

Your declaration and agreement 您的声明和同意书

General declaration and agreement

一般声明和同意书

In consideration of OCBC Bank processing my application for the products and services in my name as requested in Section 3 of this application, I hereby declare, warrant and agree:

鉴于华侨银行根据本申请第 3 节的要求处理以本人的名义提交的产品和服务申请，本人在此声明、保证并同意：

1. that all information submitted above or otherwise in connection with this application are true, accurate and complete in all respects and I have not withheld any information;
以上提交的所有信息或与本申请有关的所有信息在各方面均真实、准确和完整，本人并没有隐瞒任何信息；
2. that I undertake to keep OCBC Bank informed in writing within 30 days of any change in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by OCBC Bank and/or applicable law;
本人承诺，如果任何情况的变化可能导致本申请书中的信息不正确或不完整，在 30 天内以书面形式通知华侨银行，并承诺按照华侨银行和/或适用法律的要求，提供任何其他附加信息；
3. that I understand, accept and agree to the contents of the terms and conditions set out in this application, the OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing OCBC Electronic Statements as the same may be amended from time to time (which are available for viewing at OCBC website or upon request) and any amendments, alterations and additions thereto as may be from time to time be made;
本人理解、接受并同意本申请书中所述条款和条件的相关内容、华侨银行宏富理财和华侨银行宏富理财私人客户的条款和条件、电子银行服务的条款和条件、华侨银行电子账单的条款和条件及其不时修正（可在 OCBC 网站查看或根据要求提供），以及可能不时作出的任何修正、更改和补充文件；
4. that I have read, understand and agree to the contents of the Risks and Disclosures contained in the OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions;
本人已阅读、理解并接受华侨银行宏富理财和华侨银行宏富理财私人客户条款和条件中风险和披露的相关内容；
5. that I shall supply any additional information and documentary proof as OCBC Bank may require in connection with the processing of this application and the opening, operation and maintenance of the products or services established with OCBC Bank;
本人将提供华侨银行在处理本申请书以及开设、操作和维护本人在华侨银行订购的产品或服务时所需的其他任何信息和证明文件；
6. that I will execute all documents and instruments (including any security documents) and do all acts and things as may be required by OCBC Bank in connection with the processing of

this application and the opening, operation and maintenance of the products or services established with OCBC Bank;

本人将签署所有文件和文书（包括任何担保文件），并执行华侨银行在处理本申请书以及开设、操作和维护本人在华侨银行所购产品或服务时所要求的所有行为和事宜；

7. to authorise OCBC Bank to alter/make any amendments to my/our existing particulars in OCBC Bank's existing records if they should differ from the details stated in my/our application herein;
如果我/我们在此申请表中所述的信息与华侨银行已有记录不符，授权华侨银行修改/修正华侨银行现有记录中的相关信息；
8. OCBC Bank or its related companies may verify my signatures against their records before acting on my instructions;
华侨银行或其关联公司在按照我的指示行事前，可以对照其记录验证我的签名；
9. to receiving my Monthly Wealth Report, Contract Notes / Advices for transactions and letters in electronic format if I have an existing OCBC Online Banking account;
如果我在华侨银行网上银行已有一个账户，可以电子形式接收我的月度财富报告、交易单据/交易通知书及信函；
10. (where there is more than one applicant) to be jointly and severally liable and responsible for all payments and obligations arising from my joint account(s) and facilities with OCBC Bank;
(若有多名申请人) 对由本人在华侨银行的联名账户及信贷产生的一切费用及义务承担连带责任；
11. that I understand that OCBC Bank has the right not to approve this application at its absolute discretion without assigning any reason;
本人理解，华侨银行有权自行决定不批准本申请书而无需提供任何理由；
12. that I am the beneficial owner and ultimately own or have effective control of any funds and assets that I have placed and/or will place with OCBC Bank and that my source of funds is legitimate. I acknowledge that I am responsible for my own tax affairs and I hereby declare that I have duly complied and undertake to continue to comply with the tax laws and/or tax reporting obligations of the countries where I am resident or citizen and/or of which I am subject to, in respect of any funds and assets that I have placed and/or will place with OCBC Bank from time to time and any profits and/or gains derived therefrom. I confirm that to the best of my knowledge, I have not committed or been convicted of any serious tax crimes;
本人是受益所有人，最终拥有或有效控制本人已经和/或以后存入华侨银行的任何资金和资产，并且本人的资金来源是合法的。本人确认对自己的税务负责，本人特此声明，对于本人已存入和/或以后不时存入华侨银行的资金和资产以及由此产生的任何利润和/或收益，本人已遵守并承诺继续遵守本人作为居民或公民的国家和/或适用于本人的国家的税法 and/或税务报告义务。本人确认据本人所知，本人没有犯过或者没有被判定犯过严重的税务罪行；
13. that I will be bound by the (I) CRS Policy and (II) FATCA Policy, which are available at OCBC website or upon request, which may require the reporting of such information to relevant tax authorities. I declare that any savings and investments I hold with OCBC Bank, and any

profits that they make, will comply with the tax laws of the countries where I live or which I am citizen of, and any other laws that apply;

本人将受 (I) CRS 政策和 (II) FATCA 政策的约束（这些政策可在 OCBC 网站获得或应要求获得），可能要求向相关税务机关报告此类信息。本人声明，就本人在华侨银行持有的任何储蓄和投资，以及相应产生的任何利润，将符合本人作为居民或公民的国家的税法，以及任何其他适用的法律；

14. to the collection, use and disclosure of my personal data for:

收集、使用和披露本人的个人信息，用于：

- (i) reporting to relevant tax authorities; and
向相关税务机关汇报；和
- (ii) other applicable purposes in accordance with the OCBC Data Protection Policy accessible at OCBC website; and
其他与可在 OCBC 网站上获取的《华侨银行数据保护政策》所述相一致的目的；及

15. that with respect to any personal data of other individuals which I have disclosed to OCBC Bank, its related corporations, its business partners and agents, and/or OCBC Bank's representatives (the "**Individuals**"), the Individuals to whom the personal data relates have agreed and consented to the collection, use and disclosure of their personal data in accordance with the OCBC Data Protection Policy accessible at OCBC website; and
关于本人向华侨银行及其关联公司、业务合作伙伴和代理人和/或代表披露的其他个人(以下简称“个人”)的任何个人数据，该等个人数据所涉及到的相关个人已同意该等披露，并同意根据《华侨银行数据保护政策》收集、使用和披露其个人数据，该等《华侨银行数据保护政策》可在 OCBC 网站获取；

16. that I will exempt OCBC Bank and/or its officers, employees, nominees and agents from any and all responsibilities/liabilities arising from or in connection with the products or services provided herein by OCBC Bank and agree to hold OCBC Bank and/or its officers, employees, nominees and agents harmless from all losses, costs, damages, expenses and/or fees that I may incur/suffer as a result or in connection with me applying or using any of the products or services provided by OCBC Bank herein.

本人将免除华侨银行和/或其高级职员、雇员、被提名人 and 代理人因华侨银行在此提供的产品或服务而产生的或与此等产品或服务相关的任何和所有的责任/义务，并同意使华侨银行和/或其高级职员、雇员、被提名人 and 代理人免受因本人由于申请或使用华侨银行在此提供的任何产品或服务而可能招致/遭受的所有损失、成本、损害、开支和/或费用的责任。

Declaration and agreement for deposit accounts

针对存款账户的声明和同意书

1. I have read, understood and agree to be bound by the Terms and Conditions Governing Deposit Accounts, Terms and Conditions Governing Electronic Banking Services, Terms and Conditions Governing OCBC Electronic Statements, Terms and Conditions Governing 360 Account, Terms and Conditions Governing Premier Dividend+ Savings Account, Terms and Conditions Governing Bonus+ Savings Account and Terms and Conditions Governing Monthly Savings Account as the same may be amended by OCBC Bank from time to time

(which are available for viewing at OCBC website) and any other applicable terms and conditions as may be notified by OCBC Bank to me.

我已经阅读、理解并且同意遵守华侨银行存款账户的条款和条件、电子银行服务的条款和条件、华侨银行电子账单的条款和条件、360 账户的条款和条件、宏富股息+储蓄账户的条款和条件、奖金+储蓄账户的条款和条件以及月度储蓄账户的条款和条件，以及可能不时做出的任何修正（可在 OCBC 网站上查看）。

2. I authorise OCBC Bank to honour all instructions provided by me in accordance with the signing condition set out herein.

本人授权华侨银行根据本文件所载的签字条件执行本人的所有指示。

3. Where applicable, I acknowledge receipt of the ATM card(s).

如适用，本人确认收到 ATM 卡。

4. Early termination fee as may be determined by OCBC Bank applies if the account is closed within 6 months from account opening date.

如果在开户日期后 6 个月内注销账户，则华侨银行规定的提前终止费适用。

5. I acknowledge that: -

本人确认：-

- (i) there is an inherent exchange rate risk in Foreign Currency Deposits. In particular, a decline in the Foreign Currency's exchange rate relative to my currency of choice will reduce (or even eliminate) my return or earnings on the Foreign Currency Deposits; 外币存款存在固有汇率风险。尤其是本人所选币种的外币汇率下跌时，本人外币存款的回报或收益会减少（甚至消失）；

- (ii) any funds credited or debited from the Account(s) may diminish in value due to taxes, depreciation or become unavailable due to restrictions (howsoever arising) on convertibility, requisitions, involuntary transfers, distraints of any character, exercise of governmental or military or usurped powers, war, strikes or other causes beyond OCBC Bank's reasonable control;

可能由于税项或贬值导致记入账户或从中扣除的资金减值或因（以任何方式出现的）可兑换性、征用、非自愿转移、任何性质的财产扣押、政府、军事行使权力或篡权、战争、罢工方面的限制或者超出华侨银行合理控制的其他原因导致此类资金不可用；

- (iii) any currency in which OCBC Bank's payment obligations are denominated may become unavailable due to restriction on convertibility, transferability, requisitions, government acts orders, decrees and regulations, involuntary transfers, distraint of any character, exercise of military or usurped powers, acts of war or civil strife, monetary union or exchange or similar causes beyond OCBC Bank's reasonable control and OCBC Bank may satisfy such payment obligations by making payment in such other currency as OCBC Bank deems fit.

华侨银行付款义务的计价币种可能因可兑换性、可转移性、征用、政府行为、命令、法令规范、非自愿转移、任何性质的财产扣押、军事行使权力或篡权、战争行为、内乱、货币同盟与兑换限制或者超出华侨银行合理控制的类似原因导致不可用，且华侨银行可以以其认为合适的其他币种付款满足此等付款义务。

6. I have carefully studied the currency markets and confirm that my foreign currency deposits in the Account(s) are suitable in the light of my financial position and investment objectives.
本人仔细研究过货币市场，并根据本人的财务状况和投资目标确认本人的账户中的外币存款是合适的。
7. I hereby authorize OCBC Bank to accept any deposits to the Account(s) in any Foreign Currency whatsoever as OCBC Bank may permit in its sole and absolute discretion and in any mode or manner that OCBC Bank may require from time to time ("Permitted Mode"). Subject to the Bank's acceptance of the deposit, in the event that I wish to deposit Foreign Currency in a mode or manner that is not a Permitted Mode into any of my account(s), I hereby authorise OCBC Bank to convert such Foreign Currency into Singapore Dollars or any other Foreign Currency as OCBC Bank deems appropriate in its absolute discretion and to deposit such funds into any of my account(s). I agree that such conversion shall be based on such rates as may be determined by OCBC Bank from time to time and the cost of such conversion shall be borne by me.
本人谨此授权华侨银行采用华侨银行不时要求的形式或方式（“许可方式”）受理其自行酌情决定允许的任何外币的任何账户存款。在银行受理存款的前提下，如果本人希望以许可方式之外的方式将外币存入我的任何账户，本人特此授权华侨银行将该等外币兑换成新币或华侨银行自行酌情决定认为适当的任何其他外币，并将该等资金存入本人的任何账户。本人同意，该等兑换适用的汇率应由华侨银行不时确定，且该等兑换手续费应由本人承担。
8. All terms and references used herein which are defined or constructed in the Terms and Conditions Governing Deposit Accounts but are not defined or constructed herein shall have the same meaning and construction herein.
在存款账户的条款和条件中被定义或解释的、但未在此处中被定义或解释的所有条款和引述，在此处应具有相同的含义和解释。

Declaration and agreement for OCBC Debit card

华侨银行借记卡的声明和协议

1. I declare that I am the beneficial owner(s) and ultimately own or have effective control of the new Debit card account and where applicable, the OCBC SGD Time Deposit charged to OCBC.
本人声明本人是受益所有人，并最终拥有或有效控制新的借记卡账户，并在适用情况下向华侨银行收取华侨银行新元定期存款。
2. I acknowledge and agree that the Debit Card may only be used upon approval subject to the additional terms and conditions of the Premier World Elite Card Rebates Programme, Terms and Conditions Governing and OCBC Premium World Elite™ Debit Card, available at OCBC website or upon request. I agree to be bound by the same which shall include any amendments and additions made thereto from time to time.
本人确认并同意，借记卡只能在获得批准后使用，但须遵守 Premier World Elite Card Rebates Programme，条款和条件管理以及华侨银行 Premium World Elite™ 借记卡的附加条款和条件，网址为 OCBC 网站。本人同意接受不时作出任何修订和补充的约束。

3. The Online Banking Access Code and PIN will be automatically issued if I do not have an active Online Banking Account.
如果我没有有效的网上银行账户，网上银行服务访问代码和密码将自动发出。
4. I confirm and declare that I am not a bankrupt and no statutory demand has been served on me.
本人确认并声明本人未破产，并未收到任何法定追偿书。
5. I authorise OCBC Bank to disclose any information whatsoever relating to me, card account(s) and/or OCBC SGD Time Deposit that OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by any applicable law or to any other person wherever situated for any purpose, including without limitation such third party service providers or vendors as may be appointed by OCBC Bank from time to time to provide any services, any of your co-brand/affinity partners, retailers their group of companies and any reward program partner(s). Without prejudice to the foregoing, I consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of assessing my creditworthiness or for other purpose whatsoever. In addition, I also authorise OCBC Bank to disclose any information relating to me to Network for Electronic Transfers (Singapore) Pte Ltd as may be necessary;
本人授权华侨银行披露任何与本人，卡账户和/或华侨银行新元定期存款有关的信息，华侨银行认为适用于任何适用法律允许或要求披露的任何人或任何其他任何人出于任何目的，包括但不限于华侨银行可能不时指定提供任何服务的任何第三方服务提供商或供应商，您的任何联合品牌/亲和伙伴，零售商及其集团公司和任何奖励计划合作伙伴。在不损害前述规定的前提下，本人同意向任何信用局或任何其他组织或公司披露，以收集和提供有关人员信用状况的信息，以及信用局或其他组织的披露。或为了评估本人的信誉或其他任何目的而向任何成员提供公司。此外，本人还授权华侨银行在必要时向电子转账网（新加坡）私人有限公司披露与本人有关的任何信息；
6. I acknowledge that OCBC Bank will only be able to process completed applications, attached with relevant income and identification documents as stated herein, and I agree that OCBC Bank shall have the absolute discretion to decline my application for an OCBC Debit Card without giving any reason and to retain documents submitted for this application; and
本人确认华侨银行只能处理已填写的申请表，并附有相关收入和此处所述的身份证明文件。本人同意华侨银行有绝对酌情权拒绝我的申请而且不需要给予任何理由并保留为此申请提交的文件; 并且
7. I agree that OCBC Bank may at any time at its absolute discretion change any one or more of the terms and conditions stated herein.
本人同意华侨银行可随时自行决定更改此文件中规定的任何一项或多项条款和条件。
8. I agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advances) incurred in respect of the Supplementary Card issued to him/her.

本人同意主卡会员将有责任（包括有关商品和服务，现金透支，年费及所有其他收费的的所有债务）在主卡上。所有附属卡与支付每名附属卡会员应对发给他/她的附属卡产生的所有责任（包括与货物和服务以及现金垫款有关的所有责任）负责。