

# Packaged Account Opening Form



To: **DBS Bank (Hong Kong) Limited** (the "Bank", which expression shall include its successors and assigns)

Branch / Centre
Date

Note: 1. Applicants must be 18 years old or above.

2. Please complete all sections in BLOCK LETTERS and mark "P" where applicable and delete as appropriate.

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 of its contents (including Risk Disclosure Statements & Customer Declaration etc) as set out below.

Completion of the sections marked with "@" is not mandatory for account opening, but if you are also applying for a credit card, completion of the sections marked with "#" is mandatory.

<b>Type of Account to be Opened</b>	
I am/We are the principal and ultimate beneficiary of the account and would like to open a	
<input type="checkbox"/> DBS Treasures	<input type="checkbox"/> DBS Account

Purpose of Account (Tick more than one box, if applicable)				
<input type="checkbox"/> Savings	<input type="checkbox"/> Investment	<input type="checkbox"/> Transactional	<input type="checkbox"/> Payroll	<input type="checkbox"/> Loan Repayments
<input type="checkbox"/> Other (Please Specify: _____ )				

Source of Fund (Tick more than one box, if applicable)				
<input type="checkbox"/> Salary/Commission	<input type="checkbox"/> Savings	<input type="checkbox"/> Sales of Investment	<input type="checkbox"/> Sale of Real Estate	<input type="checkbox"/> Own Business
<input type="checkbox"/> Other (Please Specify: _____ )				

<u>For Sole/Principal Applicant</u>			
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"/> Other (Please Specify: _____ )			
Estimated Net Worth			
<input type="checkbox"/> Less than HK\$8,000,000	<input type="checkbox"/> HK\$8,000,001 - \$20,000,000	<input type="checkbox"/> HK\$20,000,001 - \$50,000,000	<input type="checkbox"/> HK\$50,000,001 or above

<u>For Joint Applicant ( if applicable)</u>			
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"/> Other (Please Specify: _____ )			
Estimated Net Worth			
<input type="checkbox"/> Less than HK\$8,000,000	<input type="checkbox"/> HK\$8,000,001 - \$20,000,000	<input type="checkbox"/> HK\$20,000,001 - \$50,000,000	<input type="checkbox"/> HK\$50,000,001 or above

<b>Anticipated Monthly Volume and Type of Activity</b>				
<b>Deposits (including inward remittance)</b>				
No. of Times				
<input type="checkbox"/> 0 – 26	<input type="checkbox"/> 27 – 78	<input type="checkbox"/> 79 – 100	<input type="checkbox"/> 101 – 200	<input type="checkbox"/> More than 200
Total Amount				
<input type="checkbox"/> HK\$0 - \$200,000	<input type="checkbox"/> HK\$200,001 - \$500,000	<input type="checkbox"/> HK\$500,001 - \$1,000,000	<input type="checkbox"/> HK\$1,000,001 - \$2,000,000	<input type="checkbox"/> More than HK\$2,000,000
<b>Withdrawals (including outward remittance)</b>				
No. of Times				
<input type="checkbox"/> 0 – 26	<input type="checkbox"/> 27 – 78	<input type="checkbox"/> 79 – 100	<input type="checkbox"/> 101 – 200	<input type="checkbox"/> More than 200
Total Amount				
<input type="checkbox"/> HK\$0 - \$200,000	<input type="checkbox"/> HK\$200,001 - \$500,000	<input type="checkbox"/> HK\$500,001 - \$1,000,000	<input type="checkbox"/> HK\$1,000,001 - \$2,000,000	<input type="checkbox"/> More than HK\$2,000,000

<b>1. Personal Data</b>		
<b>Personal Data of Sole/Principal Applicant</b>		
Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policy 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.		
Salutation: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		
English name as printed on Identification Document		
Surname	Given Name	Other Name
Chinese name as printed on Identification Document		Date of Birth (Day / Month / Year)
<input type="checkbox"/> (M) Male <input type="checkbox"/> (F) Female		

## Personal Data of Sole/Principal Applicant

Identification Document Details 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: _____ )			Number	
Nationality			Place of Birth	
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>	
For Credit Card application, please provide the below information:				
Residential Status <sup>@#</sup> <input type="checkbox"/> Self-owned (No instalment) (1) <input type="checkbox"/> Mortgaged (2) <input type="checkbox"/> Rented (3) Monthly Instalment/Rental HK\$ _____ <input type="checkbox"/> Company Provided (4) <input type="checkbox"/> Live with Parents (5) <input type="checkbox"/> Other (6) (Please Specify: _____ )				
Education Level <sup>@#</sup> <input type="checkbox"/> Secondary or below (1) <input type="checkbox"/> Post-secondary (1) <input type="checkbox"/> University Graduate (2) <input type="checkbox"/> Master Degree (2) <input type="checkbox"/> Doctorate (2)				
Marital Status <sup>@#</sup> <input type="checkbox"/> Single (1) <input type="checkbox"/> Married (2) <input type="checkbox"/> Divorced (1) <input type="checkbox"/> Separated (2) <input type="checkbox"/> Widowed (1) <input type="checkbox"/> Other (1)				No. of Children <sup>@#</sup>
<b>Employment Details</b>				
Employment Status <input type="checkbox"/> Self-employed (1) <input type="checkbox"/> Full Time Employed (2) <input type="checkbox"/> Housewife(2) <input type="checkbox"/> Retired(2) <input type="checkbox"/> Student(2) <input type="checkbox"/> Temporary/Part time/Contract(3) <input type="checkbox"/> Other (Please Specify: _____ )				
Name of Employer		Nature of Business	OCC (For Bank Use Only)	
Office Address <sup>@#</sup>				
Office Tel. No.	Fax No. <sup>@</sup>	Position	Year of Service <sup>@#</sup> Y M	
Monthly Personal Income <input type="checkbox"/> HK\$10,000 or below <input type="checkbox"/> HK\$10,001 - \$20,000 <input type="checkbox"/> HK\$20,001 - \$40,000 <input type="checkbox"/> HK\$40,001 - \$70,000 <input type="checkbox"/> HK\$70,001 or above			Monthly Income <sup>@#</sup> HK\$ x months	
For Credit Card application : If applicant is a self-employed person and your company is in business for less than 1 year, please fill in previous employment details.				
Name of Previous Employer / Nature of Business			Previous Year of Service Y M	
<b>Relationship with Staff Member(s) or Director(s) of the Bank</b>				
Are you (or any proposed guarantor) a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or it's 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.				

**Personal Data of Joint Applicant**

Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policy 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.

Salutation:  Mr  Mrs  Miss  Ms

English name as printed on Identification Document

Surname

Given Name

Other Name

Chinese name as printed on Identification Document

Gender

(M) Male

(F) Female

Date of Birth (Day / Month / Year)

Identification Document Details

Type:  HK Permanent Identity Card

HK Identity Card & Supporting Doc \_\_\_\_\_

Passport

Macau Identity Card

Birth Certificate

Other Identity Document (Please Specify: \_\_\_\_\_ )

Number

Nationality

Place of Birth

Relationship with Principal Applicant

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>

Residential Status<sup>@#</sup>

Self-owned (No instalment) (1)  Mortgaged (2)  Rented (3) Monthly Instalment/Rental HK\$ \_\_\_\_\_  Company Provided (4)

Live with Parents (5)  Other (6) (Please Specify: \_\_\_\_\_ )

Education Level<sup>@#</sup>

Secondary or below (1)

Post-secondary (1)

University Graduate (2)

Master Degree (2)

Doctorate (2)

Marital Status<sup>@#</sup>

Single (1)

Married (2)

Divorced (1)

Separated (2)

Widowed (1)

Other (1)

No. of Children<sup>@#</sup>

Employment Details

Employment Status

Self-employed (1)  Full Time Employed (2)  Housewife(2)  Retired(2)  Student(2)  Temporary/Part time/Contract(3)

Other (Please Specify: \_\_\_\_\_ )

Name of Employer

Nature of Business

OCC (For Bank Use Only)

Office Address<sup>@#</sup>

Office Tel. No.

Fax No.<sup>@</sup>

Position

Year of Service<sup>@#</sup>

Y

M

Monthly Personal Income

HK\$10,000 or below

HK\$10,001 - \$20,000

HK\$20,001 - \$40,000

HK\$40,001 - \$70,000

HK\$70,001 or above

Monthly Income<sup>@#</sup>

HK\$

x

months

**Personal Data of Joint Applicant****Relationship with Staff Member(s) or Director(s) of the Bank**

Are you (or any proposed guarantor) 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 Applicant(s)**

- Sole/Principal Applicant's Residential Address     Joint Applicant's Residential Address
- My/Our Correspondence Address is:

**2. Deposit Account**

The following accounts will be opened/linked to my/our Packaged Account.

**1. Core Current Account**

<input type="checkbox"/> Save & Cheque Account No. (020)	<input type="checkbox"/> HKD Current Account No.
<input type="checkbox"/> Save & Cheque Account No. (For Financial Package for Professionals Customers Only) (021)	<input type="checkbox"/> Save & Cheque Account No. (For Deposit Package for Investor Customers Only) (022)
Cheque Book Service <input type="checkbox"/> Deliver one cheque book (50 cheques) to me/us by ordinary mail.	Statement Date (if applicable) _____ Account Statement will be sent to the Correspondence Address on a Monthly basis unless specified in writing.

**2. Core Savings Account**

<input type="checkbox"/> HKD Statement Savings Account No.	<input type="checkbox"/> HKD Savings Account No.
<input type="checkbox"/> MySavings Account No.	<input type="checkbox"/> HKD New Generation Savings Account No.

**3. Multi-Currency Savings Account**

Statement     Passbook    Multi-Currency Savings Account No.

Currency included

HKD       USD       AUD       NZD       CAD       EUR       GBP       JPY

CHF       DKK       NOK       SEK       SGD

**4. RMB Savings Account**

Statement     Passbook    RMB Savings Account No.

**5. Please arrange the account(s) listed below to be opened/linked to my/our packaged account.**

All TD

Account Type	Account No.
Account Type	Account No.

### 3. Automated Banking Services

#### 1. ATM Card Services

The Bank will issue a new Main ATM Card to the sole/principal applicant and a Supplementary ATM Card to the joint applicant, and link your personal/joint bank account(s) below to the cards. You acknowledge receipt of the PINs and understand that the embossed name on the Main ATM Card will be in the name of the sole/principal applicant while the embossed name on the Supplementary ATM Card will be in the name of the joint applicant(if any). Please mark  below if you do not wish to use the service:

I/ We do not wish to use the service

	Main ATM Card	Supplementary ATM Card
PIN Sequence No.	<p>_____</p> <p>I/We acknowledge receipt of the PIN</p> <p style="text-align: right;">(S.V.)</p>	<p>_____</p> <p>I/We acknowledge receipt of the PIN</p> <p style="text-align: right;">(S.V.)</p>
Primary Account No. (i.e. Account No. on Card)		
Related Account No. 1		
Related Account No. 2		
Existing ATM Card No. (The card will be cancelled)		
ATM Card Type	<p><input type="checkbox"/> DBS Octopus ATM Card (only applicable to DBS Treasures and DBS Account Customers) Account No. of Designated HKD Current Account for Automatic Add Value Service ("AAVS Account") provided by Octopus Cards Limited ("OCL"):</p> <p>_____</p> <p><input type="checkbox"/> DBS ATM Card (without Octopus function)</p> <p><input type="checkbox"/> DBS Treasures /DBS Account ATM Card</p> <p><input type="checkbox"/> Ordinary ATM Card</p>	<p><input type="checkbox"/> DBS Octopus ATM Card (only applicable to DBS Treasures and DBS Account Customers) Account No. of Designated HKD Current Account for Automatic Add Value Service ("AAVS Account") provided by Octopus Cards Limited ("OCL"):</p> <p>_____</p> <p><input type="checkbox"/> DBS ATM Card (without Octopus function)</p> <p><input type="checkbox"/> DBS Treasures /DBS Account ATM Card</p> <p><input type="checkbox"/> Ordinary ATM Card</p>
	<p>Fast Cash Card (only applicable to customers aged 65 or above)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Fast Cash Card (only applicable to customers aged 65 or above)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
Language on Screen	<p><input type="checkbox"/> Chinese <input type="checkbox"/> English</p> <p><i>(Only Chinese Version is provided to Fast Cash Card customer)</i></p>	<p><input type="checkbox"/> Chinese <input type="checkbox"/> English</p> <p><i>(Only Chinese Version is provided to Fast Cash Card customer)</i></p>

#### 2. Phone Banking Services

The Bank will set up a Phone Banking Services Account for you us. Please  below if you do not wish to use the service:

I/ We do not wish to use the service

- I/We agree that the Bank issues the below-mentioned Phone Banking Services Account No. to me/us and sends the Phone Identification No. to my/our correspondence address. And wish to add all account(s) linked to my/our Packaged Account to my/our Phone Banking Services Account.

My/Our Phone Banking Account No. \_\_\_\_\_

- I/We wish to receive information provided by the Phone Banking Services via fax:

Fax No. \_\_\_\_\_

I am/We are willing to accept the possible risk of data leakage during the fax transmission.

### 3. Automated Banking Services

#### 3. DBS iBanking Services

The Bank will set up / re-apply for a DBS iBanking account for you. Please éú below if you do not wish to use / or re-apply for the service:

I do not wish to use / re-apply for the service

I agree to apply a Secure Device and register the following mobile number for receiving the One Time Password (OTP)

Customer Name	Country Code	Mobile No	Location	Secure Device Serial No. / Username Mailer Ref. no.
1.	( ) _____		<input type="checkbox"/> Hong Kong <input type="checkbox"/> China <input type="checkbox"/> Overseas	_____ ____(-99-)_____
2.	( ) _____		<input type="checkbox"/> Hong Kong <input type="checkbox"/> China <input type="checkbox"/> Overseas	_____ ____(-99-)_____

I agree and hereby authorize the Bank to cancel my existing DBS iBanking account and then re-apply the service if I am currently registered with DBS iBanking Services. I also understand and agree that once my application here is processed, my access to DBS iBanking Services with the existing DBS iBanking account user name will be terminated at any time without further notice. I shall only be able to regain access to DBS iBanking Services after I receive my new user name and password issued to me pursuant to this application. While my application here will receive your attention after reaching you, my existing DBS iBanking account can be terminated before I receive the new user name and/or password and in such situation, during such intervening period, I shall have no access to and cannot use DBS iBanking Services.

Notes:

- 1) This application instruction will cancel your previous instruction to opt out of DBS iBanking Services.
- 2) This mobile number specified above will be used for receiving SMS-based OTP sent by the Bank for logon to DBS iBanking and other online transactions and will override any mobile number previously registered with the Bank for receiving OTP.
- 3) You should use your own mobile phone number for receiving OTP.
- 4) Please note that if you are abroad or using an overseas mobile service network, the service provider may not allow you to receive international SMS. In addition, service charges may be levied by your service provider. **The Bank will not be liable to any charges requested by the service provider of the mobile number specified above or any other related parties.**
- 5) Delivery of the SMS-based OTP may be subject to delayed transmission due to network traffic of the service provider of the mobile number specified above or any other related parties. **The Bank will not be liable for any interruption, delays or availability due to any failure of the telecommunication network.**
- 6) For joint accounts under consumer banking, if the signing arrangement is changed such that the account(s) can be operated solely by one person, the account(s) will be added to the DBS iBanking profile of each individual accountholder (if any). If the signing arrangement is changed such that the account(s) can no longer be operated solely by one person, the account(s) will be removed from the DBS iBanking profile of each individual accountholder (if any).

### 4. Customer's Interests Towards Banking Products

#### Customer's Declaration

Note: For joint account application, joint applicant(s) is/are required to fill in a separate "Request for Product Information and Opt In / Opt Out".

I am interested in the product(s) and/or the Market Updates which I have selected below. I request the Bank to explain to me the product(s) and/or provide me with the Market Updates (if selected)

- All Investment Products (such as Investment Funds, Securities Related Products, FX Products...)
- All Insurance Products (such as Life Insurance, General Insurance...)
- Market Update

### 5. Packaged Account Services

#### 1. "Wealthline"

Please arrange to send me/us a copy of the "Wealthline" on a regular basis via the following channel:

- Email to my/our email address provided in "Personal Data of Sole/Principal Applicant" section
- Mail to my/our correspondence address (Only applicable to DBS Treasures Customer)

#### 2. Overdraft Protection (Unsecured)

I/We agree the Bank to grant me/us an Overdraft Protection to my/our Core Current Account(s) if my/our Packaged Account meet(s) the balance requirement as determined by the Bank from time to time.

Yes  No

Note:

For applicants of the DBS Octopus ATM Card:

- Overdraft Protection, if granted by the Bank, will cover any overdraft on the AAVS Account from time to time (including any overdraft incurred by using AAVS), which could be extensive and will be **subject to payment of overdraft interest and other charges pursuant to the Bank Accounts and Services Terms and Conditions.**
- Please refer to the Bank Charges Schedule currently in force for the applicable overdraft limit and the overdraft interest and/or other charges.

## 6. Credit Card Services

### DBS Eminent Card

I would like to apply for **DBS Eminent Card** and agree to be bound by all the terms and conditions contained in this application form and the appendix (Hong Kong/CBG/COS/0809 – Card).

#### Note:

1. This part is not applicable to the joint applicant. If the joint applicant would like to apply for a DBS Eminent Card, please fill in the designated DBS Eminent Card Application Form separately
2. Priority approval of credit card application only applies to DBS Treasures customers (1) who are not holding any DBS credit card, its co-branded cards or **COMPASS VISA** and other unsecured loan products at the Bank; and (2) whose account balances including deposit and investment reach HK\$1,000,000 or its equivalent. For DBS Account customers, income proof for application approval is required. The annual income requirement for application of a DBS Eminent Card is HK\$360,000. If your annual income does not meet the requirement, your application will be treated as an application for DBS Platinum Credit Card / DBS Credit Card. The annual income requirement for application of a DBS Platinum Credit Card and DBS Credit Card is HK\$150,000 and HK\$60,000 respectively.
3. The Bank reserves the right to terminate the annual fee waiver offer at any time. In addition, the annual fee waiver is only applicable to customers holding DBS Treasures / DBS Account. If a customer closes his/her DBS Treasures / DBS Account, the annual fee waiver offer shall be terminated, and the applicable annual fee shall be charged from the anniversary of account opening date after termination of the DBS Treasures / DBS Account. Please refer to the Fee Schedule for details.
4. All your personal credit card accounts (including supplementary card accounts) will share an overall credit limit.
5. For application of supplementary card, please visit [www.dbs.com/hk/card](http://www.dbs.com/hk/card), download and complete the Supplementary Card Application Form.
6. Please note that the Bank will send the Verified by Visa / MasterCard Secure Code one-time password to applicant via the mobile phone number provided by the applicant in this application form for applicant to conduct online credit card transactions which require identity authentication.

### For DBS Treasures Customer

Annual Fee Waiver

DBS Eminent VISA Signature Card (Logo: 952; Top: 01) (AP0404-BR) Welcome Offer Premium Code : ( )  
Welcome Offer Terms and Conditions Apply.

### For DBS Account Customer

Annual Fee Waiver

DBS Eminent VISA Signature Card (Logo: 952; TOP : 00) (TOWEH-BR) Welcome Offer Premium Code : ( )  
Welcome Offer Terms and Conditions Apply.

### DBS Credit Card DBS\$ Reward Scheme

Please indicate your choice of Reward Scheme

- DBS\$ Cash Rebate Scheme (1) – Earn DBS\$1 for every HK\$250 Eligible Spending, every DBS\$1 will be converted to HK\$1 cash rebate directly.
- DBS\$ Redemption Scheme (2) – Earn DBS\$1 for every HK\$250 Eligible Spending to redeem selected cash coupons and gifts.

Note: If no choice is indicated, DBS\$ Cash Rebate Scheme will be applied.

### Credit Limit Arrangement

The Bank may choose to approve certain transactions that would result in your credit limit to be exceeded. An overlimit charge (as set out in the Fee Schedule) is payable for each statement cycle where your credit limit has been exceeded. If you **do not** wish the Bank to approve any transaction that would result in your credit limit (being the combined credit limit and the individual credit limit of each of your card account) to be exceeded, please tick the box below.

I **do not** wish the Bank to approve any transaction that would result in my credit limit to be exceeded. I understand that despite this request, my credit limit may still exceed as a result of circumstances described in Clause 2.2 of the relevant credit card terms and conditions.

Note: If you have previously informed the Bank of such choice and you have left the box above blank, you will be deemed not to have changed to your existing choice.

Please send the credit card, correspondence and monthly statement to

Correspondence Address (H) (Hong Kong Only)       Residence (H) (Hong Kong Only)       Office (W) (Hong Kong Only)

If the application is approved, the address chosen will be used as official correspondence address for ALL your credit card accounts with the Bank.

## 7. 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.

## 8. IMPORTANT NOTE – Deposit Protection Scheme

**Deposits in Current Accounts or Savings Accounts, Call Deposits, New Generation Easy Saver Plan and Time Deposits or Certificate of Deposits with current term equal to or less than 5 years are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.**

## 9. Declaration

I/We confirm that the information provided in this application is provided voluntarily and is true, correct and complete. I/We shall keep the Bank informed of any change of facts or circumstances that may render any information, statements, representations and/or particulars given by me/us hereunder, incorrect or untrue from time to time. I/We understand that my/our non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information, which may incur civil and/or criminal liability to me/us. I/We further authorize the Bank to verify any such information from whatever source whenever the Bank deems necessary. I/We acknowledge that for the normal processing of this application, I/we must supply all requested information and that failure to do so may result in this application being rejected. I/We have read and understood the contents of the "Bank Accounts and Services Terms and Conditions" and confirm that I/we accept them. In connection with accounts linked to our packaged account to be opened in my/our name(s).



I/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 my/our preferred language, through the following means:

- E. from a branch of the Bank;
- E. from the website of the Bank ([www.dbs.com/hk](http://www.dbs.com/hk)).

I/We have been invited to ask questions and take independent profession advice on such documents if I wish. I/We hereby confirm that I/we have read and fully understood the contents of the abovementioned documents and agree to be bound by them. I/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)).

I/We understand and accept that my/our existing overdraft protection will be cancelled if I/we have been granted any credit facilities which is attached to any of my/our current account(s) at the Bank.

(For joint applicants only) We agree all our obligations and liabilities to the Bank in connection with the account including any overdraft shall be joint and several.

**I/We understand that I am/we are solely responsible for making all necessary declarations to and meeting all other requirements of the relevant tax authorities and paying all tax due on amounts earned from the Bank.**

I/We, hereby request the Bank to issue to me/us an ATM card and to allow me/us to use the Bank's ATM facilities. I/We acknowledge receipt of the PIN.

#### For DBS Octopus ATM Card Application

I/We declare that by applying for the DBS Octopus ATM Card and activating AAVS, I/we have read, accept and agree to, and shall be bound by, the DBS Octopus ATM Card Terms & Conditions specified and amended by the Bank from time to time ("DBS Octopus ATM Card Terms & Conditions"). Some of the major provisions of the DBS Octopus ATM Card Terms & Conditions are set out below for emphasis only (and I/we shall be bound by all the DBS Octopus ATM Card Terms & Conditions whether or not set out below):

1. Use of the DBS Octopus ATM Card is subject to:
  - (a) the DBS Octopus ATM Card Terms & Conditions;
  - (b) the Bank Accounts and Services Terms and Conditions specified and amended by the Bank from time to time;
  - (c) the Octopus Automatic Add Value Agreement between Octopus Cards Limited ("OCL") and me/us in connection with AAVS, as may be amended by OCL from time to time;
  - (d) the terms and conditions applicable to Octopus card as may be specified and amended by OCL from time to time; and
  - (e) the terms and conditions applicable to the Octopus Rewards Programme as may be specified and amended by Octopus Rewards Limited ("ORL") from time to time.
2. AAVS Account
  - (a) I/We authorize the Bank to debit from or credit to the AAVS Account all amounts in relation to AAVS in accordance with instructions received from time to time by the Bank from OCL regarding me/us. For the avoidance of doubt, the Bank is not required to notify me/us or obtain my/our consent before acting on OCL's instructions.
  - (b) **I/We shall be liable for all amounts from time to time added or reloaded pursuant to the Octopus stored value function on the DBS Octopus ATM Card through AAVS and the AAVS Account.**
  - (c) If the DBS Octopus ATM Card is terminated for any reason, the Bank is entitled to:
    - (i) set off any remaining value stored on it pursuant to the Octopus stored value function against any outstanding indebtedness owing by me/us to the Bank; and/or
    - (ii) deduct any amount from the AAVS Account and apply it towards settlement of any debit balance in the Octopus stored value function.
3. Overdraft
  - (a) I/We shall ensure there are sufficient funds (which may include pre-arranged overdraft facilities granted by the Bank) in the AAVS Account to effect transactions in accordance with OCL's instructions regarding me/us from time to time. I/We authorize the Bank to effect a transaction even if there are insufficient funds in, or insufficient pre-agreed overdraft limit on, the AAVS Account and I/we shall be liable for the resulting overdraft (including any overdrawn amount which exceeds the pre-agreed overdraft limit) in the AAVS Account.
  - (b) Any overdraft (including any overdrawn amount which exceeds the pre-agreed overdraft limit) shall be subject to the provisions of the Bank Accounts and Services Terms and Conditions, and my/our rights and obligations shall be determined accordingly.
  - (c) Without prejudice to the generality of paragraph (b) above:
    - (i) **the Bank is entitled to impose the prevailing overdraft interest and other charges specified in the Bank Charges Schedule made available by the Bank from time to time;**
    - (ii) I/we shall repay to the Bank upon demand any overdrawn amount on the AAVS Account, together with interest and charges imposed by the Bank; and
    - (iii) the Bank reserves the right to cancel the DBS Octopus ATM Card without prior notice to or consent from me/us if I/we fail to comply with paragraph (ii) above.
  - (d) I am/We are responsible for monitoring the balance on the AAVS Account at all times. The Bank may (but is not obliged to) inform me/us of any overdraft on the AAVS Account as a result of use of AAVS by any means as the Bank may consider appropriate.
4. **Personal Data**

**I/We consent to and authorize the Bank to disclose to OCL and ORL my/our personal data (whether collected by the Bank via the applicable application form or by other means or otherwise in the possession of the Bank from time to time). The data that may be provided to OCL include name, gender, date of birth, HKID card number/passport number, contact information and the AAVS Account number of me/us. The data that may be provided to ORL include name, gender and contact information of me/us, and preferred contact language. I/We consent to and authorize OCL and ORL to use my/our personal data for the following purposes:**

  - (a) **processing my/our request for Octopus functions and related services (including AAVS) provided by OCL;**
  - (b) **processing my/our request to register as a member of the Octopus Rewards Programme operated by ORL;**
  - (c) **providing Octopus functions and related services (including AAVS) provided by OCL and such other purposes of use of the personal data in accordance with the Conditions of Issue published by OCL, but, in any event, OCL shall not use such personal data for the purpose of direct marketing;**
  - (d) **providing Octopus Rewards services under the Octopus Rewards Programme and such other purposes of use of the personal data under the Octopus Rewards Programme in accordance with the Terms and Conditions for Octopus Rewards Programme published by ORL, but, in any event, ORL shall not use such personal data for the purpose of direct marketing; and**
  - (e) **purposes otherwise relating to the cooperation arrangement between the Bank and OCL pursuant to which the DBS Octopus ATM Card is issued and administered.**
5. Card Termination

The Bank reserves the right to terminate the DBS Octopus ATM Card at its discretion upon:

  - (a) the Bank becoming aware of any abnormal activities or transactions involving the DBS Octopus ATM Card;
  - (b) accumulation of an overdraft amount on the AAVS Account with no pre-arranged overdraft facilities;
  - (c) accumulation of an overdraft amount on the AAVS Account in excess of existing pre-arranged overdraft facilities; or
  - (d) termination for any reason of the cooperation arrangement between the Bank and OCL pursuant to which the DBS Octopus ATM Card is issued and administered.

Upon termination of the DBS Octopus ATM Card by the Bank, the ATM functions and the Octopus functions of the DBS Octopus ATM Card could both cease to be operable

For DBS iBanking Services Application

I acknowledge receipt of the Username Mailer and/or Secure Device (as the case may be) which shall enable my access to DBS iBanking.

For DBS Credit Card Application

I have read and agreed to be bound by all the terms and conditions contained in this application form and the appendix (Hong Kong/CBG/COS/0809 - Card), including:

- Welcome Offer Terms and Conditions
- DBS Credit Card Application Terms and Conditions
- Highlights of DBS Credit Card Terms and Conditions
- Key Facts Statement

I have read the Data Policy Notice of DBS Bank (Hong Kong) Ltd. I agree that the data I provided in this application may be used for such purposes and disclosed to such persons in accordance with the Data Policy Notice (major purposes and disclosure are included in clause 5 of the DBS Credit Card Application Terms and Conditions). I declare and warrant I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy. I understand and agree that this application is subject to the Bank's final approval. I understand and agree that use of the credit card issued by the Bank and its related services (such as Internet Account, "Call-a-loan" Service and Balance Transfer, if I have selected to apply these services) shall be subject to all terms and conditions of the Credit Card Terms and Conditions (highlights of which are appended in this application) and terms and conditions governing the use of the related services. Such terms and conditions will be provided upon application for the credit card or the related services is approved. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website ([www.dbs.com/hk](http://www.dbs.com/hk)) or at any branches of the Bank.

I/We agree that the operation and all transaction on my/our account(s) opened with the Bank (including without limitation payments and the creation of any security or other encumbrance over my/our monies or other properties) and the signing/execution of any amendment or supplement to the account opening documents in respect of this application, the Bank Accounts and Services Terms and Conditions and any related document must be authorized by the Account Holder(s) whose name(s) and specimen signature(s) appear in this Section below and in accordance with the signing arrangement as specified therein.

- The Applicant solely  All of the Applicants jointly  
 Any one of the Applicants solely  Others (Please Specify \_\_\_\_\_)

I/We agree that the Data Policy Notice in force from time to time together with any other notices and communications concerning my/our data issued by the Bank from time to time ("Data Policy") shall apply to all information related to me/us that I/we have provided to the Bank in this application form or that the Bank has obtained from any other sources or that arises from my/our relationship with the Bank or any other DBS Group company ("Data"). I/We have read and understood the Data Policy and I/We agree that the Data Policy shall form part of the Bank Accounts and Services Terms and Conditions. I/We agree that my/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. I/We agree, in particular, that the Bank may:

- (a) verify, provide and collect information about me/us from other organizations, institutions or other persons;
- (b) transfer the data outside Hong Kong SAR including to Singapore; and
- (c) compare my/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 my/our interests (including declining this application).

**I/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 me/us from time to time.**

**Opt-out from Use of Our Data in Direct Marketing**

The Bank intends to use my/our Data in direct marketing and cannot do so without my/our consent. If I/we **do not** wish the Bank to use my/our Data in direct marketing or **do not** wish to receive direct marketing materials by certain channels, I/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 my/our Data to other persons for their use in direct marketing and, whether or not such persons are members of the Bank's group. I/We should tick ("ü") this box if I/we **do not** wish the Bank to provide my/our Data to any other persons for their use in direct marketing. If I/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/we consent to provide my/our Data.

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

**Signature**

By signing this application form, I/we confirm that I/we have understood the above declarations and the relevant terms and conditions overleaf.

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

\_\_\_\_\_  
Signature of Sole/Principal Applicant

\_\_\_\_\_  
Signature of Joint Applicant (if applicable)

\_\_\_\_\_  
Name (English)

\_\_\_\_\_  
Name (English)

\_\_\_\_\_  
(Chinese)

\_\_\_\_\_  
(Chinese)

\_\_\_\_\_  
\*HKID/Passport No.

\_\_\_\_\_  
\*HKID/Passport No.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**For Bank Use Only**

Address Proof Obtained/Verified: <input type="checkbox"/> Yes <input type="checkbox"/> No (Please Specify Details: _____ )		<div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">             Initial           </div>			
<input type="checkbox"/> CL Checked					
<input type="checkbox"/> EWSS Checked	PEP Status: <input type="checkbox"/> Negative <input type="checkbox"/> Positive, Approval Attached <input type="checkbox"/> Positive, Request Declined				
<input type="checkbox"/> CDD Checklist					
Core C/A No. (new/ existing)		TIN No.	Branch Code	Officer Code	
Verification Call Date/Time/Ext No.		Approved  Sign No.			
Initial					
Handled	Checked				
Account Processing - Banking					
MP Code	S.V.	Input	Approved		
ATM		Date	PBS	Date	iBanking
Input Sequence No.	Card Issue No.	Input By	Checked By	Report Checked By	Input By
			CIF No	LRM TIN	Input By

## Reminder

For credit card application, print the **appendix** to the applicant