

APPLICATION PROCEDURE FOR RENMINBI BUSINESS ACCOUNT 人民币商业账户申请程序

STEP 1 第一步

Complete the Renminbi Business Account Application Form. 填写人民币商业账户申请表格。

STEP 2 第二步

i. What you need to bring 需要携带的文件

	Private Limited 私人有限公司	Limited Liability Partnership 有限责任公司	Partnership/ Limited Partnership 合伙企业/ 有限合伙公司	Sole Proprietor 独资经营者	Society/Club/ Association 社团/团体/协会
OCBC Renminbi Business Account application form 华侨银行人民币商业账户申请表格	✓	✓	✓	✓	✓
Board Resolution (bank's standard/company's) 董事局决议 (银行标准/公司文件)	✓	✓ [^]			
Certified true copy of Memorandum & Articles of Association (M&A) 公司备忘录及章程 (M&A) 之核实副本	✓				
Certified true copies of NRIC/Passport of All Authorised Signatories/ Partners/Office Bearers 所有授权签署者/合伙人/干事身份证/护照之核实副本	✓	✓	✓	✓	✓
Certified true copy of By-Laws of Society/Association/Club 社团/协会/团体章程之核实副本					✓
Certified true copy of Minutes of Meeting of Management Committee 管理委员会会议纪录之核实副本					✓ [#]

[^]LLP to also submit their LLP Partnership Agreement, if available. 有限责任公司若有也必须提呈其有限责任公司协议 (LLP Partnership Agreement).

[#]To include authorisation to open and close accounts with the Bank and appointment of authorised signatories. 包括在银行开户或关户的授权, 并委任授权签名人。

ii. Certification of true copies 核实副本

Photocopied documents must be certified true by signature from the following 核实影印副本文件必须备有以下人士的签署证明:

Private Limited 私人有限公司	Any 2 Directors or Director & Company Secretary (For M&A, any Director or Company Secretary) 任何2名董事或董事及公司秘书 (若提呈公司备忘录及章程, 只需董事及公司秘书)
Limited Liability Partnership 有限责任公司	Any 2 Partners 任何2名合伙人
Limited Partnership 有限合伙公司	Any General Partner 任何普通合伙人
Partnership 合伙企业	Any 2 Partners 任何2名合伙人
Sole Proprietorship 独资经营者	Business Owner 经营者
Society/Club/Association 社团/团体/协会	Any 2 Office Bearers 任何2名干事

STEP 3 第三步

Signatories required to be present at bank branch for account opening 开设账户所需出席签名者。

The following signatories must be present with their NRICs/Passports at OCBC Bank Branch at point of account opening:
以下签署人士必须携带其身份证/护照, 亲自前往任何华侨银行分行办理开户手续:

Private Limited 私人有限公司	Any 2 Directors (unless otherwise specified in board resolution) 任何2名董事 (除非董事局协议中另有注明指定者)
Limited Liability Partnership 股份有限公司	Any 2 Partners 任何2名合伙人
Limited Partnership 有限合伙公司	All General Partners 所有普通合伙人
Partnership 合伙企业	All Partners 所有合伙人
Sole Proprietorship 独资经营者	Business Owner 经营者
Society/Club/Association 社团/团体/协会	Any 2 Office Bearers 任何2名干事

For assistance on your account application, please call our Business Banking Commercial Service Centre at (65) 6538 1111 or email us at Bizinteract@ocbc.com. For more information on the pricing, terms and conditions of our products and services, please visit www.ocbc.com

若您开设账户时需要任何协助, 请致电 (65) 6538 1111 与我们的商业服务中心联络, 或写电邮至 Bizinteract@ocbc.com。
欲知有关本银行产品的费用、规则与条件, 请上网登访 www.ocbc.com 查阅。

**APPLICATION FORM
FOR RENMINBI BUSINESS ACCOUNT**
人民币商业账户申请表格

Note 注: Please complete in BLOCK LETTERS and tick where appropriate.
请以英文大写填写, 并在适当的地方打勾。
All fields are mandatory unless declared otherwise.
所有空格皆必须填写, 除非特别注明。

A/c No 账户号码: _____
(For Bank use only 银行专用)**Forms to be filled in English.
请以英文填写表格。****TYPE OF ACCOUNT 账户种类** CNY (RENMINBI ONSHORE) Account 境内人民币账户 CNH (RENMINBI OFFSHORE) Account 境外人民币账户**CUSTOMER INFORMATION 客户资料**

Registered Name 注册名称:

GST Registered
注册征收消费税: Yes 是 No 否

Tel. No. 电话号码:

Fax No. 传真号码:

 Please refer to our particulars contained in the attached ACRA Business Profile, OR 请参考附件的ACRA业务简介, 或 Refer to particulars below 请参考以下的详情

Unique Entity/Registration/Gazette No. 独特组织/注册/宪报编号:

Nature of Business 业务性质:

Registered Address 注册地址:

Postal Code 邮区:

Country of Incorporation 成立国家:

 Singapore 新加坡 Others _____ (Pls specify)
其他 (请注明)Date of Incorporation/Registration:
成立/注册日期:

(DD 日日/MM 月月/YY 年年)

Country of Domicile (if different from Country of Incorporation):
户籍国家 (若和成立国家不同):

Classification of Business 业务类别:

 Sole Proprietorship 独资营业者 Partnership 合伙公司 Private Limited/Public Company 私人/上市公司 Society/Club/Association 社团/团体/协会 Others _____ (Pls specify)
其他 (请注明)**ACCOUNT PARTICULARS 账户详情**

Account to be used for 该账户用于:

 Business Operations 业务运行 Investment 投资 Others _____ (Pls specify)
其他 (请注明)

Source of wealth/funds 财富/基金来源:

 Business Income 业务收入 Capital Contribution 资本投资 Others _____ (Pls specify)
其他 (请注明)

Mailing Address 邮寄地址 (if different from Registered Address 若与注册地址不同):

Postal Code 邮区:

Account Name 账户名称 (if different from Registered Name 若与注册名称不同):

CONTACT PERSON (Authorised to receive and communicate customer information) 联络人(授权接受及传达客户讯息)

Primary Contact Name 主要联络人姓名:

Email Address 电邮:

Office 办公室电话号码:

Mobile 手机号码:

Secondary Contact Name 第二联络人姓名:

Email Address 电邮:

Office 办公室电话号码:

Mobile 手机号码:

AUTHORISED SIGNATORIES 授权签署人

(Please list all person(s) authorised to sign or accept for or on behalf of the company/association/club/society/firm cheques, bills of exchange, orders to pay and any other instruments in respect of the account)
 (请列出所有能够代表公司/协会/团体/社团/商行签署或接受支票、汇票、付款指示及其他有关账户的文件)

Account Name 账户名称: _____

Personal Particulars 个人资料		Group (if any) 组别(若有)	Signature (Please sign within the box) 签名(请在格子内签名)
1	Name 姓名: NRIC/Passport No. 身份证/护照号码: Designation/Title 职衔:		
2	Name 姓名: NRIC/Passport No. 身份证/护照号码: Designation/Title 职衔:		
3	Name 姓名: NRIC/Passport No. 身份证/护照号码: Designation/Title 职衔:		
4	Name 姓名: NRIC/Passport No. 身份证/护照号码: Designation/Title 职衔:		
5	Name 姓名: NRIC/Passport No. 身份证/护照号码: Designation/Title 职衔:		

Signing Condition 签名条件

Singly 单方

Any two jointly 任何二人联名

Grouping and signing limits as follows 组别及签署极限如下: _____

Note: For control purposes, please cross out any unused portions under Authorised Signatories above.
 注: 基于控制原因, 请将以上签署人表格没被使用的部分删除。

IMPORTANT NOTES 重要注意事项

OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

华侨银行在新加坡和马来西亚成立了两间全资附属公司，为华侨银行处理特定的交易。因此客户资料可能会被透露给这些附属公司。我们将保证客户资料会保留在华侨银行集团内，除非有关监管当局命令透露该资料。

TERMS AND CONDITIONS FOR RENMINBI BUSINESS ACCOUNT 人民币商务账户的规则与条件

You, the customer/accountholder, agree to be bound by the following terms and conditions for the opening and maintaining of Renminbi Business Account (the "Terms and Conditions for Renminbi Business Account"), which are supplemental to, and form part of the Business Accounts Terms and Conditions of Oversea-Chinese Banking Corporation Limited (the "Bank").

您，身为客户/账户持有人，必须遵守开设及保有人民币商业账户（人民币商业账户的“规则与条件”），本人民币商业账户条款是附加于华侨银行有限公司（本行）之商业账户所规则与条件并构成其一部分。

1. In the Terms and Conditions for Renminbi Business Account, the following terms and expression shall have the following meaning:

"Applicable Regulations" means any laws, regulations, orders, rules, directions, requests, codes, notices, guidelines, restrictions or the likes (whether or not having the force of law) issued, announced or promulgated from time to time by any government, governmental agency, semi-governmental or judicial entity or body, regulatory or self-regulatory or other authority or organisation, clearing or settlement bank or body exchange in the People's Republic of China ("PRC") Hong Kong or Singapore (including but not limited to the People's Bank of China, Hong Kong Monetary Authority and the Monetary Authority of Singapore) relating to any Renminbi business or service in the PRC or Hong Kong or Singapore.

"Renminbi" means the lawful currency of the PRC.

在人民币商业账户的规则与条件里，下列术语和词语具以下含义：

"适用条款"指不时由中华人民共和国（PRC）、香港或新加坡（包括但不受限于中国人民银行、香港金融管理局和新加坡金融管理局）的政府机构、半官方机构或司法组织，监管或自我监管或其他机构组织或结算银行或交易机构，就有关任何在中国或香港或新加坡有关连的任何人民币业务或服务所发布或宣布之任何（不论是否具有法律约束力）法律、条规、指令、条例、指示、要求、法规、通知、指引、限制或类似术语或词语的含义。

"人民币"指中华人民共和国的法定货币。

2. You may place deposits into a Renminbi Business Account only by way of transfers from another Renminbi account maintained with the Bank or through foreign exchange conversion of Singapore dollars or other foreign currencies at the Bank's prevailing exchange rate or by way of inward remittance, in compliance with Applicable Regulations, in which case a commission in lieu of exchange may be charged by the Bank. Similarly, withdrawals from a Renminbi Business Account may be made by you only by way of transfer of funds to another Renminbi account of yours maintained with the Bank or withdrawal by way of foreign exchange conversion into Singapore dollars or other freely convertible foreign currencies at the Bank's prevailing exchange rate or by way of outward remittance, in compliance with Applicable Regulations, if you are remitting funds to PRC for trade settlement purpose with any designated PRC enterprise, in which case a commission in lieu of exchange may be charged by the Bank. If the Bank is unable to provide a firm exchange rate quotation for the purpose of this section 2 or section 10 below, the transaction shall be carried out by the Bank based on a provisional exchange rate, which shall be subject to adjustment when the actual exchange rate is determined by the Bank and the difference shall be credited or debited, as the case may be, to that Renminbi Business Account or any of your other accounts with the Bank.

您可存款于人民币商业账户但只能通过经由本行开设的另一个人民币账户或通过外币兑换成新币或以其他现行汇率换算或与以汇入汇款的方式（需符合本行适用条款）。在这种情况下，本行将收取佣金作为处理换算交接的费用。同样的，您可通过在本行所持有的另一个人民币商业账户向这个人民币商业账户通过转账方式提款或通过外币兑换成新币或以其他可自由兑换的外币以银行现行汇率换算或以汇出汇款的方式（需符合本行适用条款）汇至任何指定有贸易联系的中华人民共和国企业。在这种情况下，本行将收取佣金作为处理换算的费用。如果银行不能为以下条款2或条款10所述的交易提供稳定的汇率报价，那么本行将根据临时汇率作为交易基础，当银行确定确实的汇率时，将会调整您在本行的人民币商业账户或其他任何人民币商业账户的差额而予以计入或扣除。

3. Interest, if any, shall be paid by the Bank at such frequency and at the rate determined by the Bank. Interest rate, if any, is subject to change from time to time at the Bank's discretion and the Bank reserves the right to impose the requirement(s) for interest entitlement, such as the balance to be maintained in the Renminbi Business Account. The Bank reserves the right at its absolute discretion to vary the requirement for interest entitlement.

若有利息，本行将对该间隔时段支付利息并由本行自行设定利率。若有利率，本行可视情况而不时更改利率，本行可视情况要求有权处理或行使有关利息的拥有权，如余款需保留于人民币商业账户内。本行将视情况需要，可全权行使及更改有关利息的拥有权。

4. The Bank reserves the right to set minimum and maximum amounts with respect to any type of Renminbi Business Account from time to time and in such event, the Bank is authorised to transfer at any time any excess amount in a Renminbi Business Account to any other Renminbi account(s) maintained by you with the Bank or dispose the excess amount in any other manner as the Bank thinks fit without prior notice to you.

本行有权不时决定就任何人民币商业账户类型设定最低和最高存款数额，于该时期本行有权随时转移任何在人民币商业账户的剩余款项至其他您在在本行所持有的任何人民币账户或其他本行认为妥当的方式处理该款项而不另行通知。

5. You understand and accept the following risks related to Renminbi Business Accounts:

您理解并接受以下人民币商业账户的相关风险：

(i) There is an inherent exchange rate risk in converting foreign currency to Renminbi and vice versa as the currency exchange rate may fluctuate from time to time; and

外币兑换为人民币存在着内在的亏损风险，而货币汇率也不时受市场波动所牵制。

(ii) Renminbi is not a freely convertible currency and is subject to changes in the Applicable Regulations initiated by the PRC authorities.

人民币为不可自由兑换的货币，而中共当局则可能不时更改与修订所实施的条款。

6. The opening, maintaining and operations of the Renminbi Business Accounts shall at all times be subject to and in compliance of the Applicable Regulations.

开设、持有及操作人民币商业账户时您必须始终遵守（符合）条款的规范。

7. The Bank reserves the right to (a) take or refrain from taking such action as it, at its sole discretion deems appropriate notwithstanding any contrary provision in any agreement with you; (b) amend or add any terms and conditions applicable to any Renminbi Business Account; and (c) terminate any Renminbi Business Account or transfer or convert any amount in any Renminbi Business Account according to or in order to comply with Applicable Regulations at any time and from time to time.

本行有权(a)尽管在与您的协议规定不一致的情况下本行可全权决定是否采取或避免本行认为妥当的做法。(b)修改或增加任何适用于任何人民币商业账户的条款及(c)终止任何人民币商业账户转移或兑换任何人民币商业账户内的任何款项或是为了随时遵守适用条款的规范。

8. You hereby give your written consent to disclose all or any transaction and information relating to you and/or any Renminbi Business Account to the relevant authorities in Singapore, Hong Kong or the PRC, as may be required.

根据您提交的书面同意书，您须提供全部或任何人民币商业账户交易的有关资料或在新加坡、香港或中华人民共和国有关当局的任何有关人民币账户资料（视情况和要求而定）。

9. The Bank shall endeavour to implement any change in or in the interpretation, administration or application of the Applicable Regulation affecting the Renminbi Business Accounts in a timely manner. However, the Bank shall not be liable for any claims, damages, losses, costs, expenses and charges incurred or suffered by you arising from such default.

本行将及时对诠释、行政管理或影响作出积极调整（改变）那些影响到人民币商业账户的条款。然而，本行一概不为任何导致索赔、损害、损失、成本、开支及费用承担责任或因您本身的疏失而引致的一切损害/损失。

10. If the Bank closes a Renminbi Business Account, the Bank may convert the amount standing to the credit of that account into Singapore Dollars or other freely convertible currency, at the discretion of the Bank, at the Bank's prevailing exchange rate and post a draft or cashier's order of such amount to the last address notified by you to the Bank.

如果本行关闭一个人民币商业账户，本行会将余款净额转换为新币或其他可自由兑换的货币。本行有权根据本行现行汇率及该款项以您最后通知本行的住址寄出汇票或本票。

11. If there is any conflict or inconsistency between any provision in the Business Accounts Terms and Conditions and any provision under the Terms and Conditions for Renminbi Business Account, the latter shall prevail.

如果商业账户的规则与条件内的条款与人民币商业账户的规则与条件内的条款有任何含糊或不一致之处，当以后者为准。

以上内容译自英文版本。中英文版本之间若有含糊之处、出入或遗漏，当以英文原文为准。

DECLARATION 声明

Account Name 账户名称: _____

For Non-Resident Companies 非常驻公司:

- Companies managed and controlled outside of Singapore. (Please complete the Withholding Tax Declaration Form for Non-Resident Company) 在新加坡以外管理及管制的公司。(非常驻公司请填写预扣税款声明书)

Declaration on Beneficial Ownership of Customer 客户实益拥有权声明

*I/We declare that the following person(s) ultimately own and/or control the management of the customer 我/我们在此声明以下人士最终拥有及/或管制客户的管理:

1	Full Name (including aliases) 全名(包括别名):	2	Full Name (including aliases) 全名(包括别名):
	NRIC/Passport Number 身份证/护照号码:		NRIC/Passport Number 身份证/护照号码:
	Date of Birth 出生日期:		Date of Birth 出生日期:
	Nationality 国籍:		Nationality 国籍:
	Residential Address 住址:		Residential Address 住址:
	Contact Numbers 联络号码: (O)公司 (M)手机		Contact Numbers 联络号码: (O)公司 (M)手机
	Occupation/public position held 所持职位/职衔:		Occupation/public position held 所持职位/职衔:

If the list is more than the spaces provided, please attach list. Please furnish certified true copies of their identity documents.

如果清单比以上所提供的空间更长，请附上清单。请提供身份证明文件的核实副本。

And I/we acknowledge and confirm that OCBC Bank shall be entitled to rely on my/our declaration above on the identity(ies) of and information relating to the Beneficial Owner(s) of the Account. 我/我们也确认华侨银行将有权利依照我/我们以上声明的账户实益拥有权者的身份及资料。

NB: Declaration not applicable to governmental entities, exchange listed entities and/or financial institutions supervised by the Monetary Authority of Singapore.

注：此声明不适用于政府机构、上市公司及/或由新加坡金融管理局所监督的金融机构。

AGREEMENT (To be signed by person(s) authorised to open the Account(s)) 协议 (由授权申请开设银行账户人签署)

To: Oversea-Chinese Banking Corporation Limited (“OCBC Bank”)

I/We request OCBC Bank to open the above account(s) (the “Account(s)”). I/We have received and read a copy of the Business Account Terms and Conditions (available at all OCBC Bank branches and at <http://www.ocbc.com>) and have fully understood its contents. I/We agree to abide and be bound by them and the terms and conditions of the Renminbi Business Accounts set out above and any amendments, alterations and additions thereto as may from time to time be made.

I/We consent to disclosures as provided therein and agree that all payments be debited from the Account(s).

I/We hereby certify and confirm that the person(s) whose signature(s) appear in the Authorised Signatories section above and acting according to the signing condition/mandate indicated therein are authorised to draw, sign, endorse, accept or make for or on my/our behalf all cheques, bills of exchange, orders to pay and any other instruments (even if, where permitted by OCBC Bank the relevant account is or will become overdrawn) in respect of or in connection with the Account, even though the payment is for the benefit of any director, employee, authorised person/signatory or individual order of any signing person without OCBC Bank having to enquire into the circumstances or being liable in any way in respect of such payment and OCBC Bank be and is authorised to honour any such cheques, bills of exchange, orders to pay and any other instruments.

For company/association/club/society:

We confirm that the company/association/club/society is not insolvent, wound up nor placed in liquidation, judicial management or receivership.

For partnerships:

We agree that we shall be jointly and severally responsible and liable to OCBC Bank for all monies owing and liabilities incurred to OCBC Bank by us or any of us whether in the name of or on behalf of the partnership firm or otherwise. Upon any partner ceasing to be a member of the partnership firm by death, bankruptcy, retirement or otherwise, OCBC Bank shall treat the surviving or continuing partner or partners for the time being as having full power to carry on the business of the partnership firm and to deal with its assets, as if there had been no change in the partnership firm.

By signing below, I/we confirm that I/we am/are authorised to sign the application form for and on behalf of the company/association/club/society/partnership.

致：华侨银行有限公司

我/我们在此要求华侨银行开设以上的账户。我/我们已经收到、阅读并理解了商业账户规则与条件。(可在所有华侨银行分行及<http://www.ocbc.com>找到)。我/我们同意遵守人民币商业账户如以上所设定的规则与条件，并理解相关修改，修订和增加均将不时有所更改。

我/我们同意透露在此填写的内容，并同意所有费用将从我/我们在华侨银行的账户中扣除。

我/我们确认以上授权签署人，并遵守签署条件/指令的人士有权利代替我/我们开立、签署、批注、接受或建立与该账户有关或有关联的所有支票、汇票、付款指示及其他有关账户的文件（即使在华侨银行的批准下该账户将会透支）。即使该款项是付给任何一位董事、员工、授权签署人或任何签署人的个别指示，华侨银行也无需对于有关情况查询，或对任何这类支付负担任何责任。华侨银行将授权承兑任何这类支票、汇票、付款指示及其他有关账户的文件。

公司/协会/团体/社团协议：

我们确认该公司/协会/团体/社团并非破产、倒闭或处于停业清理、受司法管制或财务清算状态。

合伙公司协议：

我们确认我们将会对所有由于我们或其中任何一人在合伙公司的名义上或所欠付华侨银行的所有款项及所负的责任。在任何一位合伙人由于死亡、破产、退休或其他原因不再继续是该企业的合伙人，华侨银行将视其他继续存在的合伙人有十足的权力继续该业务的营业及处理其产业，犹如该合营公司里没有任何变动。

我/我们在此确认本申请书由本公司/协会/团体/社团/合伙公司授权签字人代表签署。

Authorised Person 授权签字人的签名

Name 姓名 :
NRIC No. 身份证号码 :
Designation 职衔 :

Authorised Person 授权签字人的签名

Name 姓名 :
NRIC No. 身份证号码 :
Designation 职衔 :

Authorised Person 授权签字人的签名

Name 姓名 :
NRIC No. 身份证号码 :
Designation 职衔 :

Authorised Person 授权签字人的签名

Name 姓名 :
NRIC No. 身份证号码 :
Designation 职衔 :

FOR BANK'S USE 银行专用

Industry Code 业务代码 | | | | |

Significant balance change indicator 显著余额变动指示 _____

Account No. 账户号码

Remarks 备注

Attended by 处理人

Authorised by 授权人

Input checked by 输入核对人