

Sole Proprietor or Partnership

To: **OCBC Wing Hang Bank Limited**

A/C No. _____

I/We, the undersigned trading under the style or firm name of _____ (“the firm”) hereby request and authorize you as follows:-

1. To open and or continue a current account and or other accounts in the name of the aforesaid firm and at any time subsequently to open further such account or accounts of whatever currency or nature in the name of the firm, including but not limited to current, savings accounts and/or call/fixed deposit accounts as *I myself/We ourselves or my/our authorized representatives(s) (whose respective names and specimen signatures are set out hereunder) may from time to time direct.
2. For the purpose hereinafter mentioned and for any other purpose whatsoever to honour and otherwise act on any documents of whatsoever nature which are signed by *me/us/or my/our authorized representative(s).
3. To honour and pay all cheques or other orders which may be drawn or bills accepted or notes made or trust receipts issued or applications made for any letter of credit or for the amendment of any letter of credit or receipts for monies overdrawn by the firm or for monies owing by you to the firm on any account whatsoever or any other document or written instruction of whatsoever nature kind or description which are signed by *me/us or my/our authorized representative(s); and
4. To debit payments you shall have made on such cheques, orders, bills, trust receipts, letters of credit, notes and receipts to the firm’s account or accounts with you whether such account or accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit provided that you will have absolute discretion whether or not to honour and pay the same if the firm’s account or accounts will not have sufficient funds to meet it, and I will/we will jointly and severally undertake to repay such overdrafts so granted temporarily and to pay the interest thereon and the expense of and incidents thereto, if any.
5. To debit to my/our Savings and or Call/Fixed Deposit Account for and payment made by you upon presentation by any person of a withdrawal slip or instruction signed by *me/us or my/our authorized representative(s) to be supplied and approved by you from time to time irrespective of whether the passbook or confirmation of deposit issued to me/us by you has or has not been presented for withdrawal.
6. Any payment made by you to a person producing the passbook and a withdrawal slip purporting to be signed and or sealed or chopped as authorized by *me/us or my/our authorized representative(s) shall have the same effect as if made to me/us and will absolve you from all liabilities to me/us or to any other party.
7. To carry out written instructions countermending payment of cheques, bills of exchange, promissory notes or orders for payment when such instructions are given by *me/us or my/our authorized representative(s).
8. If the account(s) opened and/or continued is/are Partnership account,
 - a. Any securities or other property of or deposited in the name of the firm may be withdrawn and any monies may be borrowed from you in the name or on behalf of the firm and may be secured in any manner upon any securities monies or property of or deposited in the name of the firm by *us/our authorized representatives against delivery to you of such document which are signed by *us/our authorized representatives and we will be jointly and severally responsible for the repayment of such monies with interest costs charges and expenses.
 - b. Notwithstanding any partner ceasing to be member of the firm by death or otherwise you may in the absence of written notice to the contrary from us or any of us or the personal representative(s) or trustee(s) of any of us treat the surviving or continuing partners or partner or other partners or partner for the time being as having full power and authority to carry on the business of the firm and to deal with its assets as freely as if there had been no change in the constitution of the firm.
 - c. To make loans and/or advances with or without security at *our request or the request of our authorized representative(s) by way of overdraft, loan or in other manner, and to discount bills and promissory notes at *our request or the request of our authorized representative(s) but without prejudice to your right to refuse any such accommodation; and we agree that any liability to you thereby incurred by us shall be joint and several.
 - d. This authority shall remain in force until written notice of revocation shall have been sent to and received by you notwithstanding any change in the constitution or name of the firm and shall apply notwithstanding any change in the membership of the firm by death bankruptcy retirement or otherwise or the admission of any new partner or partners.
9. I/We further authorize you to provide banker’s reference on me/us without the need of consulting me/us before doing so.
10. In the event of a conflict or discrepancy or inconsistency between the English version and Chinese version of these presents, the English version shall prevail over the Chinese version.
11. **I/We hereby acknowledge receipt of and have read and agree to be bound by the Bank’s Terms & Conditions for all Accounts and Related Services that are being in force as will be applicable to the type of such of my/our account or accounts and any amendment alteration of modification hereof.**
12. **I/We hereby further agree and acknowledge that all the accounts now or hereafter opened with you shall be subject to the above clauses and those stated in the Terms and Conditions for all Accounts and Related Services as prescribed by the Bank from time to time.**
13. I/We confirm that the information given by me/us to the Bank is true and complete in every respect and authorize you to contact any necessary party for verification or further information at any time as you may deem necessary.
14. In the absence of contrary written instructions signed by me/us these conditions shall apply to each and every account of whatever nature now or hereafter opened by you in the name of the firm.

Dated this _____ day of _____

* Refer to the Signing Arrangement

全東 / 合夥戶口

致：華僑永亨銀行有限公司

逕啓者：

本人(等)以 _____ 名義經營之商號，現請求及授權貴行：

- 一. 接受本人(等)以上述商號名義開立及或繼續使用賬戶，並於今後隨時接受*本人(等)或本號授權代表人員(姓名及簽署式樣如下)不時之通知，以本號名義另行開立任何貨幣或性質之賬戶，包括惟不限於往來、儲蓄及或通知/定期存款賬戶。
- 二. 接受及處理任何有*本人(等)或本號授權代表人員簽署而與賬戶有關之文件及其他文件。
- 三. 對於凡有*本人(等)或本號授權代表人員簽署之支票、或支付憑証、或匯票或欠單、或信託收條、或信用証申請書及或修正指示、或本號在貴行透支款項之收據、或任何其他文件或書面指示，均得接受及付款。
- 四. 對於此等支票、支付憑証、匯票、信託收條、信用証、欠單、存款單據等之有關款項，無論當時本號賬戶為存為欠或因支付而變成透支，均得照支本號賬戶。惟若本號賬戶存款不足，貴行得有權拒為兌付，本人(等)承諾個別及共同負責償還所有經貴行通融所得之暫時性透支，利息及/或其他有關費用。
- 五. 凡接獲由*本人(等)或本號授權代表人員簽署之提款單或付款指令，一經批核，均得給款項予來人，並照支本人(等)之儲蓄及或通知/定期存款賬戶，不論當時來人有無提供貴行所發之存摺或存款證明書。
- 六. 凡經貴行憑存摺及由*本人(等)或本號授權代表人員簽署或蓋章之提款單支付給來人之款項，將視同已直接付與本人(等)，貴行不再對本人(等)或其他有關者負任何責任。
- 七. 凡由*本人(等)或本號授權代表人員簽發有關停止支付支票、匯票、借據或付款指令之書面通知，均得照予辦理。
- 八. 凡合夥商號賬戶，不論是新開立或繼續運用者，
 - 甲. 貴行准許*本人等/本號授權代表人員可憑其簽署之文件提取用本號名義存於貴行之任何証券或財物，及代表本號以本號名義向貴行借款，並可以任何本號所有或用本號名義存於貴行之證券、款項或財物作為抵押品，向貴行借款。本人等願意個別及共同負責償還此等借款及應付之利息及其他費用。
 - 乙. 在本人等任何一人因身故或其他原因而停任本號之股東時，貴行如無接獲本人等或其中任何一人或遺產代理人或受託人之書面通知，即可視其他股東具全權處理本號之業務及資產，一如本號之組織並無改變。
 - 丙. 因應*本人等或本人等之授權代表人之請求(不論有無提供抵押品)而給予透支、放款或任何方式之貸款及或票據貼現。對於上述貸款，本人等願意個別及共同承擔償還責任，惟貴行亦有權拒絕該等貸款申請。
 - 丁. 本授權書之有效期間由即日起直至貴行接獲本號書面通知取銷之日為止，無論本號之組織或名稱有任何更改、或因股東死亡、破產、退股或新股東加入或其他原因而引致本號組織更改，均不會影響本授權書之效力。
- 九. 本人(等)授權貴行提供關於本人(等)之銀行備諮而無須事先諮詢本人(等)。
- 十. 如本文之中文版本與英文版本有抵觸或意義分歧，須以英文版本為準。
- 十一. **本人(等)確認收妥及經已細閱貴行之所有戶口及相關服務之條款及章則，有關適用於本人(等)所開立賬戶現行及日後修訂之條款及章則，本人(等)同意遵守及受其約束。**
- 十二. **本人(等)同意及確認，本人(等)現行及日後於貴行開立之一切賬戶，須受以上之條款及貴行不時修訂之所有戶口及相關服務之條款及章則所規限。**
- 十三. 本人(等)確認給予貴行之各項資料均屬詳實，並授權貴行可於有需要時隨時向任何方面查證或諮詢詳情。
- 十四. 除非貴行接獲由本人(等)所簽署之取銷授權指示，否則上述條文適用於本號在貴行已開立及日後所開立任何性質之賬戶。

年 月 日

*參照簽署安排

簽署安排 Signing arrangement for Sole Proprietorship or Partnership	
<input type="checkbox"/> 全東簽署有效 Sole Proprietor signature is valid	<input type="checkbox"/> 其中 _____ 合夥人簽署有效 Any _____ of the partners' signature(s) is/are valid
<input type="checkbox"/> 授權代表人: With authorized representative(s): Any _____	人其中 _____ 人簽署有效 of my/our _____ authorized signature(s) is/are valid

公司印章式樣
Specimen of Company Chop

日期 Date _____

簽署部份 Signing Section

注意: 須由全東/所有合夥人/有效的授權簽署人簽署。
 Note: Sole Proprietor/All Partner(s)/Valid Authorized Signer(s) to sign.

全東/合夥人姓名 Name of Sole Proprietor/Partner#

香港身份證/護照號碼 HKID/Passport Number

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

請刪去不適用者。 #Please delete as not applicable
 // For bank's use 銀行專用 //

Name in English	
Name in Chinese	BR/CI No.
Any _____ of _____ Others _____	Check by _____
Copy to CPD CIF No. _____ Account No. _____ Branch _____	APP by _____

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

[Empty dashed box for signature]

合夥人/授權人士姓名 Name of Partner/Authorized Person#

香港身份證/護照號碼 HKID/Passport Number

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香港身份證/護照號碼 HKID/Passport Number

請刪去不適用者。 #Please delete as not applicable

//////////////////// For bank's use 銀行專用 //////////////////////

Name in English

Name in Chinese

BR/CI No.

Check by _____

Any _____ of _____ Others _____

Copy to CPD CIF No. _____ Account No. _____ Branch _____

APP by _____