

TAI YAU BANK, LIMITED

Notes to Personal Deposit Account Application

To comply with the applicable guidelines and standards, the following is a list of the required original documents and information required for account application.	
a. If you are a Hong Kong permanent resident aged 18 or above, please provide: <ul style="list-style-type: none"> Hong Kong identity card, and Residential address proof 	b. If you are a Hong Kong non-permanent resident aged 18 or above, please provide: <ul style="list-style-type: none"> Identification document, for example, <ol style="list-style-type: none"> Hong Kong identity card, or Valid travel document with name, date of birth and travel document number Current residential address proof
c. If you are a non-HK resident aged 18 or above, please provide: <ul style="list-style-type: none"> Valid travel document with name, date of birth and travel document number, and Current residential address proof 	d. If you are aged between 11 and 17, please provide: <ul style="list-style-type: none"> Identification document as mentioned in a, b or c above depending on your residency Please visit our bank with your parent or guardian for account application. We shall verify and record your parent's or guardian's identity Current account is not applicable to customers aged between 11 and 17
<u>Examples of address proof:</u> The following documents issued to the applicant within the last 3 months: <ol style="list-style-type: none"> Utility bill Government rates demand note/tax demand note Bank statement <u>For non-Hong Kong resident applicants:</u> Valid driving license with the holder's photo or national identity card containing the current address; or Utility bill issued to the applicant within the last 3 months Note: # Address proof in the form of a Post Office box or Care of address is not acceptable # Address proofs that are acceptable to us may vary from time to time and is subject to our final decision	
We may also ask you to provide the following information where appropriate: <ul style="list-style-type: none"> Nationality(ies) Occupation and employment details Purpose of account and the anticipated account activities Sources of wealth and/or income Source and description of account opening fund Types of banking services to be used Jurisdiction of Residence (that is the place where the applicant is liable to taxation by reason of residency) and Taxpayer Identification Number or its Functional Equivalent (TIN) Full name (in English), date of birth, nationality(ies) and place of residence of any contributor who regularly makes payment into your account, with his/her consent regarding the personal information disclosure to us 	Remarks: <ul style="list-style-type: none"> ✧ You must visit our bank in person. ✧ You may be asked to provide supplementary documents, if necessary. ✧ We shall keep a copy of your identification document and address proof. ✧ Where an account is opened in-trust of another person, the above requirements are also applicable to the beneficial owner of the account. ✧ The Bank reserves the right to decline any account opening application. ✧ Documents submitted will not be returned irrespective of whether the account is eventually opened or not. ✧ Please note that the above information is for reference only. ✧ If you have any questions, please contact our customer service on (852) 2522 9002 or visit our bank in person.

大有銀行有限公司
個人存款帳戶申請須知

為遵守適用的指引和標準，以下是帳戶申請所需的正本文件和資訊清單。	
<p>a. 如果閣下是年滿 18 歲的香港永久居民，請提供</p> <ul style="list-style-type: none"> • 香港身份證及 • 住址證明 	<p>b. 若閣下是年滿 18 歲的香港非永久性居民，請提供</p> <ul style="list-style-type: none"> • 身份證明文件，例如 <ol style="list-style-type: none"> 1) 香港身份證或 2) 附有姓名、出生日期及旅遊證件號碼的有效旅遊證件 • 現時住址證明
<p>c. 如果閣下是年滿 18 歲的非香港居民，請提供</p> <ul style="list-style-type: none"> • 附有姓名、出生日期和旅行證件號碼的有效證件及 • 現時住址證明 	<p>d. 若閣下年齡介乎 11 至 17 歲，請提供</p> <ul style="list-style-type: none"> • 上述 a、b 或 c 所提及的身份證明文件，視乎閣下的定居地址而定 • 請與家長或監護人一同前往本行辦理開戶手續，本行需要核實並記錄他(他們)的身份 • 往來帳戶不適用於 11 至 17 歲的客戶
<p><u>地址證明範例:</u></p> <p>最近 3 個月內向申請人簽發的以下文件：</p> <ol style="list-style-type: none"> 1) 公用事業帳單 2) 差餉繳款通知書 / 稅款繳款通知書 3) 銀行結單 <p><u>非香港居民申請人:</u></p> <ol style="list-style-type: none"> 1) 附有持有人照片的有效駕駛執照或包含現在住址的國民身份證；或 2) 最近 3 個月內向申請人簽發公用事業帳單 <p><u>注意事項:</u></p> <p># 不接受以郵政信箱或轉交的地址證明</p> <p># 本行可接受的地址證明可能會不時更改，視乎本行的最終決定</p>	
<p>本行也可能在適當時要求閣下提供下列資訊：</p> <ul style="list-style-type: none"> • 國籍 • 職業及就業詳情 • 開立帳戶的目的以及預期的帳戶活動 • 財富及/或收入來源 • 開戶資金的來源及種類 • 使用的銀行服務 • 居住司法管轄區(即申請人因其國籍而應納稅的地區)及納稅人識別號碼或其等同功能 (TIN) • 任何定期向閣下的帳戶供款的人仕全名(英文)、出生日期、國籍；該人仕須同意將個人資訊向本行披露 	<p>備註</p> <ul style="list-style-type: none"> ✧ 閣下必須親自前往本行辦理。 ✧ 如有必要，閣下可能需要提供補充文件。 ✧ 本行會保留閣下的身份證明文件及地址證明副本。 ✧ 如果以他人的信託形式開立帳戶，上述規定也適用於帳戶的實益人。 ✧ 本行有權拒絕任何開戶申請。 ✧ 無論最終是否開戶，提交的文件將不予退還。 ✧ 請注意，上述資訊僅供參考。 ✧ 如果閣下有任何問題，請聯絡本行的客戶服務部 (852) 2522 9002 或親臨本行。