

# Personal Account Opening Form



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. 此表格備有中文及英文版。如你選用此申請表格提交申請，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)。

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

- Note:**
- All applicants must be 18 years old or above for Current Account.
  - Complete all sections in **BLOCK LETTERS** and tick (✓) the appropriate box and delete as appropriate and cross out any of the unused spaces.
  - Completion of the sections marked with "@" is not mandatory for account opening.  
If you are also applying for a DBS Octopus ATM Card, completion of the sections marked with "A" is mandatory.

I/We, the principal and ultimate beneficiary, hereby request the Bank to open account(s) and provide services as indicated below:

**Sole**                       **Joint**                       **Trust account for beneficiary below 21 years old**

Account Name			
In English		In Chinese	
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"/> Others (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"/> Others (Please Specify: _____)			
Anticipated Monthly Volume and Types of Activity			
Deposits (including inward remittance)			
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 (HK\$)			
<input type="checkbox"/> 200,000 or less	<input type="checkbox"/> 200,001 - 500,000	<input type="checkbox"/> 500,001 - 1,000,000	<input type="checkbox"/> 1,000,001 - 2,000,000 <input type="checkbox"/> 2,000,001 or above
Withdrawals (including outward remittance)			
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 (HK\$)			
<input type="checkbox"/> 200,000 or less	<input type="checkbox"/> 200,001 - 500,000	<input type="checkbox"/> 500,001 - 1,000,000	<input type="checkbox"/> 1,000,001 - 2,000,000 <input type="checkbox"/> 2,000,001 or above
Personal Data			
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. 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>			
Selected Language: <input type="checkbox"/> Chinese <input type="checkbox"/> English		Segment :	
Gender	Marital Status®	Salutation	
<input type="checkbox"/> Male (M) <input type="checkbox"/> Female (F)	<input type="checkbox"/> Single (1) <input type="checkbox"/> Married (2)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Others (pls specify)	
Name in English (Surname first)		Name in Chinese	Mother's Maiden Name®
Identification Document Details		Number:	Expiry Date:                      Country (Country/Region) of Issue:
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"/> Others Identity Document (Please Specify: _____)			
Nationality (Country/ Region)	Date of Birth (DD / MM / YYYY)	City of Birth	Country (Country/ Region) of Birth
Residential Address			Place of Residence
Correspondence Address			
Employment Information			
Employment Status			
<input type="checkbox"/> Self-employed (1)	<input type="checkbox"/> Permanent Employed–Full Time (2)	<input type="checkbox"/> Permanent Employed–Part Time (3)	
<input type="checkbox"/> Retired (2)	<input type="checkbox"/> Contract–Full Time (2)	<input type="checkbox"/> Contract–Part Time (3)	
<input type="checkbox"/> Not Currently Employed	<input type="checkbox"/> Others (Please Specify: _____)		
Occupation			
<input type="checkbox"/> Student (2) <input type="checkbox"/> Housewife (2) <input type="checkbox"/> Please specify:			
Name of Employer			Codes (For Bank Use Only)
Nature of Business	Position	Years of Service® Y                      M	
Office Address®			

Annual Income from all sources <sup>®</sup> (HK\$) <input type="checkbox"/> 250,000 or less <input type="checkbox"/> 250,001 – 500,000 <input type="checkbox"/> 500,001 – 1,000,000 <input type="checkbox"/> 1,000,001 – 1,500,000 <input type="checkbox"/> 1,500,001 or above		Monthly Income <sup>®</sup> HK\$		
<b>Contact Information</b>				
<b>Note:</b> For an overseas phone number, please add country (country/ region) code and area code (if any) in front of the number.				
Home Tel. No.		Mobile Tel. No. <sup>^</sup>	Office Tel. 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 the Bank 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, the Bank will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.				
<b>Source of Wealth (Tick more than one box, if applicable)</b>				
<input type="checkbox"/> Business Income		<input type="checkbox"/> Salary/Pension	<input type="checkbox"/> Return On Investments	
<input type="checkbox"/> Others (Please Specify: _____ )		<input type="checkbox"/> Inheritance/Gift		
Estimated Net Worth (HK\$) <input type="checkbox"/> 8,000,000 or less <input type="checkbox"/> 8,000,001 - 20,000,000 <input type="checkbox"/> 20,000,001 - 50,000,000 <input type="checkbox"/> 50,000,001 or above				
(For Bank Use Only)				
Address Proof Obtained/Verified: <input type="checkbox"/> Yes <input type="checkbox"/> No (Please Specify Details: _____ )			Initial	
<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"/> CL Checked	CDD Checklist: <input type="checkbox"/> Yes <input type="checkbox"/> No	FATCA Form: <input type="checkbox"/> Yes <input type="checkbox"/> No		
FATCA Country (Country/ Region) Code:		FATCA Status:		Date On Form:
FATCA Review Status:		FATCA Review Status update Date:		Withholding Certification Type:
TaxPayerID Type:		TaxPayer ID:		
Other Tax Residency (other than US)				
Tax Residency Country (Country/ Region):		CRS Status:	Date On Form:	
CRS Review Status:		CRS Review Status Update Date:	Certification Type:	
Tax Payer ID:		Reason:	Other Reason:	
<b>Personal Data of Joint Applicant (1)</b>				
<b>Before you provide the Bank with your personal details, please ensure that you have read and understood the Bank's Data Policy. 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>				
Selected Language: <input type="checkbox"/> Chinese <input type="checkbox"/> English		Segment :		
Gender <input type="checkbox"/> Male (M) <input type="checkbox"/> Female (F)	Marital Status <sup>®</sup> <input type="checkbox"/> Single (1) <input type="checkbox"/> Married (2)	Salutation <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Others (pls specify)		
Name in English (Surname first)		Name in Chinese	Mother's Maiden Name <sup>®</sup>	
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"/> Others Identity Document (Please Specify: _____ )		Number:	Expiry Date:	
		Country (Country/ Region) of Issue:		
Nationality (Country/ Region)	Date of Birth (DD / MM / YYYY)	City of Birth	Country (Country/ Region) of Birth	
Residential Address			Place of Residence	
Correspondence Address				
<b>Employment Information</b>				
Employment Status <input type="checkbox"/> Self-employed (1) <input type="checkbox"/> Permanent Employed–Full Time (2) <input type="checkbox"/> Permanent Employed–Part Time (3) <input type="checkbox"/> Retired (2) <input type="checkbox"/> Contract–Full Time (2) <input type="checkbox"/> Contract–Part Time (3) <input type="checkbox"/> Not Currently Employed <input type="checkbox"/> Others (Please Specify: _____ )				
Occupation <input type="checkbox"/> Student (2) <input type="checkbox"/> Housewife (2) <input type="checkbox"/> Please specify:				
Name of Employer			Codes (For Bank Use Only)	
Nature of Business		Position	Years of Service <sup>®</sup> Y    M	
Office Address <sup>®</sup>				
Annual Income from all sources <sup>®</sup> (HK\$) <input type="checkbox"/> 250,000 or less <input type="checkbox"/> 250,001 – 500,000 <input type="checkbox"/> 500,001 – 1,000,000 <input type="checkbox"/> 1,000,001 – 1,500,000 <input type="checkbox"/> 1,500,001 or above		Monthly Income <sup>®</sup> HK\$		

Contact Information			
<b>Note:</b> For an overseas phone number, please add country (country/ region) code and area code (if any) in front of the number.			
Home Tel. No.	Mobile Tel. No.^	Office Tel. No.®	
Email Address®			
Relationship with Staff Member(s) or Director(s) of the Bank			
Are you a relative/spouse of any of the directors or employees of the Bank 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, the Bank will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.			
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 (HK\$) <input type="checkbox"/> 8,000,000 or less <input type="checkbox"/> 8,000,001 - 20,000,000 <input type="checkbox"/> 20,000,001 - 50,000,000 <input type="checkbox"/> 50,000,001 or above			
(For Bank Use Only)		<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>	
Address Proof Obtained/Verified: <input type="checkbox"/> Yes <input type="checkbox"/> No (Please Specify Details: _____ )			
<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"/> CL Checked	CDD Checklist: <input type="checkbox"/> Yes <input type="checkbox"/> No    FATCA Form: <input type="checkbox"/> Yes <input type="checkbox"/> No		
FATCA Country (Country/ Region) Code:	FATCA Status:		Date On Form:
FATCA Review Status:	FATCA Review Status update Date:		Withholding Certification Type:
TaxPayerID Type:	TaxPayer ID:		
Other Tax Residency (other than US)			
Tax Residency Country (Country/ Region):	CRS Status:		Date On Form:
CRS Review Status:	CRS Review Status Update Date:		Certification Type:
Tax Payer ID:	Reason:	Other Reason:	

Account Type & Currency		
The following accounts will be opened. Each account is subject to the relevant provisions in the Bank Accounts and Services Terms and Conditions.		
<input type="checkbox"/> HKD Save & Cheque <input type="checkbox"/> HKD Current <input type="checkbox"/> USD Current <input type="checkbox"/> RMB Current Cheque Book Service : <input type="checkbox"/> Deliver one cheque book to me/us by ordinary mail.		
<input type="checkbox"/> Multi-Currency Statement Savings Currency included : <input type="checkbox"/> HKD <input type="checkbox"/> USD <input type="checkbox"/> CNY <input type="checkbox"/> AUD <input type="checkbox"/> NZD <input type="checkbox"/> CAD <input type="checkbox"/> EUR <input type="checkbox"/> GBP <input type="checkbox"/> JPY <input type="checkbox"/> CHF <input type="checkbox"/> DKK <input type="checkbox"/> NOK <input type="checkbox"/> SEK <input type="checkbox"/> SGD		
<input type="checkbox"/> Time Deposit		
<input type="checkbox"/> HKD Statement Savings		
<input type="checkbox"/>		
Consolidated Account Statement will be sent on a Monthly basis unless specified in writing.		

Automated Banking Services		
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 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). This service is subject to the terms and conditions applicable to ATM services in the Bank Accounts and Services Terms and Conditions, and in addition for DBS Octopus ATM Card, the DBS Octopus ATM Card Terms and Conditions and such other terms and conditions imposed by Octopus Cards Limited ("OCL").		
<b>Important Note on DBS Octopus ATM Card:</b>		
1. The Automatic Add Value Service ("AAVS") of DBS Octopus ATM Card would be automatically activated by the Bank at the time of card issue. AAVS amount will be debited from the designated account starting from the first AAVS transaction. If you do not want to use the AAVS, please choose DBS Treasures/DBS Account ATM Card (without Octopus function). 2. Please note that the Bank will send important notes for the use of DBS Octopus ATM Card, e.g. card issue date, status of ATM card acknowledgement etc, to you via SMS. The SMS will be sent to the mobile phone number provided by the applicant in this application form.		
Main ATM Card	PIN Sequence No.	
	Primary Account Type	
	Related Account Type	
	ATM Card Type	<input type="checkbox"/> DBS Octopus ATM Card, Octopus AAVS amount for every auto-reload transaction is <input type="checkbox"/> HKD500 <input type="checkbox"/> HKD250 HKD Current Account Type designated for Automatic Add Value Service ("AAVS Account") provided by OCL: _____ <input type="checkbox"/> DBS Treasures/DBS Account/Ordinary ATM Card (without Octopus function) Fast Cash Card (only applicable to customers aged 65 or above) <input type="checkbox"/> Yes <input type="checkbox"/> No
Language on Screen	<input type="checkbox"/> Chinese <input type="checkbox"/> English <i>(Only Chinese Version is provided to Fast Cash Card customer)</i>	

Supplementary ATM Card (1)	PIN Sequence No.	
	ATM Card Type	<input type="checkbox"/> DBS Octopus ATM Card, Octopus AAVS amount for every auto-reload transaction is <input type="checkbox"/> HKD500 <input type="checkbox"/> HKD250 HKD Current Account Type designated for Automatic Add Value Service ("AAVS Account") provided by OCL: _____ <input type="checkbox"/> DBS Treasures/DBS Account/Ordinary ATM Card (without Octopus function) Fast Cash Card (only applicable to customers aged 65 or above) <input type="checkbox"/> Yes <input type="checkbox"/> No
	Language on Screen	<input type="checkbox"/> Chinese <input type="checkbox"/> English <i>(Only Chinese Version is provided to Fast Cash Card customer)</i>

### Phone Banking Services

The Bank will set up a Phone Banking Services Account for you/us. This service is subject to the terms and conditions applicable to phone banking services in the Bank Accounts and Services Terms and Conditions.

- 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. I/We wish to add all my/our account(s) linked to my/our Phone Banking Services Account.

Customer Name	Phone Banking Account No.
1.	
2.	

### DBS iBanking and DBS digibank HK Services

I/We agree to set up/re-apply for a DBS iBanking account. I/We acknowledge that eStatement and eAdvice service will be provided to me/us automatically if I/either of us has activated DBS iBanking account. I/We will not receive paper statement and paper advice unless I/we instruct the Bank otherwise.

- I/We agree to register the following mobile number for receiving the One Time Password (OTP):

Customer Name	(Country (Country/ Region) Code) Area Code - Mobile No
1.	( )
2.	( )

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

Notes:

- This service is subject to the Terms and Conditions for DBS iBanking and DBS digibank HK.
- This application instruction will cancel your previous instruction to opt out of DBS iBanking and DBS digibank HK Services.
- This mobile number specified above will be used for receiving SMS-based OTP sent by the Bank for logon to DBS iBanking and DBS digibank HK and other online transactions and will override any mobile number previously registered with the Bank for receiving OTP.
- You should use your own mobile phone number for receiving OTP.
- The eStatement will normally take effect from the first or the second statement cycle upon your activation of the DBS iBanking account. Before the eStatement is in place, the statement will be sent by mail.
- 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).

### Customer's Interests Towards Banking Products

Note: For joint account applications, all applicants are required to fill in a separate "Use of Information Consent Form". I request the Bank to explain to me the product(s) I am interested in and provide me with the Market Updates as selected below:

- All Investment Products (including but not limited to Investment Funds, Securities Related Products, FX Products.)  
 All Insurance Products (including but not limited to Life Insurance, General Insurance.)  
 Market Update  
 All of the Above

### Overdraft Protection (Unsecured) – for DBS Treasures / DBS Account Customer

**Note: Not applicable to joint account.**

I agree the Bank to grant me an Overdraft Protection to my current account if my Account meets the balance requirement as determined by the Bank from time to time.

- Yes  No

Notes:

- For applicant of the DBS Octopus ATM Card, any overdraft protection will cover any overdraft on the AAVS Account from time to time (including any overdraft incurred by using AAVS), which could be extensive.
- Overdraft Protection, if granted by the Bank, 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.

### Risk Disclosure Statement – RMB Currency Conversion

- RMB currently may not be freely convertible and is subject to exchange controls and restrictions.
- 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.

### IMPORTANT NOTE – Deposit Protection Scheme

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

## Declarations

- I/We acknowledge that for the processing of this application, I/we must supply all information marked as mandatory in this application and that failure to do so may result in this application being rejected. 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 have received from the Bank the latest version of (a) the Bank Accounts and Services Terms and Conditions, (b) the Data Policy Notice, (c) the Bank Charges Schedule and (d) Tax Requirements Notice, all in my/our preferred language.  
I/We have been invited to ask questions and take independent profession advice on such documents if I/we 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 or can be viewed from the Bank's website ([www.dbs.com.hk](http://www.dbs.com.hk)).
- I/We understand and accept that my/our existing overdraft protection (if any) will be cancelled if I/we have been granted any credit facilities which are attached to any of my/our current account(s) at the Bank.
- For joint account applications only  
We agree that all our obligations and liabilities to the Bank in connection with the account, including any overdraft, shall be joint and several.  
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.
- **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.**
- For DBS ATM Card Application  
I/We hereby request the Bank to issue me/us an ATM Card and allow me/us to use the Bank's ATM facilities. **I/We acknowledge receipt of the PIN.** I/We confirm that the information provided above is true and complete. If approved, I/we also authorize the Bank to debit all card fees (if any) from the above Primary Account and to send the card to my/our correspondence address registered with the Bank. I/We confirm that I/we accept full responsibility for all transactions effected with the correct PIN, by the Bank, acting in good faith, irrespective of whether such transaction(s) is/are authorized by me/us. Some of the major Applicable Terms and Conditions are set out below for emphasis only.
  1. The Bank will issue a PIN to me/us for accessing ATM. The PIN is issued and delivered to me/us at my/our own risk.
  2. I/We agree to keep the PIN secret and safe.
  3. I/We agree to keep the ATM Card safe and never write down the PIN on the ATM Card or on anything usually kept with or near it.
  4. I/We must, as soon as reasonably practicable after becoming aware of any loss or actual or possible unauthorised use or disclosure of the PIN, change the PIN and notify the Bank. Until the Bank is so notified, **the Bank does not assume any liability or responsibility to me/us or any third party for the consequences arising out of or in connection with such loss or actual or possible unauthorised use or disclosure, save only for direct losses resulting directly from the negligence or wilful default of the Bank or its employees.** Subject to the foregoing, I/we are fully responsible for all instructions given through ATM with the correct PIN, whether or not authorised by me/us, prior to the Bank's receipt of such notice of any loss or actual or possible unauthorised use or disclosure of the PIN. If I/we had acted fraudulently or with gross negligence (including failing to take all reasonable steps to safeguard the secrecy of the PIN and/or protect it against theft), I am/we are responsible for all instructions given at any time, whether before or after such notice. I/We indemnify the Bank on demand for all Losses in respect of all use of the PIN, whether or not authorised by me/us, for which I am/we are responsible.
  5. The ATM Card shall only be used for cash withdrawal or transfer if there are sufficient funds in my/our relevant Account failing which, I/we shall repay to the Bank immediately on demand such amount overdrawn together with bank charges and interest at the rate shown in the Bank Charges Schedule.
  6. I/We agree to keep my/our ATM Card safe. I/We must notify the Bank as soon as reasonably practicable after becoming aware of any transactions that may be made through the use of a counterfeit card. I/We understand that I/we will not be liable for the loss incurred by transactions that are in the Bank's determination made by counterfeit cards.
- DBS Octopus ATM Card Application  
I/We have received the DBS Octopus ATM Card Terms & Conditions from the Bank. 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 and Conditions specified and amended by the Bank from time to time. 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 OCL and me/us in connection with AAVS, as may be amended by OCL from time to time; and
    - (d) the terms and conditions applicable to Octopus card as may be specified and amended by OCL from time to time.
  2. The value stored pursuant to the Octopus stored value function on the DBS Octopus ATM Card is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
  3. 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.

#### 4. 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.

#### 5. Personal Data

**I/We consent to and authorize the Bank to disclose to OCL 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. I/We consent to and authorize OCL 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) **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; and**
- (c) **purposes otherwise relating to the cooperation arrangement between the Bank and OCL pursuant to which the DBS Octopus ATM Card is issued and administered.**

#### 6. ATM 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;
- (d) I/we fail to perform ATM Card acknowledgment or use the DBS Octopus ATM Card within the designated period set by the Bank; or
- (e) 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 customer with China or Kazakhstan residential address

- (a) I/We would like to establish an account with the Bank and confirm that such request is being made on my/our own initiation without any solicitation from the Bank.
  - (b) From time to time, I/we may request that the Bank's representative(s) meet me/us in person where convenient.
  - (c) I/We would like to request the Bank to contact me/us with information on the Bank's products and services in relation to the establishment of an account with the Bank as set out in paragraph (a) above.
- 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).

#### **Important Note - Safeguard your personal information**

Inform the Bank if you lose your personal identity documents (e.g. HKID, Passport) to prevent fraudsters from trying to access your accounts unauthorised using your identity. Remember to update your contact information such as your home phone number, mobile phone number, and residential address so that all Bank notifications are addressed to the right contact.

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

**NOTE:** Please note if you choose to opt-out of direct marketing, the Bank will not be able to provide with any product information or updates on any preferential rate, special offers, coupons, gifts, seminars, and events etc., except through our branches. If you would still like to conveniently receive such information, you may leave the boxes below blank.

The Bank intends to use my/our Data in direct marketing and cannot do so without my/our consent. I/we **do not** wish to receive any direct marketing materials/information from the channels selected below:

SMS/MMS      Email      All channels (including email, mail, SMS/MMS, phone)

**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.

• I/We agree that all instructions in connection with my/our account(s) opened with the Bank under this application (including payment instructions, the creation of any security or other encumbrance over my/our monies or other properties, any amendment or supplement to the information provided in relation to this application) must be given by the Account Holder(s) whose name(s) and specimen signature(s) appear in the Signature Section below and in accordance with the following signing arrangement:

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

**Sign**

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

**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

Name (English) \_\_\_\_\_  
 (Chinese) \_\_\_\_\_  
 HKID/Passport No. \_\_\_\_\_

Signature of Joint Applicant (if applicable)

Name (English) \_\_\_\_\_  
 (Chinese) \_\_\_\_\_  
 HKID/Passport No. \_\_\_\_\_

Date : \_\_\_\_\_

For Bank Use Only							
C/A No.	MCY No.	TD Master ID.	S/A No.				
Attended By (Signature, Name & Date)	Initial the action taken:	Checked By (Signature, Name & Date)	CIF No.	Branch Code			
	 (Mark name & date if different from the attending staff.)			RM 1Bank ID	RM Name		
		Approved By					
	Verification Call Date/Time/Ext No.			Sign No.			
PBS				iBanking			
CIF No				Input By	Checked By	Input By	Checked By
Account Processing Banking:	S.V.	Initial	Input	Approved			