

請向本行職員索取一份《關於個人資料(私隱)條款的客戶及其他個人人士通知》。Please ask our staff for a Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance. 請用英文大楷填寫，並將申請表寄回香港郵政總局郵箱514號華僑永亨銀行卡務中心。Please complete in BLOCK LETTERS and mail to OCBC WING HANG BANK LIMITED – CARD CENTRE at G.P.O Box 514, Hong Kong 閣下可從銀行分行索取華僑永亨信用卡之持卡人協議。在申請信用卡之前，閣下應先閱讀及理解華僑永亨信用卡之持卡人協議。The Cardholder Agreement governing OCBC Wing Hang Credit Card can be obtained from the branches of the Bank. You are advised to read and understand the Cardholder Agreement governing OCBC Wing Hang Credit Card before applying for the facilities.

主卡持卡人資料 PRINCIPAL CARDHOLDER'S PERSONAL DATA

| | | | |
|--|-------------------------------|-------------------------|-------|
| 英文姓名 (請先填寫姓氏) Full English Name (Family name first) | (先生/太太/小姐) (Mr./Mrs./Miss) | 中文姓名 Name in Chinese | _____ |
| 香港身份證 / 護照號碼 HKID Card / Passport No. _____ | | | _____ |
| 華僑永亨信用卡號碼 OCBC Wing Hang Credit Card Number | _____ - _____ - _____ - _____ | 聯絡電話 Contact Number | _____ |

附屬卡申請人資料 SUPPLEMENTARY CARD APPLICANT'S DATA

| | | | | | |
|--|-------------------------------|-------------------------|--|---|------------------------------|
| 英文姓名 (請先填寫姓氏) Full English Name (Family name first) | (先生/太太/小姐) (Mr./Mrs./Miss) | 中文姓名 Name in Chinese | _____ | 國籍 Nationality | _____ |
| 香港身份證 / 護照號碼 HKID Card / Passport No. _____ | | | 與基本卡持有卡之關係 Relationship with principal cardholder _____ | 出生日期 DD MM YY _____ / _____ / _____ | 聯絡電話 Contact Number _____ |
| 住宅地址 (請以英文填寫) Residential Address (in English) _____ | | | | | |

*只作銀行內部記錄。有關信件及月結單將寄往主卡持卡人通訊地址。For Bank internal record only. Relevant correspondence and monthly statements will be mailed to the correspondence address of the principal cardholder.

| | | |
|--|--|--------------------------------|
| 僱主 / 公司名稱 (請以英文填寫) Name of Employer / Business (in English) | 行業/業務性質* Employment Industry / Business Nature* | 職位/職業 Position / Occupation |
| _____ | _____ | _____ |

*如閣下是家庭主婦/退休人士/學生/無業人士，請註明。Please specify if you are a housewife / retiree / student / unemployed.

與銀行有關人士之關係 RELATIONSHIP WITH THE RELEVANT PERSON(S) OF THE BANK

台端，或貴公司之任何董事、合夥人、經理或代理人，或合端或貴公司之任何擔保人，是否下列有關人士或團體，或下列有關人士之親屬*：銀行 (或其控股公司、其任何附屬公司及聯屬公司) 之董事 / 僱員 / 控權人 (即無論是單獨或與任何相聯者控制已發行股份百分之10或以上) ?
Are you, or is any of your directors, partners, managers or agents, or is any of your guarantors, one of the following relevant persons or bodies, or a Relative* of one of the following relevant persons : director / employee / controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares) of the Bank (or its holding company, any of its subsidiaries and affiliates)?

是 Yes
請填報 Please state :
有關人士之姓名 Name of the relevant person _____ 有關機構及部門名稱 Relevant Company & Department _____ 與申請人關係 Relationship with Applicant _____ (SC091A)

否 No
本人(等)確認沒有上述之關係。倘若上述所報之資料不再準確、真實及正確，本人(等)承諾立刻以書面通知銀行。
I/We confirm that at present, there is no such relationship. I/We undertake to notify the Bank immediately in writing if the information given above is no longer accurate, true and correct.

* "親屬" 指其：(a) 父母、祖父母或外祖父母、或曾祖父母或外曾祖父母；(b) 繼父母或領養父母；(c) 兄弟或姐妹；(d) 配偶；(e) 夫妻關係的另一方；(f) 同居伴侶；(g) 配偶的父母、繼父母或領養父母；(h) 配偶的兄弟或姐妹；(i) 子、繼子、女、繼女或領養子女；(j) 孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。
"Relative" means: (a) a parent, grandparent or great grandparent; (b) a step-parent or adoptive parent; (c) a brother or sister; (d) the spouse; (e) the other party to a union of concubinage; (f) a cohabitee; (g) a parent, step-parent or adoptive parent of a spouse; (h) a brother or sister of a spouse; (i) a son, step-son, adopted son, daughter, step-daughter or adopted daughter; or (j) a grandson, granddaughter, great grandson or great granddaughter.

所需文件 REQUIRED DOCUMENTS

- 為盡快處理閣下之申請，請附上附屬卡申請人之香港身份證/護照之影印本。
In order to speed up the processing of your application, please enclose copies of the HKID Card / Passport of the Supplementary Card Applicant(s).
1. 所有附屬卡申請人必須為基本持卡人直系親屬及年滿十六歲。All applicants must be a direct family member of the Principal Cardholder and aged 16 years old or above.
2. 提交之文件(包括申請表)將不獲發還。All documents supplied (including this application form) are not returnable.

請先細閱才簽署 PLEASE READ BEFORE SIGNING

- 本人(等)確認提供給華僑永亨銀行有限公司(「貴行」)的資料及文件全屬正確，並授權貴行以任何其認為適當的途徑以確認該等資料及文件之準確性及與有關方面交換資料。
I/We confirm that the above information is true and correct and authorize OCBC Wing Hang Bank Limited (referred to as "your Bank"), to communicate and to exchange such information with whatever sources your Bank may consider appropriate for the purpose of verifying the same.
- 本人(等)明白貴行會考慮聯匯資訊有限公司之信貸報告，並授權貴行在其認為適當之情況下，可一次或以上使用本人(等)之資料作信貸用途。本人(等)可致電聯匯資訊有限公司索取報告(電話：2577 1816)。
I/We understand your Bank will consider a credit report from TransUnion Limited ("TU"), and authorize your Bank to access my/our data with TU one or more times for the purposes of credit checking when deemed necessary. To access the report, I/we may call TU at 2577 1816.
- 本人(等)明白及同意貴行在閣下未獲通知下，可隨時向任何有關機構查詢閣下之信貸紀錄，以作信貸用途。
I/We have not had any credit card or loan facility cancelled due to default payment in the last 3 years.
- 本人(等)目前並無任何逾期未還之貸款，且並無任何因逾期未還而導致被取消之貸款。
I/We currently do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness with other financial institutions.
- 本人(等)明白及同意貴行在閣下未獲通知下，可隨時向任何有關機構查詢閣下之信貸紀錄，以作信貸用途。
There is no bankruptcy order made against me/us, and I/we am/are not in the process of petitioning for bankruptcy nor have any intention to do so.
- 本人(等)特此聲明及同意，本人(等)之資料將用於直接促銷或提供有關人士以該等人士在促銷指定服務、產品及促銷時之使用(不論貴行是否因此而獲得金錢或其他財產之回報)，惟貴行須事先此等用途獲得本人(等)之書面同意(包括表示不反對)。詳情請參閱關於個人資料(私隱)條例的客戶及其他個人人士通知之第(17)段。倘若本人(等)不希望其資料被用作有關直接促銷用途，本人(等)可以書面通知貴行行使選擇權拒絕促銷。
I/We hereby acknowledge and agree that any information with respect to me/us which is provided by me/us at the request of your Bank or collected in the course of dealings between me/us and your Bank may be disclosed to, or used and retained by, any other institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions. (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
- 本人(等)明白及同意貴行在閣下未獲通知下，可隨時向任何有關機構查詢閣下之信貸紀錄，以作信貸用途。
I/We acknowledge and agree that all personal data relating to me/us (the "Data") can be used by your Bank for such purposes and disclosed to such persons in accordance with (i) Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (referred to as "the Ordinance") or (ii) the prescribed consent given by me/us from time to time. I/We also agree that your Bank may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to me/us to conduct matching procedures (as defined in the Ordinance) and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to disclose the Data to any non Bank Group members for providing banker's or credit references in respect of me/us (if any). I/We also agree that your Bank may from time to time obtain my/our information from any third parties, including but not limited to the credit review reported from credit reference agencies (if any).
- 本人(等)特此聲明及同意，本人(等)之資料將用於直接促銷或提供有關人士以該等人士在促銷指定服務、產品及促銷時之使用(不論貴行是否因此而獲得金錢或其他財產之回報)，惟貴行須事先此等用途獲得本人(等)之書面同意(包括表示不反對)。詳情請參閱關於個人資料(私隱)條例的客戶及其他個人人士通知之第(17)段。倘若本人(等)不希望其資料被用作有關直接促銷用途，本人(等)可以書面通知貴行行使選擇權拒絕促銷。
I/We expressly authorize your Bank to disclose the Data and/or any information regarding my/our account(s) to third party service provider located in Hong Kong or outside Hong Kong (including but not limited to Mainland China) for card embossing purpose.
- 本人(等)特此聲明及同意，本人(等)之資料將用於直接促銷或提供有關人士以該等人士在促銷指定服務、產品及促銷時之使用(不論貴行是否因此而獲得金錢或其他財產之回報)，惟貴行須事先此等用途獲得本人(等)之書面同意(包括表示不反對)。詳情請參閱關於個人資料(私隱)條例的客戶及其他個人人士通知之第(17)段。倘若本人(等)不希望其資料被用作有關直接促銷用途，本人(等)可以書面通知貴行行使選擇權拒絕促銷。
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I/We agree the contents of Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and acknowledge receipt of this notice from the staff of your Bank.
- 本人(等)特此聲明及同意，本人(等)之資料將用於直接促銷或提供有關人士以該等人士在促銷指定服務、產品及促銷時之使用(不論貴行是否因此而獲得金錢或其他財產之回報)，惟貴行須事先此等用途獲得本人(等)之書面同意(包括表示不反對)。詳情請參閱關於個人資料(私隱)條例的客戶及其他個人人士通知之第(17)段。倘若本人(等)不希望其資料被用作有關直接促銷用途，本人(等)可以書面通知貴行行使選擇權拒絕促銷。
I/We acknowledge that the use of the Credit Card(s) is subject to the terms and conditions of the OCBC Wing Hang Credit Card Cardholder Agreement, which is posted at your Bank's website (www.ocbcwhk.com) and will be enclosed with the new credit card. I/We understand that the specified services, products and subjects (whether or not your Bank will receive money or other property in return). However, your Bank requires my/our written consent (which includes an indication of no objection) for that purposes in advance. For details, please refer to the paragraph (f) of Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance. If I/we do not wish my/our Data to be used in such direct marketing purpose, I/we may exercise my/our opt-out right by notifying your Bank in writing.

13. 本人(等)明白及同意成功申請的信用卡將以郵寄方式寄往主卡持卡人通訊地址。根據條例中規定，本人(等)：
14. 有權查閱貴行是否持有其資料及查閱有關的資料。
- (1) 有權查閱貴行是否持有其資料及查閱有關的資料。
- (2) 有權要求貴行改正任何有關其不準確的資料。
- (3) 有權查悉貴行對資料的政策及實務，並獲告知貴行持有的個人資料類別。
- (4) 有權在與個人信貸有關的情況下，要求獲告知貴行例向信貸資料服務機構或追討欠款公司披露的個人資料類別，以及獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料要求。
- (5) 有權就貴行向信貸資料服務機構提供的任何賬戶資料(包括任何賬戶還款資料)，於全數清還欠賬後結束賬戶時，指示貴行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。如本人(等)因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由本人(等)提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。
15. 本人(等)保證現在本人(等)在此申請的融通或貸款，就貴行而言，並非 (a) 超出《銀行業(風險承擔限度) 規則》(第155S章)第8部及由香港金融管理局所發出的監管政策手冊(CR-G-9)《對關連人士的風險承擔》所訂明的法定限度的融通；或 (b) 《公司條例》(第622章)第11部第2分部所禁止的貸款、類似貸款及信貸交易。如在任何時間，前述任何保證不準確或成為失實，本人(等)承諾會立即通知貴行。
16. 本人(等)明白及同意此申請表及所有本人(等)或代本人(等)遞交之文件影印本乃屬貴行所有，不論本人(等)之申請批核與否，均不獲發還，並同意貴行保留拒絕有關申請的權利而毋須披露任何理由。
17. 如本文件之中、英文版互不相符，概以英文版為準。
13. I/We acknowledge and agree that the Credit Card(s) will be sent and addressed to the correspondence address of the principal cardholder after approval.
- Under and in accordance with the terms of the Ordinance, I/We:
14. Under and in accordance with the terms of the Ordinance, I/We:
- (1) have the right to check whether your Bank holds data about me/us and the right of access to such data;
- (2) have the right to require your Bank to correct any data relating to me/us which is inaccurate;
- (3) have the right to ascertain your Bank's policies and practices in relation to data and to be informed of the kind of personal data held by your Bank;
- (4) have the right, in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
- (5) have the right, in relation to any account data (including any account repayment data) which has been provided by your Bank to a credit reference agency, to instruct your Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default. In the event any amount in an account is written-off due to a bankruptcy order being made against me/us, the account repayment data may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by me/us with evidence to the credit reference agency, whichever is earlier.
15. I/We warrant that the facility or loan herein for which I/we am/are applying is not, in relation to your Bank, (a) a facility in breach of the statutory limits under Part 8 of the Banking (Exposure Limits) Rules (Cap.155S) and the Supervisory Policy Manual (CR-G-9) "Exposures to Connected Parties" issued by the Hong Kong Monetary Authority, or (b) a loan, quasi-loan or credit transaction prohibited under Division 2 of Part 11 of the Companies Ordinance (Cap.622). I/We undertake to notify your Bank immediately if at any time any of the foregoing warranties ceases to be accurate or becomes untrue.
16. I/We acknowledge and agree that, whether the application herein is to be approved or not, copies of documents supplied by or for me/us, including application form, remain the property of your Bank. I/We also agree that your Bank shall have the right to decline the application without disclosing any reason.
17. If there is any conflict or inconsistency between the Chinese and English versions of this document, the English version shall prevail.

聲明及簽署 DECLARATION & SIGNATURE

本人(等)已閱讀、明白及同意，列印於此申請表內之有關條款及細則並同意受其約束。

I/We have read, understood and hereby agreed with the terms and conditions stated in this application form and agree to be bound by them.

X

基本卡持有人簽署 (簽名須與銀行記錄相符)

Principal Cardholder Signature (Signature should correspond with the specimen signature of the Bank's record)

日期 Date: _____

X

附屬卡申請人簽署

Supplementary Card Applicant Signature

日期 Date: _____

提醒你：「借定唔借？還得到先好借！」

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

持卡人於華僑永亨信用卡持卡人協議下的主要責任及債務

現謹將持卡人於與我們的持卡人協議下的主要責任及債務臚列如下，請持卡人注意。持卡人務請細閱持卡人協議全文。

1. 持卡人需要在收到信用卡後立即在持卡人簽署欄上簽署。
2. 持卡人須全權負責時刻妥為保管其信用卡、信用卡賬戶號碼及私人密碼，並須對因沒有履行前述責任而導致之一切損失承擔責任。
3. 一經發現信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權使用、不正當使用及/或外洩，持卡人必須立即通知我們。在我們**未接獲**持卡人前述的通知之前，持卡人須對信用卡賬戶之一切結欠**負全責**，不論該等結欠是否因任何未獲授權或不正當使用信用卡、信用卡賬戶號碼或私人密碼所引致。
4. 持卡人須遵守不得以信用卡用作付款予任何非法交易用途。
5. 持卡人使用信用卡之總欠額不得超過信用額或綜合信用額(如適用)。
6. 持卡人須對所有信用卡交易負責，並須承擔我們為追討持卡人欠我們之款項而引致之所有合理費用及開支。主卡持卡人須完全負責本身及附屬卡持卡人的一切交易和義務。附屬卡持卡人僅須負責其本身的交易和義務。
7. 持卡人須核對結單上之每項交易資料是否正確，如有錯誤，須立即以書面通知我們。如持卡人於結單發出後六十天內沒有以書面通知我們作出反對，則所有信用卡交易及費用的一切記錄及結單均被視為已核對正確無誤，不可推翻並對持卡人在各方面均具約束力。
8. 持卡人須準時繳交信用卡之未清還款額及我們根據持卡人協議訂明之一切費用及開支。
9. 在附加及不影響在法律、衡平法、或其他持卡人與我們訂立之任何其他協議下可能賦予我們之任何其他抵押或一般留置權、抵銷權或類似權利的情況下，我們有權在毋須通知任何人仕的情況下，將任何持卡人或任何其他人士仕於我們或與我們有關連或聯營的任何其他公司而持卡人中享有實益權益的任何戶口中之任何結餘以抵銷持卡人須向我們履行或償付的責任及債務，即使持卡人並不是未能遵守持卡人協議。
10. 我們有**凌駕性的權利**隨時**要求**持卡人立刻繳付及持卡人須因應我們要求立即繳付所有信用卡賬戶未清還予我們的款額(包括已產生之費用、收費及支出)。
11. 我們有權在事先給予持卡人六十天之通知下，就信用卡之使用更改費用及收費，及/或大幅修改持卡人協議之條款及細則。如在該等修訂生效日期後持卡人仍繼續保留及使用其信用卡，持卡人將被視為不可推翻地接受該等修訂。持卡人若不接受該等修訂，必須在其生效之前，持卡人必須終止使用該信用卡並以書面通知我們，及將信用卡剪成兩半交回我們，以及即時清繳所有信用卡賬戶內所有欠款。
12. 持卡人知悉我們是基於持卡人所提供之資料之真確性而發出信用卡，所以持卡人可能會因向我們提供不正確或不真實的資料而負上刑事責任。

Principal Obligations and Liabilities of the Cardholder under the OCBC Wing Hang Credit Card Cardholder Agreement

The principal obligations and liabilities of the Cardholder under the Cardholder Agreement with us are highlighted below for the Cardholder's attention. The Cardholder must read the full version of the Cardholder Agreement.

1. The Cardholder must sign on the signature panel of the Card immediately on receipt.
2. The Cardholder must keep the Card, the Card Account Number and the PIN safe at all times under his own control and is fully responsible for all losses resulting from his failure to do so.
3. The Cardholder must notify us immediately upon discovery of the loss, theft, unauthorized use, misuse and/or disclosure of the Card, the Card Account Number or the PIN. The Cardholder is fully liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of the Card, the Card Account Number or the PIN before we receive the aforesaid notification.
4. The Cardholder must not use the Card to pay any illegal transactions.
5. The Cardholder must not use the Card to a total amount exceeding the Credit Limit or the Combined Credit Limit (if applicable).
6. The Cardholder is liable for all Card Transactions and all costs and expenses that we reasonably incur in recovering any sum owing to us. The Principal Cardholder is fully liable for all transactions and obligations of the Principal Cardholder as well as the Supplementary Cardholder. The Supplementary Cardholder is only liable for his own transactions and obligations.
7. The Cardholder must check the correctness of each and every entry made in the Statement and immediately inform us in writing of any inaccurate entries. If we do not receive any written objection within 60 days from issuance of the Statement, our record and Statement of all Card Transactions and charges are conclusively true and correct and binding on the Cardholder for all purposes.
8. The Cardholder agrees to pay the outstanding balance of the Card Account on time and any fees, charges, costs and expenses as we may prescribe pursuant to the Cardholder Agreement.
9. In addition and without prejudice to other security or any general lien, right of set-off or similar right we may be entitled at law, in equity or under any other agreement between the Cardholder and us, we are entitled, without prior notice to any person, to set-off any credit balance on any account of the Cardholder or any other person with us or any other company related to or associated with us to which the Cardholder may be beneficially entitled against the Cardholder's obligations and liabilities to us, even if the Cardholder is not in default.
10. We shall have an **overriding right** at any time to demand immediately repayment from the Cardholder and the Cardholder must immediately upon our demand pay us all amounts outstanding on the Card Account (including all incurred charges, costs and expenses).
11. We are entitled, by giving sixty (60) days' prior notice to the Cardholder, to vary any fees and charges in respect of the use of the Card and/or significantly revise the terms and conditions of the Cardholder Agreement, which shall be binding on the Cardholder if the Cardholder continues to retain and use the Card Account after the effective date of the change. If the Cardholder does not accept the change, he must terminate the use of the Card by giving written notice and returning the Card cut into halves to us before the effective date of the change and repay immediately all amounts outstanding on the Card Account.
12. The Cardholder understands that the issuance of the Card is based on the accuracy of information that he provides to us, and therefore he may be criminally liable if he provides us with inaccurate and untrue information.

有關美國的外國賬戶稅務合規法案(「FATCA」)之客戶聲明 - 只適用於非美國人士*

本人聲明本人已經細閱信用卡附屬卡申請表格上之有關信息，並就本人最大限度所知及所信，有關信息為真實、正確及完整。本人亦認：

- (i) 本人為華僑永亨銀行有限公司賬戶持有人，以及本人於華僑永亨銀行有限公司開立賬戶所有收入之實益擁有人。
 - (ii) 本人現為非美國人士(包括居於美國之外國人士，即綠卡持有人)，且就美國稅務目的而言，並不視作為美國公民或美國居民。
- 若任何已提交華僑永亨銀行有限公司之信息、文件與證明文件有任何變更，而此變更將使此聲明失實，本人承諾須事先及時以書面通知華僑永亨銀行有限公司。

*假如閣下現為美國人士，請聯絡華僑永亨銀行有限公司以填妥附加之合規文件。

Customer Declaration in relation to U.S. Foreign Account Tax Compliance Act (FATCA) – Only Applicable to Non-U.S. Person*

I declare that I have examined the information on the Supplementary Card Application Form and to the best of my knowledge and belief, it is true, correct, and complete. I further certify that:

- (i) I am an account holder of OCBC Wing Hang Bank Limited, and the beneficial owner of all income in my account(s) maintained with OCBC Wing Hang Bank Limited.
- (ii) I am currently not a U.S. person (including resident alien individual i.e. green card holder), and am not treated as a U.S. citizen or resident for U.S. tax purposes.

I undertake to notify OCBC Wing Hang Bank Limited in writing promptly of any change in the information, documents and supporting materials provided to OCBC Wing Hang Bank Limited before which makes this declaration incorrect.

* If you are currently a U.S. person, please contact OCBC Wing Hang Bank Limited for the purpose to complete additional compliance documents.