

Customer Declaration for Currency-Linked Deposit Account

Customer's Declarations:

- 1 I confirm that all information given in this application and all supporting documents submitted by me herewith and/or subsequently is true, accurate and complete and authorize the Bank to communicate and exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I undertake to notify the Bank forthwith in writing of any changes to such information.
- 2 I understand that the Bank is entitled to reject any of my application(s) herein in its absolute discretion without giving any reason or notice and without liability.
- 3 I have read, understood and agreed to be bound by the "OCBC Bank (Hong Kong) Limited Terms & Conditions for All Accounts and Related Services" and "Currency-linked Deposit Terms and Conditions".
- 4 I understand that all account(s) and service(s) that I apply for herein or subsequently are subject to the terms and conditions contained in this application, the OCBC Bank (Hong Kong) Limited Terms and Conditions for All Accounts and Related Services and Currency-linked Deposit Terms and Conditions (including any addendums, supplements and/or amendments to such terms and conditions) and the specific terms and conditions in other agreements and documentation applicable to the account(s) and service(s) applied herein. I have read and understood all of the aforementioned terms and conditions, and agree to be bound by the same as may be amended or supplemented by the Bank from time to time.
- 5 I have read and understood the Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance ("Notice"), and agree that all my personal data currently or subsequently held by the Bank may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) as set out in the Notice.
- 6 I confirm and certify that I am the account holder of all the account(s) to which this application relates.
- 7 I undertake to advise the Bank of any change in circumstances which affects the tax residency status of the account holder or causes the information contained herein to become incorrect, and to provide the Bank with a suitably updated and properly signed self-certification form within 30 days of such change in circumstances.
- 8 I confirm that the Bank has not provided any investment, tax or legal advice to me.
- 9 I understand that if there is any conflict or inconsistency between the Chinese and English versions of this document, the English version shall prevail.
- 10 I acknowledge and understand that investment involves risks. CLD is NOT principal protected and the return is limited to the pre-determined Interest Amount and may result in a loss of the entire Principal Amount invested.
- 11 I acknowledge and understand that CLD is NOT a substitute for a traditional fixed deposit.
- 12 I acknowledge and understand that CLD is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- 13 I acknowledge and understand that CLD is an unlisted structured investment product involving derivatives and the investment decision is mine but I should not invest in the CLD unless the intermediary who sells it to me has explained to me that the product is suitable for me having regard to my financial situation, investment experience and investment objectives.
- 14 I acknowledge that communications over the Internet may be subject to interruptions, transmission blackouts, delayed or incorrect data transmissions arising out of situations beyond the Bank's control. Messages sent over Internet cannot be guaranteed to be completely secure. OCBC Bank (Hong Kong) Limited and its Hong Kong subsidiaries will not be responsible in any manner for any damages incurred by me as a result of any delay, loss, diversion, alteration or corruption of any message either sent to or received from OCBC Bank (Hong Kong) Limited and its Hong Kong subsidiaries over the Internet.

Applicable to Renminbi Account

- 15 If I am not holder of Hong Kong Identity Card, I undertake to notify the Bank immediately if I become a holder of Hong Kong Identity Card.
- 16 I understand that Renminbi ("RMB") is subject to the PRC government's control (for example, exchange restrictions) there is no guarantee that RMB will not depreciate. If I convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, I may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

「智特息」貨幣掛鈎存款賬戶客戶聲明

客戶聲明：

- 1 本人確認在此申請內及就此申請提供及/或之後提供的所有文件內的所有資料全屬真實、準確和完整，並授權銀行以任何其認為適當的途徑以確證該等資料之真確性及向有關方面傳達和交換該等資料。如該等資料有任何更改，本人承諾將以書面即時通知銀行。
- 2 本人明白銀行有絕對決定權拒絕本人在此的任何申請，而毋須提供理由或通知，亦毋須負上任何責任。
- 3 本人已閱讀、明白及同意華僑銀行（香港）有限公司所有戶口之條款及章則及「智特息」貨幣掛鈎存款條款及章則並受其所約束。
- 4 本人明白在此或其後申請的所有賬戶和服務均受限於列載於此申請、華僑銀行（香港）有限公司所有戶口之條款及章則、「智特息」貨幣掛鈎存款條款及章則及相關服務之條款及章則中的條款及章則(包括就此的任何附錄、補充和修訂)，以及列載於其他協議及文件內而適用於該等賬戶和服務的特別指定條款及章則。本人已細閱及明白上述所有條款及章則，並同意受其所約束(銀行對上述文件可不時作出修改或補充)。
- 5 本人已細閱及明白「關於個人資料(私隱)條例的客戶及其他個別人士通知」，及同意銀行可根據該通知所列載的用途使用及向有關人士(不論位於香港境內或境外)披露本人目前或隨後由銀行持有的所有個人資料。
- 6 本人確認及證明，就與本申請所有相關的帳戶，本人是帳戶持有人。
- 7 本人承諾，如情況有所改變，以致影響本人的稅務居民身份，或引致本申請所載的資料不正確，本人會通知銀行，並會在情況發生改變後 30 日內，向銀行提交一份已適當更新及妥為簽署的自我證明表格。
- 8 本人確認銀行並無向本人提供任何投資、稅務或法律意見。
- 9 如本文件之中、英文版本互不相符，概以英文版本為準。
- 10 本人確認及明白投資涉及風險。「智特息」貨幣掛鈎存款並不保本及其回報以預先議定的利息金額為上限，並可能損失全部投資本金。
- 11 本人確認及明白「智特息」貨幣掛鈎存款不應被視為傳統定期存款的代替品。
- 12 本人確認及明白「智特息」貨幣掛鈎存款並非受保障存款，不受香港的存款保障計劃保障。
- 13 本人確認及明白此乃涉及金融衍生工具的非上市結構性投資產品。投資決定是由本人自行作出的，但本人不應投資在本「智特息」貨幣掛鈎存款，除非中介人於銷售本產品時已向本人解釋經考慮本人的財務情況、投資經驗及目標後，本產品是適合本人的。
- 14 本人確認互聯網通訊可能因本行控制範圍以外的情況而出現通訊中斷、傳輸停頓、延遲或不正確數據傳輸等情況。透過互聯網發送的訊息，不能保證絕對安全。對於本人因透過互聯網發給或收自華僑銀行（香港）有限公司及其香港附屬公司的任何訊息的延遲、遺失、偏離、改動或出錯而招致的損害，華僑銀行（香港）有限公司及其香港附屬公司概不以任何方式負責。

適用於人民幣賬戶

- 15 如本人為非香港身份證持有人，本人承諾當本人成為香港身份證持有人，必須立即通知銀行。
- 16 本人明白人民幣受中華人民共和國政府的管制(例如，外匯限制)及人民幣也存在貶值風險。本人倘若以港元或任何其他貨幣兌換人民幣用作投資人民幣計值投資產品，一旦人民幣貶值，本人其後兌換人民幣贖回款項成港元或其他貨幣時將承受損失。

「智特息」货币挂钩存款账户客户声明

客户声明：

- 1 本人确认在此申请内及就此申请提供及/或之后提供的所有文件内的所有资料全属真实、准确和完整，并授权银行以任何其认为适当的途径以确证该等资料之真确性及向有关方面传达和交换该等资料。如该等资料有任何更改，本人承诺将以书面即时通知银行。
- 2 本人明白银行有绝对决定权拒绝本人在此的任何申请，而毋须提供理由或通知，亦毋须负上任何责任。
- 3 本人已阅读、明白及同意华侨银行（香港）有限公司所有户口之条款及章则及「智特息」货币挂钩存款条款及章则并受其所约束。
- 4 本人明白在此或其后申请的所有账户和服务均受限于刊载于此申请、华侨银行（香港）有限公司所有户口之条款及章则、「智特息」货币挂钩存款条款及章则及相关服务之条款及章则中的条款及章则(包括就此的任何附录、补充和修订)，以及刊载于其他协议及文件内而适用于该等账户和服务的特别指定条款及章则。本人已细阅及明白上述所有条款及章则，并同意受其所约束(银行对上述文件可不时作出修改或补充)。
- 5 本人已细阅及明白「关于个人资料(私隐)条例的客户及其他个别人士通知」，及同意银行可根据该通知所刊载的用途使用及向有关人士(不论位于香港境内或境外)披露本人目前或随后由银行持有的所有个人资料。
- 6 本人确认及证明，就与本申请所有相关的帐户，本人是帐户持有人。
- 7 本人承诺，如情况有所改变，以致影响本人的税务居民身份，或引致本申请所载的资料不正确，本人会通知银行，并会在情况发生改变后 30 日内，向银行提交一份已适当更新及妥为签署的自我证明表格。
- 8 本人确认银行并无向本人提供任何投资、税务或法律意见。
- 9 如本文件之中、英文版本互不相符，概以英文版本为准。
- 10 本人确认及明白投资涉及风险。「智特息」货币挂钩存款并不保本及其回报以预先议定的利息金额为上限，并可能损失全部投资本金。
- 11 本人确认及明白「智特息」货币挂钩存款不应被视为传统定期存款的代替品。
- 12 本人确认及明白「智特息」货币挂钩存款并非受保障存款，不受香港的存款保障计划保障。
- 13 本人确认及明白此乃涉及金融衍生工具的非上市结构性投资产品。投资决定是由本人自行作出的，但本人不应投资在本「智特息」货币挂钩存款，除非中介人于销售本产品时已向本人解释经考虑本人的财务情况、投资经验及目标后，本产品是适合本人的。
- 14 本人确认互联网通讯可能因本行控制范围以外的情况而出现通讯中断、传输停顿、延迟或不正确数据传输等情况。透过互联网发送的讯息，不能保证绝对安全。对于本人因透过互联网发给或收自华侨银行（香港）有限公司及其香港附属公司的任何讯息的延迟、遗失、偏离、改动或出错而招致的损害，华侨银行（香港）有限公司及其香港附属公司概不以任何方式负责。

适用于人民币账户

- 15 如本人为非香港身份证持有人，本人承诺当本人成为香港身份证持有人，必须立即通知银行。
- 16 本人明白人民币受中华人民共和国政府的管制(例如，外汇限制)及人民币也存在贬值风险。本人倘若以港元或任何其他货币兑换人民币用作投资人民币计值投资产品，一旦人民币贬值，本人其后兑换人民币赎回款项成港元或其他货币时将承受损失。