式樣。

The undersigned authorises and instructs Hang Seng Bank Hong Kong to accept his/her signature below as his/her/their specimen signature for the operation of the Integrated Account.

請向恒生香港職員索取一份關於個人資料(私隱)條例的客戶通告。

Please ask Hang Seng Bank Hong Kong staff for a circular to customers relating to the Personal Data (Privacy) Ordinance.

申請人簽署、蓋章及交付 Signed, Sealed and Delivered by the Applicant 中文姓名 Name in Chinese 英文姓名 Name in English 身份證明文件類別 <input type="checkbox"/> 香港身份證 <input type="checkbox"/> 護照 <input type="checkbox"/> 其他 ID Document Type <input type="checkbox"/> HKID Card <input type="checkbox"/> Passport <input type="checkbox"/> Others _____ 身份證明文件號碼 ID Document No. _____	
---	--

銀行專用 For Bank Use	
戶口號碼 Account No. _____ - _____ - <b>88</b>	
Witnessed by _____ Staff Signature   Staff Name & No.	<b>Hang Seng Bank Limited Approval</b> Staff Signature   Staff Name & No.

->OPS>SPS

銀行專用 For Bank Use (if applicable, please take appropriate action (a), (b), (c) or (d) specified below for account opening)																															
Expected Normal Monthly Account Activity (for ML customer only)					<b>**Transaction Br. No.**</b> (分行[如適用]及NSC必須輸入)																										
Source of Fund																															
Expected Normal Monthly Account Activity		No. of Transactions		Transaction Amount (HK\$ Equivalent)																											
		<input type="checkbox"/> 1-21 <input type="checkbox"/> 21-50 <input type="checkbox"/> Others _____	<input type="checkbox"/> 0 – 100,000 <input type="checkbox"/> 100,001 – 500,000 <input type="checkbox"/> Others _____			<b>**Transaction Staff ID**</b> (分行[如適用]及NSC必須輸入)																									
Reason for exception approval			BM Approval																												
Reason(s) for Opening Account in Hong Kong (for Non HKID holder / Non HK residential address only)					Referral Staff ID																										
<input type="checkbox"/> Study or Work Abroad		<input type="checkbox"/> Family Expense		<input type="checkbox"/> Property Repayment																											
<input type="checkbox"/> More Choices of Banking Products		<input type="checkbox"/> Others _____																													
(Expected) Source and Description of Account Opening Fund (and Source and Origins of Funds to be Used in the Relationship)		<input type="checkbox"/> Cash Deposit		<input type="checkbox"/> Cheque Deposit																											
		<input type="checkbox"/> Transfer from Other Accounts		<input type="checkbox"/> Wire Transfer from Other Banks																											
		<input type="checkbox"/> Others (please specify) _____																													
Initial Deposit Amount		Cash HKD\$																													
Confirmed the customer belongs to:			For 085 / 385 Account																												
<input type="checkbox"/> Sensitive Sanctioned Countries (complete G505 + G506 and provide Sanctions Policy Statement to customer) (H202 + K011) (a) <input type="checkbox"/> Selective Programme Countries (complete G505) <input type="checkbox"/> Existing to Bank (ETB) Customer <input type="checkbox"/> KYC1 <input type="checkbox"/> SCC (b)* <input type="checkbox"/> High Risk / HNWI Customer (complete KYC profile) (c) <input type="checkbox"/> CDS Class B Type 2 (c) <input type="checkbox"/> CDS Class B Type 3 (d) (SPI at C/A) <input type="checkbox"/> < 3 years (c) <input type="checkbox"/> 3 to 5 years, existing customer & fulfill listed criteria# <input type="checkbox"/> 3 to 5 years but not as above status (c) <input type="checkbox"/> >5 years+ <input type="checkbox"/> For client who joined/intends to join Voluntary Tax Compliance ("VTC") program, is the case approved by FCC? <input type="checkbox"/> Tax Evasion <input type="checkbox"/> High – VTC hit# (K072 – TAXE – VTC hit) <input type="checkbox"/> VC indicator ( <b>Staff is required to input the VC indicator in MyWorkSpace DIRECTLY for newly identified VC customer. Details please refer to PVC001</b> ) <input type="checkbox"/> 年長人士 Elderly Age > 65 <input type="checkbox"/> 精神障礙人士/認知能力受損人士(認知障礙症人士)/智障人士 <input type="checkbox"/> 未成年人士 Age below 18 <input type="checkbox"/> 精神障礙人士/認知能力受損人士(認知障礙症人士)/智障人士 <input type="checkbox"/> 較低學歷人士 Low Education <input type="checkbox"/> 精神障礙人士/認知能力受損人士(認知障礙症人士)/智障人士 <input type="checkbox"/> 財政能力有限人士 Limited Financial Means <input type="checkbox"/> 本地流通語言能力有限人士 <input type="checkbox"/> 患有嚴重疾病人士 Serious Illness <input type="checkbox"/> 本地流通語言能力有限人士 <input type="checkbox"/> 聽障人士 Hearing Impaired <input type="checkbox"/> 本地流通語言能力有限人士 <input type="checkbox"/> 視障人士 Visually Impaired <input type="checkbox"/> 本地流通語言能力有限人士 <input type="checkbox"/> 有語言障礙人士 Speech Impaired <input type="checkbox"/> 本地流通語言能力有限人士 <input type="checkbox"/> 文盲人士 Illiterate <input type="checkbox"/> 本地流通語言能力有限人士 <input type="checkbox"/> Non VC Indicator <input type="checkbox"/> Non-VC Indicator / No VC Indicator			<table border="1"> <tr> <td>A/C Suffix</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>A/C Type</td> <td>085</td> <td>382</td> <td>385</td> <td>Screen</td> </tr> <tr> <td>PSE</td> <td>PBA</td> <td>UPB</td> <td>MSP</td> <td></td> </tr> <tr> <td>FPA</td> <td>BSA</td> <td>UBS</td> <td>MSA</td> <td>S121</td> </tr> <tr> <td>BIA</td> <td>BIA</td> <td>UBI</td> <td>MSI</td> <td></td> </tr> </table>			A/C Suffix					A/C Type	085	382	385	Screen	PSE	PBA	UPB	MSP		FPA	BSA	UBS	MSA	S121	BIA	BIA	UBI	MSI		<b>For HACN / AAR</b> Address and Identity documents verified / Proof Document(s) and PBOC system checking (HACN only) checked by HACN / AAR  Signature (Name & No.)
A/C Suffix																															
A/C Type	085	382	385	Screen																											
PSE	PBA	UPB	MSP																												
FPA	BSA	UBS	MSA	S121																											
BIA	BIA	UBI	MSI																												
<input type="checkbox"/> Personal Particular Form D481 completed and enclosed <input type="checkbox"/> IA with chop / IA below 18 / MIKID C401      Override SPI – Account without C/A C102      Whole Bal hold CURD01      NO CQ DEL SAN 1 <input type="checkbox"/> Letter of Employer's Consent completed <input type="checkbox"/> IA below 18 H202      Warning SPI – Minor A/C J84      '99' Hold – Minor A/C <input type="checkbox"/> Declaration of NOT carry Reg Activities <input type="checkbox"/> PEP & FCCRM Country (Collect additional ID document; obtain and verify initial and ongoing source(s) of wealth or income)			<b>For HASE</b> OBS Y42, CDS (K072 & K073) checked by  Teller or above  Approval for general A/C Opening  (a) Supervisor or above (HASE)																												

>>OPS>SPS

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銀行專用(續) For Bank Use (Cont.) (if applicable, please take appropriate action (a), (b), (c) or (d) specified below for account opening)			
H202	(a) <input type="checkbox"/> No English / Chinese Name Order CQ is Allowed (w) <input type="checkbox"/> Warning SPI – No foreign currency transactions including CNY		Reason for exception approval  Approval: (b) Area Manager  (c) BM Approval
C401 SPI	(d) <input type="checkbox"/> <b>Warning SPI at C/A – Class B.</b> Do not approve UOD (expiry date 1 yr)		
K011 CDS Refer List	(a) <input type="checkbox"/> SANT - No foreign currency transactions including CNY <input type="checkbox"/> SANT - No credit card service is allowed <input type="checkbox"/> SCCS with sub-code 11		
	<input type="checkbox"/> BKRU-Discharged		
H101	<input type="checkbox"/> Suppress OD Protection		
E101 / E102	Override Price Table "DASCBD01"; Start: current month, Expiry: next month		
P3	S - Suspend ALL phone banking services		
015 ATM Card	ATM Card & ATM Card PIN Collection Branch Card and PIN 1: Instant Card Card and PIN 2: Branch of Account		
C501 S/S Code	Add "Collect - C" to S/S (applicable to joint-named account only)		
For BIA / PRF / PSE MKR Program	MLIPA (For Chinese Address only)* WIT		
Monthly Fee 1	(Start Date (MM/YY): )	(End Date (MM/YY): )	
Monthly Fee 2	(Start Date (MM/YY): )	(End Date (MM/YY): )	
For PSE A/C only			
<input type="checkbox"/> GPSE HASE HOST			
Screen	Field		Input Data
J002	Remarks (Line 1) / (Line 2)		BSP /
H101	CTL CTR / MGR / DV		/ / BP
C001	Other account(s), if any (CTL CTR / MGR / DV)	PRF / BIA No.:	
		HKD / USD C/A No.:	
H105	Programme 1 / 2 / 3		BSP



**开立恒生银行有限公司个人综合户口  
(内地/澳门进行文件确认、签名见证及传递文件专用)  
所需文件清单**

银行专用 - 恒生银行(中国)有限公司内地分/支行/恒生银行澳门分行

於收到内地/澳门客户之个人「综合户口」申请表(内地/澳门进行文件确认、签名见证及传递文件专用)及其要求提供文件确认、签名见证及传递文件服务後, 核实客户是否符合以下资格:

- 经恒生(中国):  
客户乃身在中国内地并年满18岁或以上之内地个人客户;  
开户原因为出国留学、出国工作、移民、已获得目的地国家/地区签证、已获得外国居留权或在中国内地的外籍人士、港、澳、台同胞
- 经恒生银行澳门分行:  
客户年满18岁或以上;  
在澳门的澳门居民、外籍人士、中、港、台同胞

确定客户已签妥以下文件, 方可替客户确认文件、见证签名及传送文件予恒生香港:

- 免责声明 — 文件传递及接收服务请求 <CNX233>
- 个人「综合户口」申请表(内地/澳门进行文件确认、签名见证及传递文件专用) <BA32>
- 共同汇报标准(CRS)个人自我证明表格(CRS-I) <D618>

核实并以DHL传送以下文件予恒生香港:

- 客户及恒生(中国)分/支行/恒生银行澳门分行已于身份证明文件复本(如中国护照、内地居民身份证及往来港澳通行证、香港永久性居民身份证、澳门居民身份证或其他护照(签发国家须与其籍相同)盖上「CERTIFIED TRUE COPY」字样并签名确认
- 客户及恒生(中国)分/支行/恒生银行澳门分行已于住宅地址证明复本盖上「CERTIFIED TRUE COPY」字样并签名确认
- 客户及恒生(中国)分/支行/恒生银行澳门分行已于永久地址证明复本盖上「CERTIFIED TRUE COPY」字样并签名确认  
(如永久地址与住宅地址不同)
- 恒生(中国)分/支行/恒生银行澳门分行于个人「综合户口」申请表(内地/澳门进行文件确认、签名见证及传递文件专用) <BA32>  
<BA32> 上签署以示已见证客户填写及签署 <BA32>
- 恒生银行(中国)分/支行/恒生银行澳门分行于「免责声明 — 文件传递及接收服务请求」副本 <CNX233> 上签署以示已见证客户填写及签署 <CNX233>



## 私隱聲明

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

### 我們致力保護你的私隱

## 1

### 收集及儲存

#### 我們收集你的資料的途徑包括

- 經你與我們的互動及使用我們的產品和服務
- 在你瀏覽我們的網站或應用程式時經 cookies 及類似技術（詳情請查閱「Cookies 政策」）
- 從其他人士及公司（包括其他滙豐集團旗下公司）

我們也可能透過整合及分析資料衍生有關你的資料。若不向我們提供資料，我們可能無法為你提供產品或服務。

我們可能將你的資料儲存於本地或香港以外的地方（包括雲端）。無論你的資料儲存於何處，均受我們的資料標準及政策約束。我們有責任根據香港法律保護你的資料安全。

## 2

### 用途

#### 我們將你的資料用於

- 為你提供產品及服務（例如銀行金融及/或保險），包括進行信用檢查和其他日常運作
- 管理我們業務及履行義務，包括行使我們收取債務的法律權利
- 偵測、調查及預防金融罪案
- 核實你的身分
- 經你同意後向你發送直接促銷資料（詳情請查閱下方第 7 部分）
- 設計我們的產品及分析我們服務的使用狀況
- 改進我們的產品、服務及市場推廣活動
- 確定銀行對你或你對銀行的債務
- 第 6 部分所列的其他目的

## 3

### 披露

#### 我們與以下人士披露你的資料

- 其他滙豐集團旗下公司
- 幫助我們向你提供服務或代表我們行事的第三方
- 信貸資料服務機構（包括信貸資料服務機構使用的中央資料庫經營者），及在你違約的情況下，向債務催收機構提供你的貸款資料
- 你同意我們與之披露你資料的第三方（包括經由應用程式介面）
- 第 8 部分所列的其他第三方

我們可能在本地或香港以外的地方披露你的資料。

## 4

### 你的權利

#### 查閱及更改

你可要求查閱我們所儲存有關你的資料。我們可能就此向你收取費用。

你也可以要求我們

- 改正或更新你的資料
- 說明我們的資料政策及慣例

#### 你可控制自己的市場推廣偏好

你可控制收取市場推廣資料的類型，以及收取方式。

你可隨時致電客戶服務熱線(852) 2822 0228 聯絡我們對市場推廣偏好作出更改，或透過個人 e-Banking 更新有關偏好。

#### 你可聯絡我們

香港德輔道中 83 號  
恒生銀行有限公司  
資料保護主任  
傳真：(852) 2868 4042

\*Cookies 政策： [恒生銀行網站](#) > [資源](#) > [重要通告](#) > [網上重要通告](#) > [Cookies 政策](#)。

## 5

### 資料

#### 我們可能會

- 收集你向我們提供，與我們的產品或服務有關的個人資料
- 收集生物辨識資料，例如你的語音認證、指紋及面部識別資料
- 基於你的流動或其他電子裝置收集你的地域及位置資料
- 從代表你的人士或你透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料
- 收集你使用我們的產品或服務時所衍生的其他資料

## 6

### 其他用途

#### 我們將你的資料進一步用於

- 編製及維持銀行的信貸評分模式並確保你的信用資料合適
- 遵守法律、法則、合同安排及要求（包括我們的內部政策）或包括香港或其以外的地區或國家的要求，這些監管規定或要求可能是我們或滙豐集團必須遵從或選擇自願遵從的
- 於第三方網站上為你提供個人化廣告（這可能涉及我們將你與他人的資料進行整合）
- 讓我們的受讓人能對擬進行的轉讓交易作出評核
- 與上述（列於第 2 部分及第 6 部分）有關或你同意的其他用途

#### 如你提供他人的資料

如你向我們提供有關其他人士的資料，你應按本通知所述，告知該人士我們將如何收集、使用和披露其資料，並最好先取得其同意。

## 7

### 直接促銷

指我們使用你的資料向你發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向你進行市場推廣時，我們可能會使用你的資料，例如你的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、位置資料、財務背景、人口統計資料、流動裝置識別碼及你使用我們的網站與應用程式的相關資料。

恒生銀行有限公司

## 8

### 進一步披露

#### 我們進一步向以下人士披露你的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作協議
- 與你持有聯名戶口的任何人士、可代表你作出指示的人士以及為你的貸款提供（或可能提供）擔保的任何人士
- 銀行、證券及其他金融交易的交易對手
- 任何第三方財務機構、承保人、信用卡公司、證券及投資服務供應商以及我們可能轉讓業務或資產的任何第三方以便其評估我們的業務
- 獎賞、合作品牌或優惠計劃的合作夥伴及供應商、慈善或非牟利機構
- 支票的付款銀行
- 商戶及商戶的收單財務機構
- 我們的實質或擬轉讓人

## 9

### 信貸資料

#### 若你申請、擁有或曾有貸款（包括房屋貸款）

我們會對你進行信用檢查，這可能涉及我們向信貸資料服務機構（包括信貸資料服務機構使用的任何中央資料庫經營者），及在你違約的情況下，向債務催收機構提供你的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向你提供信貸。你可查詢我們定期向信貸資料服務機構披露甚麼資料，並於有需要時向其提出進一步查閱及更改資料的要求。

信貸資料服務機構將保存你的資料。你可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構只會在下述情況下刪除你的資料：

- 你並無在全數清還貸款日之前的 5 年內，有任何逾期 60 日或以上之欠賬。如有，信貸資料服務機構會從欠賬全數還清日起計，將你的資料保留 5 年；
- 你未曾宣告破產並撤銷名下的貸款金額。如有，信貸資料服務機構將於你解除破產之日起計 5 年屆滿後（你須在解除時通知信貸資料服務機構），或你全數還清欠賬之日起計 5 年屆滿後，刪除你的相關紀錄

本通知於我們儲存你的資料期間適用。我們也會每年向你提供此通知的最新版本。中文本與英文本如有歧義，概以英文本為準。



## PRIVACY NOTICE

### Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

Your privacy, Our priority.

#### 1

##### COLLECTION AND STORAGE

###### We collect your data

- through your interaction with us and our products and services
- through the use of cookies and similar technology when you access our websites or apps (see our "Cookies Policy" for details)
- from other people and companies, including other HSBC group companies

We may also generate data about you by combining and analysing data. If you don't give us data, we may not be able to provide products or services to you.

We may store your data locally or outside Hong Kong, including in the cloud. We apply our global data protection standards and policies wherever your data is stored. We're responsible for keeping your data safe in compliance with Hong Kong law.

#### 2

##### PURPOSE

###### We use your data

- to provide products and services (e.g. banking, financial and/or insurance) to you, conducting credit checks and other daily operations
- to manage our business and enforce obligations, including exercising our legal rights to collect debt
- to detect, investigate and prevent financial crimes
- to verify your identity
- to send you marketing information if you've consented to it (see section 7 below for details)
- to design our products and analyse how people use our services
- to improve our products, services and marketing
- to determine the amount of debt owed to or by people
- for other purposes set out in section 6 below

#### 3

##### SHARE

###### We share your data with

- other HSBC group companies
- third parties who help us provide services to you or act for us
- credit reference agencies (including the operator of any centralised database they use), and, in case of default, debt collection agencies
- third parties whom you've consented to share data with (including using application programming interfaces)
- other third parties as set out in section 8 below

We may share your data locally or outside Hong Kong.

#### 4

##### YOUR RIGHTS

###### Access and correction

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices

###### Your control on marketing preferences

You control what marketing information you receive from us and how you receive it.

You can change your marketing preferences any time by contacting us via Customer Service Hotline (852) 2822 0228 or updating your preferences on Personal e-Banking.

###### You can contact us

Data Protection Officer  
Hang Seng Bank Limited  
83 Des Voeux Road Central, Hong Kong  
Fax: (852) 2868 4042

\*Cookies Policy: [Hang Seng Bank Website](#) > [Resources](#) > [Important Notices](#) > [Online Important Notices](#) > [Cookies Policy](#).

## 5

### DATA

#### We may collect

- personal information you provide to us in connection with our products or services
- biometric data such as your voice ID, finger print and facial recognition data
- your geographic and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators
- other data generated when you use our products or services

## 6

### OTHER PURPOSES

#### We further use your data

- to create and maintain our credit scoring models and ensure your credit worthiness
- to comply with laws, regulations, contractual arrangements, requirements (including our internal policies), or requests in or outside Hong Kong that we or the HSBC Group are under (our compliance could be mandatory or voluntary)
- to provide you with personalised advertisements on third party websites (this may involve the combination of your data with others)
- to enable our assignee to evaluate a transaction intended to be assigned
- for other purposes relating to the above (in section 2 and section 6) or to which you have consented

#### If you provide data about others

If you provide data to us about another person, you should tell that person how we'll collect, use and share their data as explained in this notice and it's best to seek their consent.

## 7

### DIRECT MARKETING

Means using your data to send you details about financial, insurance, rewards or loyalty programmes, or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your name, contact details, products and services portfolio information, transaction patterns and behaviour, location data, financial background, demographics, mobile device ID, and data relating to your usage of our websites and apps when we market to you.

Hang Seng Bank Limited

## 8

### FURTHER SHARING

#### We further share your data with

- local or overseas legal, regulatory, law enforcement, government, tax and other bodies or authorities, and any partnerships between law enforcement and the financial sector
- any person who you hold a joint-named account with, people who can provide instructions for you and anyone who is providing (or may provide) security for your loans
- counterparties to banking, securities and other financial transactions
- any third party financial institutions, insurers, credit card companies, securities and investment services providers and any other third parties who we may transfer our business or assets to so they can evaluate our business
- partners and providers of reward, co-branding or loyalty programmes, charities or non-profit organisations
- drawee banks of cheques
- merchants and card acquirers of merchants
- our actual or proposed assignees

## 9

### CREDIT INFORMATION

#### If you apply for, have, or have had, a loan including a mortgage

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. You can ask us what data is routinely disclosed to CRAs, and make further data access and correction requests to them if needed.

The CRAs will keep your data. You can request us to ask the CRAs to delete it once you've fully repaid your loan. They'll only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment;
- you aren't declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount

This notice will apply for as long as we store your data. We'll normally send you the latest version once a year. In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.

Member HSBC Group