

# Personal Account Opening Form – Joint Applicants

此表格備有中文及英文版。如你選用此申請表格(英文版)提交申請，即表示你同意選用(英文版)之申請表格及完全明白表格內之全部內容(包括風險披露聲明及客戶聲明等)。

This application form is available in both English & Chinese versions. By completing this application form you agree to use this English version and confirm that you understand all its contents (including Risk Disclosure Statements & Customer Declaration etc.) as set out below.

Please complete in BLOCK LETTERS and tick "P" where applicable and delete as appropriate.  
Completion of the sections marked with "@" is not mandatory for account opening.

A. Account Name	
In English	In Chinese
We are the principal and ultimate beneficiary of the account(s) and hereby request DBS Bank (Hong Kong) Limited ("the Bank", which expression includes its successors and assigns) to open account(s) and provide services as indicated below:	

B. Account Type	
<b>Hong Kong Dollar Account</b>	
£ Current Account _____	£ Save & Cheque Account (020) _____
£ HKD Savings Account (Statement) (636) _____	£ New Generation Savings Account _____
£ MySavings Account _____	£ Time Deposit Account _____
£ New Generation Easy Saver Plan _____	£ Others (Please Specify) _____
<b>Foreign Currency Account</b>	
£ MCY Savings Account (Statement) _____	<b>Renminbi Account</b>
£ Time Deposit Account _____	£ RMB Savings Account (Statement) _____
£ Others (Please Specify) _____	£ RMB Time Deposit Account _____
£ Others (Please Specify) _____	£ Others (Please Specify) _____
<b>Other Services</b>	
£ ATM Card Services (Please complete Section K also)	£ Phone Banking Services (Please complete Section L also)

Purpose of Account	
Purpose of Account (Applicant can tick more than one box)	
£ Savings	£ Investment
£ Loan Repayments	£ Others (Please specify _____)
£ Transactional	£ Payroll
Source of Fund (Tick more than one box, if applicable)	
£ Salary/Commission	£ Savings
£ Own Business	£ Others (Please specify _____)
£ Sale of Investment	£ Sale of real estate
Anticipated Monthly Volume and Type of Activity	
Deposits (including inward remittance)	
No. of times:	£ 0 – 26      £ 27 – 78      £ 79 – 100      £ 101 – 200      £ more than 200
Total Amount:	£ HK\$0 – HK\$200,000      £ HK\$200,001 – HK\$500,000      £ HK\$500,001 – HK\$1,000,000
	£ HK\$1,000,001 – HK\$2,000,000      £ more than HK\$2,000,000
Withdrawals (including outward remittance)	
No. of times:	£ 0 – 26      £ 27 – 78      £ 79 – 100      £ 101 – 200      £ more than 200
Total Amount:	£ HK\$0 – HK\$200,000      £ HK\$200,001 – HK\$500,000      £ HK\$500,001 – HK\$1,000,000
	£ HK\$1,000,001 – HK\$2,000,000      £ more than HK\$2,000,000

C. Principal Applicant Information	
Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policies and terms and conditions governing the account(s) and service(s). By providing personal details to the Bank under this application form, you shall be deemed to have accepted the Bank's Data Policy and agreed to the use of your personal details as stated therein.	
Gender £ Male    £ Female	Salutation :    £ Mr    £ Miss    £ Ms    £ Mrs    £ Others (Please Specify) _____
Name in Chinese	Name in English (Surname first)      Mother's Maiden Name <sup>®</sup>

Identification Document Type & Number			
Type: <input type="checkbox"/> HK Permanent Identity Card <input type="checkbox"/> HK Identity Card & Supporting Doc _____ <input type="checkbox"/> Passport <input type="checkbox"/> Macau Identity Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other Identity Document (Please Specify: _____ )			Document No.
Nationality		Country of Residence	
Marital Status <sup>®</sup> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others		Date of Birth (DD/MM/YYYY)	
Occupation			
<input type="checkbox"/> Self-employed <input type="checkbox"/> Business Owner		<input type="checkbox"/> Full Time Employed <input type="checkbox"/> Part Time Employed/Temporary/Contract	
<input type="checkbox"/> Student <input type="checkbox"/> Housewife		<input type="checkbox"/> Retired <input type="checkbox"/> Others (Please Specify: _____ )	
Name of Employer			
Nature of Business		Position	(For Bank Use Only) OCC
Office Address <sup>®</sup>			
Office Tel.			
Annual Personal Income <input type="checkbox"/> HK\$0 – HK\$250,000 <input type="checkbox"/> HK\$250,001 – HK\$500,000 <input type="checkbox"/> HK\$500,001 – HK\$1,000,000 <input type="checkbox"/> More than HK\$1,000,000			
Source of Wealth (Tick more than one box, if applicable)			
<input type="checkbox"/> Business Income <input type="checkbox"/> Salary/Pension		<input type="checkbox"/> Return on Investments	
<input type="checkbox"/> Inheritance/ Gift <input type="checkbox"/> Others (Please Specify _____ )			
Estimated Net Worth :			
<input type="checkbox"/> Less than HK\$8,000,000 <input type="checkbox"/> HK\$20,000,001 – HK\$50,000,000		<input type="checkbox"/> HK\$8,000,001 – HK\$20,000,000 <input type="checkbox"/> More than HK\$50,000,000	
Residential Address			
Permanent Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> Applicant's Permanent Address is :			
Home Tel. No.	Mobile Phone No.	Pager No <sup>®</sup>	Email Address <sup>®</sup>
Relationship with staff member(s) or director(s) of the Bank			
Are you a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?			
<input type="checkbox"/> Yes, name of the relevant director or employee in English/Chinese _____ Relationship _____ <input type="checkbox"/> No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related. If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.			

D. Joint Applicant (1) Information			
Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policies and terms and conditions governing the account(s) and service(s). By providing personal details to the Bank under this application form, you shall be deemed to have accepted the Bank's Data Policy and agreed to the use of your personal details as stated therein			
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Salutation : <input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Others (Please Specify) _____	
Name in Chinese	Name in English (Surname first)		Mother's Maiden Name <sup>®</sup>
Relationship with the Principal Applicant :			
Identification Document Type & Number			
Type: <input type="checkbox"/> HK Permanent Identity Card <input type="checkbox"/> HK Identity Card & Supporting Doc _____ <input type="checkbox"/> Passport <input type="checkbox"/> Macau Identity Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other Identity Document (Please Specify: _____ )			Document No.
Nationality		Country of Residence	
Marital Status <sup>®</sup> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others		Date of Birth (DD/MM/YYYY)	

Occupation			
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Business Owner	<input type="checkbox"/> Full Time Employed	<input type="checkbox"/> Part Time Employed/Temporary/Contract
<input type="checkbox"/> Student	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired	<input type="checkbox"/> Others (Please Specify: _____)
Name of Employer			
Nature of Business		Position	(For Bank Use Only) OCC
Office Address <sup>®</sup>			
Office Tel.			
Annual Personal Income			
<input type="checkbox"/> HK\$0 – HK\$250,000	<input type="checkbox"/> HK\$250,001 – HK\$500,000	<input type="checkbox"/> HK\$500,001 – HK\$1,000,000	<input type="checkbox"/> More than HK\$1,000,000
Source of Wealth (Tick more than one box, if applicable)			
<input type="checkbox"/> Business Income	<input type="checkbox"/> Salary/Pension	<input type="checkbox"/> Return on Investments	
<input type="checkbox"/> Inheritance/ Gift	<input type="checkbox"/> Others (Please Specify _____)		
Estimated Net Worth :			
<input type="checkbox"/> Less than HK\$8,000,000		<input type="checkbox"/> HK\$8,000,001 – HK\$20,000,000	
<input type="checkbox"/> HK\$20,000,001 – HK\$50,000,000		<input type="checkbox"/> More than HK\$50,000,000	
Residential Address			
Permanent Address			
<input type="checkbox"/> Same as Residential Address			
<input type="checkbox"/> Applicant's Permanent Address is :			
Home Tel. No.	Mobile Phone No.	Pager No <sup>®</sup>	Email Address <sup>®</sup>
Relationship with staff member(s) or director(s) of the Bank			
Are you a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?			
<input type="checkbox"/> Yes, name of the relevant director or employee in English/Chinese _____ Relationship _____			
<input type="checkbox"/> No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.			
If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.			

E. Joint Applicant (2) Information			
<b>Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policies and terms and conditions governing the account(s) and service(s). By providing personal details to the Bank under this application form, you shall be deemed to have accepted the Bank's Data Policy and agreed to the use of your personal details as stated therein</b>			
Gender		Salutation :	
<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Mr	<input type="checkbox"/> Miss
		<input type="checkbox"/> Ms	<input type="checkbox"/> Mrs
		<input type="checkbox"/> Others (Please Specify) _____	
Name in Chinese		Name in English (Surname first)	
		Mother's Maiden Name <sup>®</sup>	
Relationship with the Principal Applicant :			
Identification Document Type & Number			
Type: <input type="checkbox"/> HK Permanent Identity Card		Document No.	
<input type="checkbox"/> HK Identity Card & Supporting Doc _____			
<input type="checkbox"/> Passport <input type="checkbox"/> Macau Identity Card			
<input type="checkbox"/> Birth Certificate			
<input type="checkbox"/> Other Identity Document (Please Specify: _____)			
Nationality		Country of Residence	
Marital Status <sup>®</sup>		Date of Birth (DD/MM/YYYY)	
<input type="checkbox"/> Single		<input type="checkbox"/> Married	
<input type="checkbox"/> Others			
Occupation			
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Business Owner	<input type="checkbox"/> Full Time Employed	<input type="checkbox"/> Part Time Employed/Temporary/Contract
<input type="checkbox"/> Student	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired	<input type="checkbox"/> Others (Please Specify: _____)
Name of Employer			
Nature of Business		Position	(For Bank Use Only) OCC
Office Address <sup>®</sup>			

Office Tel.			
Annual Personal Income <input type="checkbox"/> HK\$0 – HK\$250,000 <input type="checkbox"/> HK\$250,001 – HK\$500,000 <input type="checkbox"/> HK\$500,001 – HK\$1,000,000 <input type="checkbox"/> More than HK\$1,000,000			
Source of Wealth (Tick more than one box, if applicable)			
<input type="checkbox"/> Business Income	<input type="checkbox"/> Salary/Pension	<input type="checkbox"/> Return on Investments	
<input type="checkbox"/> Inheritance/ Gift	<input type="checkbox"/> Others (Please Specify _____ )		
Estimated Net Worth :	<input type="checkbox"/> Less than HK\$8,000,000	<input type="checkbox"/> HK\$8,000,001 – HK\$20,000,000	
	<input type="checkbox"/> HK\$20,000,001 – HK\$50,000,000	<input type="checkbox"/> More than HK\$50,000,000	
<b>Residential Address</b>			
Permanent Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> Applicant's Permanent Address is :			
Home Tel. No.	Mobile Phone No.	Pager No <sup>®</sup>	Email Address <sup>®</sup>
<b>Relationship with staff member(s) or director(s) of the Bank</b>			
Are you a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?			
<input type="checkbox"/> Yes, name of the relevant director or employee in English/Chinese _____ Relationship _____			
<input type="checkbox"/> No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.			
If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.			

<b>F. Joint Applicant (3) Information</b>			
Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policies and terms and conditions governing the account(s) and service(s). By providing personal details to the Bank under this application form, you shall be deemed to have accepted the Bank's Data Policy and agreed to the use of your personal details as stated therein			
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Salutation : <input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Others (Please Specify) _____		
Name in Chinese	Name in English (Surname first)	Mother's Maiden Name <sup>®</sup>	
Relationship with the Principal Applicant :			
<b>Identification Document Type &amp; Number</b>			
Type: <input type="checkbox"/> HK Permanent Identity Card <input type="checkbox"/> HK Identity Card & Supporting Doc _____ <input type="checkbox"/> Passport <input type="checkbox"/> Macau Identity Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other Identity Document (Please Specify: _____ )	Document No.		
Nationality		Country of Residence	
Marital Status <sup>®</sup> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others		Date of Birth (DD/MM/YYYY)	
<b>Occupation</b>			
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Business Owner	<input type="checkbox"/> Full Time Employed	<input type="checkbox"/> Part Time Employed/Temporary/Contract
<input type="checkbox"/> Student	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired	<input type="checkbox"/> Others (Please Specify: _____ )
Name of Employer			
Nature of Business	Position	(For Bank Use Only) OCC	
Office Address <sup>®</sup>			
Office Tel.			
Annual Personal Income <input type="checkbox"/> HK\$0 – HK\$250,000 <input type="checkbox"/> HK\$250,001 – HK\$500,000 <input type="checkbox"/> HK\$500,001 – HK\$1,000,000 <input type="checkbox"/> More than HK\$1,000,000			
Source of Wealth (Tick more than one box, if applicable)			
<input type="checkbox"/> Business Income	<input type="checkbox"/> Salary/Pension	<input type="checkbox"/> Return on Investments	
<input type="checkbox"/> Inheritance/ Gift	<input type="checkbox"/> Others (Please Specify _____ )		
Estimated Net Worth :	<input type="checkbox"/> Less than HK\$8,000,000	<input type="checkbox"/> HK\$8,000,001 – HK\$20,000,000	
	<input type="checkbox"/> HK\$20,000,001 – HK\$50,000,000	<input type="checkbox"/> More than HK\$50,000,000	

**Residential Address**

--

Permanent Address  
 Same as Residential Address  
 Applicant's Permanent Address is :

Home Tel. No.	Mobile Phone No.	Pager No <sup>®</sup>	Email Address <sup>®</sup>
---------------	------------------	-----------------------	----------------------------

**Relationship with staff member(s) or director(s) of the Bank**

Are you a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?  
 Yes, name of the relevant director or employee in English/Chinese \_\_\_\_\_ Relationship \_\_\_\_\_  
 No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.

If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.

**Correspondence Address of the Account**

Residential Address of the Principal Applicant  
 Residential Address of Joint Applicant ( )  
 Others

**G. For Current and Save & Cheque Account**

Account Statement will be sent to the Correspondence Address on a Monthly basis unless specified in writing.	Statement Date (if applicable)
--	--------------------------------

Cheque Book will be sent to the Correspondence Address by ordinary mail.  
 Please deliver  one cheque book ( 25 cheques )  one cheque book ( 50 cheques ) to us by ordinary mail

We agree to follow the Guides printed on the inside cover of the Cheque Books and to inform the Bank immediately if we do not receive the Cheque Book(s) 14 days after this application.

**H. Signing Arrangement**

Signing arrangement for all cheques, written instructions, confirmations, agreements and documents:  
 Either one of us solely  Either one of us or any Authorized Person (see note 1) solely  
 All of us  Others (Please Specify \_\_\_\_\_)

Please note:  
 1. To appoint one or more Authorized Person(s), such person(s) must complete Sections I and J below.  
 2. Any variation to this Signing Arrangement will only take effect once the Bank has received and had reasonable time to act on a written request for variation, signed by the Account Holder. Any Authorized Person is not authorized to vary the Signing Arrangement.

**I. Details of Authorized Person(s), (if any)**

We hereby request that the following person(s) be appointed as authorized person(s) in respect of the account(s) opened under this application form:

Name of Authorized Person(s) In English	In Chinese	I.D. Type & Number	Residential Address & Contact No.
		Type: <input type="checkbox"/> HK Permanent Identity Card <input type="checkbox"/> HK Identity Card & Supporting Doc _____ <input type="checkbox"/> Passport <input type="checkbox"/> Macau Identity Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other Identity Document (Please Specify: _____ ) Document No.:	Residential Address:          Contact No.:
		Type: <input type="checkbox"/> HK Permanent Identity Card <input type="checkbox"/> HK Identity Card & Supporting Doc _____ <input type="checkbox"/> Passport <input type="checkbox"/> Macau Identity Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other Identity Document (Please Specify: _____ ) Document No.:	Residential Address:          Contact No.:



## N. Risk Disclosure Statement – RMB Currency Conversion

1. RMB is currently not freely convertible and is subject to exchange controls and restrictions.
2. For individual customers, the conversion of RMB may be subject to a daily limit as promulgated from time to time by the relevant regulatory authority in Hong Kong. Customers are reminded to allow sufficient time for conversion if the conversion amount exceeds the prevailing daily limit.
3. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

## O. Customer Declaration

1. We have read and fully understood the contents of this application form. We confirm that information given by us in this application form is true, correct and complete. We further undertake to notify the Bank promptly in writing whenever there are any changes to any of such information.
2. We have received from the Bank the latest version of (a) the Bank Accounts and Services Terms and Conditions, (b) the Data Policy and (c) the Bank Charges Schedule, all in our preferred language, through the following means:  
 from a branch of the Bank;  
 from the website of the Bank ([www.dbs.com/hk](http://www.dbs.com/hk)).

We have been invited to ask questions and take independent profession advice on such documents if we wish. We hereby confirm that we have read and fully understood the contents of the abovementioned documents and agree to be bound by them. We understand that further copies of these documents are available on request at any branch of the Bank or from its website ([www.dbs.com/hk](http://www.dbs.com/hk)).

3. We agree that the Data Policy Notice in force from time to time together with any other notices and communications concerning our data issued by the Bank from time to time ("Data Policy") shall apply to all information related to us that we have provided to the Bank in this application form or that the Bank has obtained from any other sources or that arises from our relationship with the Bank or any other DBS Group company ("Data"). We have read and understood the Data Policy and we agree that the Data Policy shall form part of the Bank Accounts and Services Terms and Conditions. We agree that our Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. We agree, in particular, that the Bank may
  - (a) verify, provide and collect information about us from other organizations, institutions or other persons;
  - (b) transfer the data outside the Hong Kong SAR including to Singapore; and
  - (c) compare our Data with any data the Bank has obtained and use the results for taking of any actions including actions that may be adverse to our interests (including declining this application).

4. We agree that the Bank may send commercial electronic messages (including but not limited to promotion of products and services of the Bank) to any electronic address (including but not limited to any email address or telephone number) provided by us from time to time.

### 5. Opt-out from Use of Our Data in Direct Marketing

The Bank intends to use our Data in direct marketing and cannot do so without my consent. If we **do not** wish the Bank to use our Data in direct marketing or **do not** wish to receive direct marketing materials by certain channels, we should tick ("ü") any of the following opt-out channel(s):

- Email, please provide email address(es): \_\_\_\_\_
- SMS, please provide mobile phone number(s): \_\_\_\_\_
- All channels (including email, mail, SMS, phone)

### Opt-out from Provision of Our Data to Other Persons for Direct Marketing

The Bank may provide our Data to other persons for their use in direct marketing and, whether or not such persons are members of the Bank's group. We should tick ("ü") this box if we **do not** wish the Bank to provide our Data to any other persons for their use in direct marketing. If we have applied for or will apply for any product or service that is provided by the Bank jointly with a co-branded partner, this opt-out will not apply to such co-branded partner to whom I consent to provide our Data.

**The above options represent our present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by us to the Bank.**

**Note:** The above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Data Policy. Please also refer to the Data Policy on the kinds of Data which may be used in direct marketing and the classes of persons to which Data may be provided for them to use in direct marketing.

6. We understand that all holders of a joint account are jointly and severally responsible to the Bank for instructions given through Phone Banking Services or other remote channels in respect of the account. Any requirement in the mandate for joint signatories shall be regarded as satisfied by the use of the correct PBS Account No./Login ID and PIN/Password for the account.
7. We agree and accept that any Authorized Person(s) that we appoint, is authorized to open or close account(s), give any instructions and sign all cheques, instructions, confirmations, agreements and other documents and the Bank is entitled to rely on and act on the same if given in accordance with the Signing Arrangement set out in Section H.

**We shall hold the Bank harmless and keep the Bank fully indemnified on demand from and against all actions, proceedings, suits, losses, damages, claims, demands, liabilities, expense (including legal costs), interest, costs and charges whatsoever which may be brought against or suffered or incurred by the Bank howsoever arising from or in connection with the Bank's acceptance of or acting upon the appointment under Section I and/or from any other reasons or causes whatsoever in connection with the appointment under Section I.**

**Please confirm that your instructions have been clearly, accurately and completely set out in this application form before signing it.**

Signed, Sealed and Delivered by the Applicants

Signature of the Principal Applicant	Signature of Joint Applicant (1)	Signature of Joint Applicant (2)	Signature of Joint Applicant (3)
Name	Name	Name	Name
Date	Date	Date	Date

