



恒生銀行
HANG SENG BANK

商業銀行
COMMERCIAL
BANKING

商業戶口開戶文件 / 恒生商務卡申請文件 **Business Account Opening Documents / Hang Seng
Commercial Card Application Documents**

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商業戶口開戶/恒生商務卡申請文件 **Business Account Opening / Hang Seng Commercial Card Application Documents**

本地註冊之獨資/合夥人經營商號 **Local Registered Sole Proprietorship / Partnership Company**

1. 公司登記文件包括但不限於: **Company Registration Documents include but not limited to:**

- 有效的商業登記證 Valid Business Registration Certificate
- 香港稅務局商業登記署根據商業登記規例發出的獨資經營表格 – 獨資經營商號 – 表格 1(a); 或
Business Registration Form obtainable at Inland Revenue Department - Form 1(a); or
- 香港稅務局商業登記署根據商業登記規例發出的合夥經營表格 - 合夥經營商號 - 表格
1(c) Business Registration Form obtainable at Inland Revenue Department - Form 1(c)

2. 獨資經營商號持有人 / 合夥人授權簽署人及主要管理人[^]需要提供的文件:

Documents required from Sole Proprietor / Partners, Authorised Signers and Key Controllers[^]:

適用於獨資 / 合夥人經營商號 For Sole Proprietorship / Partnership Company:

身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

- 獨資經營商號持有人 Sole Proprietor / 所有合夥人 All Partners
- 所有授權簽署人 All Authorised Signers
- 所有主要管理人[^] All Key Controllers[^]

適用於獨資經營商號 For Sole Proprietorship Company:

住宅地址及永久住址證明 (如與住宅地址不同) Residential Address proof and Permanent Residential Address Proof (if different from Residential Address)

- 獨資經營商號持有人 Sole Proprietor
- 所有授權簽署人 All Authorised Signers
- 兩位主要管理人[^] Two Key Controllers[^]

3. 以下服務使用人身份證明文件 / 國籍證明 (如適用): **Identification Documents / Nationality Proofs required from Users (if applicable):**

- 電話理財指定使用人士 Phone Banking Users
- 商業 e-Banking 主要使用人 Primary Users of Business e-Banking
- 恒生卡指定持有人 Hang Seng Cardholders
- 被授權商務卡持卡人 Authorised Commercial Card Users

4. 公司印章 (如適用) **Company Chop (if applicable)**

5. 首次開戶存款 - 港幣 **20,000 Initial deposit of HKD20,000**



6. 商業證明 Business Proof

可接受的商業證明包括但不限於: Acceptable Business Proof includes but not limited to:

A. 用以證明貴公司營運狀況的文件 Documents to show Business Operation Information

- 已確認訂單 Confirmed order
- 銷售合同 Sales Contract
- 貨品發票 Invoice
- 送貨單 Packing List
- 信用證 Documentary Credit
- 辦公室租賃契約 Lease of Office
- 臨時買賣合同約 (物業控股公司適用) Provisional Sales and Purchase Agreement (for Property Holding Company)

B. 產品或服務資料例如: Product or Service Information, such as:

- 貴公司網站 Applicant's Website
- 貴公司單張 / 小冊子 Applicant's Leaflet / Brochure

C. 買賣雙方的資料 (買家·賣家·顧客) 以及其相關國家·涉及的產品或服務的資料例如: Information on counterparties (Suppliers, Buyers, Customers), including related countries and their Products or Services, such as:

- 買賣雙方網站 Counterparties' Website
- 買賣雙方單張 / 小冊子 Counterparties' Leaflet / Brochure

D. 最新財政狀況資料例如: Latest Financial Information of the applicant, such as:

- 最新審計財務報表 Latest Audited Report
- 最近三個月內由銀行發出結單 Latest Three Months Bank Statements

E. 強積金受託人發出參與通知 Notice of participation issued by MPF Trustee

F. 用以證明董事·授權簽署人·實益擁有人[#]及主要管理人[^]相關行業經驗的文件例如: Documents to show relevant experiences of Directors, Authorised Signatories, Beneficial Owners[#] and Key Controllers[^], such as:

- 相關工作證明 Relevant Employment Letter
- 相關學歷證明文憑 Relevant Certificate
- 相關專業牌照 / 證件 Relevant License

G. 財富 / 資金證明 (如適用) Proof of Source of Wealth / Fund (if applicable)

- 用以證明資金來源的文件 (開戶的資金來源) Documents to show Source of Fund (the origins of the applicant's Initial Deposit)
- 用以證明財富來源的文件 (營商資金的持續來源) Documents to show Source of Wealth (the origins of the applicant's Ongoing and Accumulated Business Funding)



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H. 新成立的公司，以下商業證明文件亦可被接受：For Newly Established Company, the below Documents are also considerably acceptable:

- 實益擁有人#的最新財政狀況 / 財富來源證明，例如：繳稅通知書，個人銀行戶口結單 Latest Financial Information / Source of Wealth of the Beneficial Owners[#], such as Tax Demand Note, Bank Statement of Personal Account
- 與潛在買家或供應商的協議或聯絡記錄 Agreement or communication with potential Buyer or Supplier

I. 有母公司或關聯公司的申請人 (如適用) For applicant with parent or related company

- 貴公司與母公司或關聯公司關係的資料，例如：Information on the relationship between applicant and parent or related company, such as:
 - 母公司或關聯公司的管理人委任書, Director appointment letter from parent or related company
 - 母公司或關聯公司的年度報告 Annual report of parent or related company
- 母公司或關聯公司的最新財政狀況，例如：Latest information of the parent or related company, such as:
 - 母公司或關聯公司最新審計財務報表 Latest audited report

以下所需文件副本適用於恒生商務卡申請 **Copies of the following documents are required for Hang Seng Commercial Card application :**

- HKID Card / Passport of the Sole Proprietor/ all Partners /the Director(s)
- 各商號持有人/合夥人 最近 3 個月的地址證明文件 Address proof of all Partners within 3 months
- 申請機構地址證明 (如與註冊 / 登記地址不同) Office Address Proof (if different from the Incorporated / Registered Address)
- 公司標誌(如選擇於卡面列印公司標誌) Company Logo (If logo printing service is selected)
- 以下任何財務資料 Any one of the following financial documents:
 - **<優先提供此文件，可加快審批進度>**申請機構最近由稅務局發出之利得稅稅單 / 最近 18 個月經審核之財務報告 / 最近 12 個月之財務報表 **<Most preferred, the approval process will be speeded up if provided>**Latest Profits Tax Demand Note from the Inland Revenue Department/ audited financial statements (within 18 months) / management accounts (within 12 months) of the Applicant
 - 申請機構近 3 個月之其他銀行月結單 Other bank statements of the Applicant for past 3 months
 - 申請機構其他資產證明 Other asset proofs of the Applicant

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或，註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FATF countries) and acceptable to the Bank.



實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 直接或間接地擁有或控制 (包括透過信託或持票人股份持有) 該法團已發行股本的不少於 10%; 或
- 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (if fulfills any of the following criteria); means an individual who,*

- *owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% of the issued share capital of the corporation; or*
- *is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights at general meetings of the corporation; or*
- *exercises ultimate control over the management of the corporation; or*
- *if the corporation is acting on behalf of another person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於 10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (if fulfills any of the following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 有權享有信託財產的資本的既得權益的不少於 10% 的任何人，而不論該人是享有該權益的管有權、剩餘權或復歸權，亦不論該權益是否可予廢除；
- 該信託的財產授予人；或
- 該信託的保護人或執行人；或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (if fulfills any of the following criteria); means an individual who,*

- *is entitled to a vested interest in not less than 10% of the capital of the trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or*
- *the settlor of the trust; or*
- *a protector or enforcer of the trust; or*
- *an individual who has ultimate control over the trust.*

(d) 就不屬 (a) 至 (c) 段所指的非法團性質之組織而言指符合以下任何一項說明的個人：

- 最終擁有或控制該非法團性質之組織的任何人；或
- (如該非法團性質之組織代表另一人行事) 指該另一人。

(d) *In relation to an unincorporated body other than (a) to (c) (If fulfills any of the following criteria): means an individual who,*

- *ultimately owns or controls the unincorporated body; or*
- *if the unincorporated body is acting on behalf of another person, mean the other person.*

主要管理人 Key Controller

主要管理人指被委任參與公司的管理或高級行政架構對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括：

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁 / 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席 / 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示 的授權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員 會主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

以上文件清單只供參考。除以上所列之文件外,如本行認為有需要或合適時,本行可要求客戶提供進一步開戶資料及文件(包括由本行核准之客戶註冊當地之執業律師出具之意見書等)。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable



商業戶口開戶/恒生商務卡申請文件 **Business Account Opening / Hang Seng Commercial Card Application Documents**

本地註冊之業主立案法團 **Local Registered Owners Incorporation Account**

1. 業主立案法團登記文件, 包括但不限於: **Owners Incorporation Registration Documents include but not limited to:**

- 由土地註冊處簽發的註冊證書 Certificate of Registration from Land Registry
- 業主立案法團註冊申請書及 / 或後有關管理委員會成員更改註冊事項通知書 Application for Registration of Owners as a Corporation and/or subsequent Notice of change of particulars of office-bearers of its management committee
- 法團章則 (如有) Regulations (if any)

2. 實益擁有人[#]、主席、司庫 / 秘書、授權簽署人、主要管理人[^]需要提供的文件:
Documents required from Beneficial Owners[#], Chairman, Treasurer / Secretary, Authorised Signers and Key Controllers[^]:

- 身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

3. 法團印章 (如適用) **Incorporation Chop (if applicable)**

4. 首次開戶存款 - 港幣 20,000 **Initial deposit of HKD20,000**

以下所需文件副本適用於恒生商務卡申請 **Copies of the following documents are required for Hang Seng Commercial Card Application**

- (i) 各擔保人之香港身份證 / 護照 HKID Card / Passport of the guarantor(s)
- (ii) 各擔保人/實益擁有人最近 3 個月的地址證明文件 Address proof of the the guarantor(s)/beneficial owner(s) within 3 months
- (iii) 申請機構地址證明 (如與註冊 / 登記地址不同) Office Address Proof (if different from the Incorporated / Registered Address)
- (iv) 個人擔保書正本(需由擁有 50% 或以上之實益擁有權授予) Original copy of Personal Guarantee (should be granted from beneficiary owner(s) with 50% or more ownership)
- (v) 公司標誌(如選擇於卡面列印公司標誌) Company Logo (If logo printing service is selected)
- (vi) 以下任何財務資料 Any one of the following financial documents :
 - **<優先提供此文件, 可加快審批進度>** 申請機構 / 擔保人最近由稅務局發出之利得稅稅單 / 最近 18 個月經審核之財務報告 / 最近 12 個月之財務報表 **<Most preferred, the approval process will be speeded up if provided>** Latest Profits Tax Demand Note from the Inland Revenue Department/ audited financial statements (within 18 months) / management accounts (within 12 months) of the Applicant / corporate guarantor(s)
 - 申請機構 / 擔保人最近 3 個月之其他銀行月結單 Other bank statements of the Applicant / corporate guarantor(s) for past 3 months
 - 申請機構 / 擔保人其他資產證明 Other asset proofs of the Applicant / corporate guarantor(s)

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FA TF countries) and acceptable to the Bank.



實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 直接或間接地擁有或控制 (包括透過信託或持票人股份持有) 該法團已發行股本的不少於 10%; 或
- 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (if fulfills any of the following criteria); means an individual who,*

- *owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% of the issued share capital of the corporation; or*
- *is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights at general meetings of the corporation; or*
- *exercises ultimate control over the management of the corporation; or*
- *if the corporation is acting on behalf of another person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於 10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
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- *is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights in the partnership; or*
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(c) 就信託而言指符合以下任何一項說明的個人：

- 有權享有信託財產的資本的既得權益的不少於 10% 的任何人，而不論該人是享有該權益的管有權、剩餘權或復歸權，亦不論該權益是否可予廢除;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (if fulfills any of the following criteria); means an individual who,*

- *is entitled to a vested interest in not less than 10% of the capital of the trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or*
- *the settlor of the trust; or*
- *a protector or enforcer of the trust; or*
- *an individual who has ultimate control over the trust.*

(d) 就不屬 (a) 至 (c) 段所指的非法團性質之組織而言指符合以下任何一項說明的個人：

- 最終擁有或控制該非法團性質之組織的任何人; 或
- (如該非法團性質之組織代表另一人行事) 指該另一人。

(d) *In relation to an unincorporated body other than (a) to (c) (if fulfills any of the following criteria): means an individual who,*

- *ultimately owns or controls the unincorporated body; or*
- *if the unincorporated body is acting on behalf of another person, mean the other person.*

^ 主要管理人 Key Controller

主要管理人指被委任參與公司的管理或高級行政架構對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括:

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁 / 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席 / 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示 的授權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員 會主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

以上文件清單只供參考。除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶提供進一步開戶資料及文件（包括由本行核准之客戶註冊當地之執業律師出具之意見書等）。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.

商業戶口開戶/恒生商務卡申請文件 **Business Account Opening / Hang Seng Commercial Card Application Documents**
本地註冊之社團 **Local Registered Club & Society**

1. 社團登記文件, 包括但不限於: Club & Society Registration Documents include but not limited to:

- 由香港警務處牌照科發出的社團註冊證明書 Certificate of Registration of a Society License from Office of Hong Kong Police
- 社團註冊申請表 / 豁免註冊申請表及 / 或現任幹事名單 Application for Registration of a Society / by a Society for Exemption from Registration and/or its current list of office-bearers
- 註冊社團及豁免註冊社團更改資料表,如適用 Application for Changes of Particulars of Registered and Exempted Societies, if applicable
- 法團章則 Rules and Regulations / Constitution / By Law
- 所有管理成員名單 List of all Managing Members

**2. 實益擁有人[#], 主席, 司庫 / 秘書, 授權簽署人, 主要管理人[^]需要提供的文件:
Documents required from Beneficial Owners[#], Chairman, Treasurer / Secretary, Authorised Signers and Key Controllers[^]:**

- 身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

**3. 兩名主要管理人[^]需要提供的文件:
Documents required from two Managing Members[^]:**

- 身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

4. 法團印章 (如適用) Incorporation Chop (if applicable)



以下所需文件副本適用於恒生商務卡申請 Copies of the following documents are required for Hang Seng Commercial Card Application

- (i) 各擔保人之香港身份證 / 護照 HKID Card / Passport of the guarantor(s)
- (ii) 各擔保人最近 3 個月的地址證明文件 Address proof of the the guarantor(s) within 3 months
- (iii) 申請機構地址證明 (如與註冊 / 登記地址不同) Office Address Proof (if different from the Incorporated / Registered Address)
- (iv) 個人擔保書正本(需由擁有 50% 或以上之實益擁有權授予) Original copy of Personal Guarantee (should be granted from beneficiary owner(s) with 50% or more ownership)
- (v) 公司標誌(如選擇於卡面列印公司標誌) Company Logo (If logo printing service is selected)
- (vi) 以下任何財務資料 Any one of the following financial documents :
 - <優先提供此文件，可加快審批進度> 申請機構 / 擔保人最近由稅務局發出之利得稅稅單 / 最近 18 個月經審核之財務報告 / 最近 12 個月之財務報表<Most preferred, the approval process will be speeded up if provided> Latest Profits Tax Demand Note from the Inland Revenue Department/ audited financial statements (within 18 months) / management accounts (within 12 months) of the Applicant / corporate guarantor(s)
 - 申請機構 / 擔保人最近 3 個月之其他銀行月結單 Other bank statements of the Applicant / corporate guarantor(s) for past 3 months
 - 申請機構 / 擔保人其他資產證明 Other asset proofs of the Applicant / corporate guarantor(s)

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FA TF countries) and acceptable to the Bank.

實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 直接或間接地擁有或控制 (包括透過信託或持票人股份持有) 該法團已發行股本的不少於 10%; 或
- 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (iffulfills any ofthe following criteria); means an individual who,*

- *owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% ofthe issued share capital ofthe corporation; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights at general meetings ofthe corporation; or*
- *exercises ultimate control over the management ofthe corporation; or*
- *if the corporation is acting on behalfanother person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於 10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 有權享有信託財產的資本的既得權益的不少於 10%的任何人; 而不論該人是享有該權益的管有權、剩餘權或復歸權; 亦不論該權益是否可予廢除;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to a vested interest in not less than 10% ofthe capital ofthe trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or*
- *the settlor ofthe trust; or*
- *a protector or enforcer ofthe trust; or*
- *an individual who has ultimate control over the trust.*

(d) 就不屬 (a) 至 (c) 段所指的非法團性質之組織而言指符合以下任何一項說明的個人：

- 最終擁有或控制該非法團性質之組織的任何人; 或
- (如該非法團性質之組織代表另一人行事) 指該另一人。

(d) *In relation to an unincorporated body other than (a) to (c) (iffulfills any ofthe following criteria): means an individual who,*

- *ultimately owns or controls the unincorporated body; or*
- *if the unincorporated body is acting on behalfanother person, mean the other person.*



^主要管理人 Key Controller

主要管理人指被委任參與公司的管理或高級行政架構對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括:

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁 / 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席 / 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示 的授權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員 會主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

以上文件清單只供參考。除以上所列之文件外如本行認為有需要或合適時本行可要求客戶提供進一步開戶資料及文件(包括由本行核准之客戶註冊當地之執業律師出具之意見書等)。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.



商業戶口開戶/恒生商務卡申請文件 **Business Account Opening / Hang Seng Commercial Card Application Documents**

在香港成立的有限公司 **Limited Company Established in Hong Kong**

1. 公司登記文件包括但不限於: **Company Registration Documents Include but not Limited to:**

- 公司註冊證明書 Certificate of Incorporation
- 公司更改名稱證書如適用 Certificate of Change of Name, if applicable
- 有效的商業登記證 (適用於任何法團、受託人或團體為了圖利而進行任何形式的貿易、商業、工藝、專業、職業或其他活動) Valid Business Registration Certificate (applicable to corporations, trustees and bodies of persons carrying on any form of trade, commerce, craftsmanship, profession, calling or other activity carried on for the purpose of gain)
- 如貴公司成立少於一年, 需提供法團成立表格 (表格 NC1 / NNC1) 或 (表格 NC1G / NNC1G) For Company established less than one year, Please Provide Incorporation Form (NC1 / NNC1) or (NC1G / NNC1G)
- 如貴公司成立一年以上, 需提供最近一期的周年申報表 (表格 AR1 / NAR1) For Company established over one year, Please Provide Latest Annual Return (Form AR1 / NAR1)
- 已蓋印花稅之股份轉讓文件 (若股權資料未反映於 NAR1 / NNC1) 如適用 Sold / Bought Note and Instrument of Transfer with Stamp Duty Chop (if % of Shareholding not included in Form NAR1 / NNC1), if applicable
- 首任秘書及董事通知書 (表格 D1) 如適用 Notification of First Secretary and Director (Form D1), if applicable
- 所有其後的秘書及董事更通知書委任離任表格 (D2A / ND2A) 及股份分配申報表 (表格 SC1 / NSC1) 如適用 Latest Notification of Change of Secretary and Director (Appointment / Cessation) (Form D2A / ND2A), Return of Allotments (Form SC1 / NSC1), if applicable
- 公司組織章程、公司章程細則及任何在修訂中的決議 Memorandum & Articles of Association / Articles of Association and Amending Resolution

2. 董事、授權簽署人、主要股東、實益擁有人# 及主要管理人^ 需要提供的文件:

Documents required from Directors, Authorised Signers, Principal Shareholders, Beneficial Owners# and Key Controllers^:

身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

- 法定人數之董事 Quorum of Directors
- 所有授權簽署人 All Authorised Signers
- 所有主要股東 (擁有 10% 或以上之股權) All Principal Shareholders (with 10% or more Shareholdings)
- 所有實益擁有人# All Beneficial Owners#
- 所有主要管理人^ All Key Controllers^

3. 以下服務使用人身份證明文件 / 國籍證明 (如適用): Identification Documents / Nationality Proofs required from Users (if applicable):

- 電話理財指定使用人士 Phone Banking Users
- 商業 e-Banking 主要使用人 Primary Users of Business e-Banking
- 恒生卡指定持有人 Hang Seng Cardholders
- 被授權商務卡持卡人 Authorised Commercial Card Users

4. 公司印章 (如適用) Company Chop (if applicable)

5. 首次開戶存款 - 港幣 20,000 Initial deposit of HKD20,000

6. 其他相關文件 Other Required Documents

i. 如股東為一間公司: For Company with Corporate Shareholder:

請提供開戶公司架構圖以顯示所有中介控股公司⁺的名稱、前名 (如有)、註冊編號、股權資料、註冊國家、營業地址的國家及實益擁有人[#], 並由董事簽名認證。

Please Provide the Ownership Structure Chart of the account opening Company that is certified by Directors and shows all the following information of the Company: Intermediate Owners⁺, Previous Name (if any), Registration Number, % of Shareholding, Country of Incorporation, Country of Business Address of each Intermediate Owners⁺ up to the Ultimate Beneficial Owners[#].

ii. 如實益擁有人[#]為信託基金, 請提供以下文件: For Company with Trust as Ultimate Beneficial Owner[#], Please Provide the Following Documents:

- 以信託契約*或 Trust Instrument* or
- 以專業身份行事的受託人之書面或 Written Confirmation issued / signed by the Trustee who acts as a Professional Capacity or
- 以經律師審閱有關信託契約之書面 Written Confirmation issued / signed by a Lawyer who has reviewed the Trust Deed

確認以下細節: With the following details:

- 信託全名 Full Name of the Trust
- 成立 / 結算日期 Date of Establishment / Settlement
- 識別號碼或同等號碼 (例如註冊號碼、稅務識別號碼) Identification Number or equivalent (e.g. Registration Number, Tax Identification Number)
- 信託人之成立國家 (如信託人為一間公司) Country of Incorporation of the Trustee (if Trustee is a Corporate)
- 信託文書所記載的司法管轄區, 而有關信託安排受該司法管轄區的法律監管 Jurisdiction whose laws govern the arrangement, as set out in the Trust Instrument



受託人身份證明文件及資料 Identification Documents and Information of Trustee:

個人受託人資料及文件: 全名·出生日期·國籍·住宅地址證明·身份證明文件及號碼 Identification Information and Documents of Individual Trustee: Full Name, Date of Birth, Nationality, Residential Address Proof, Identification Document and Number

公司受託人資料: Identification Information of Corporate Trustee:

公司名稱·註冊日期及國家·登記或註冊號碼·註冊公司地址 (於註冊國家) 及營業地址 (如與註冊公司地址不同) Full Name, Date and Country of Incorporation, Registration or Incorporation Number, Registered Office Address in the Country of Incorporation and Business Address (if different from the Registered Office Address)

於香港成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Hong

Kong: 最新公司查冊文件 Latest Company Search Report

於海外成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Overseas:

最新公司查冊文件 / 職權證明書 (發出日期為戶口申請前 6 個月內) / 相關文件 (發出日期為戶口申請前 6 個月內)* Latest Company Search Report / Certificate of Incumbency (issued within 6 months from date of account application) / Comparable Documents (issued within 6 months from date of account application)*

實益擁有人#財產授予人及任何保護人的身份證明文件及住宅地址證明 Identification Proofs and Residential Address Proofs of Beneficial Owners#, Settlor and Protector in relation to the Trust

iii. 如董事為一間公司請提供該公司以下文件: For Company with Corporate Director, Please Provide the Following Documents:

公司登記文件或相應文件* Company Registration Documents of the entities or Comparable Documents*

法定文件 (例如最近六個月發出的公司查冊 / 查閱公司資料 / 董事·股東證明書或相應文件或董事證明書) 詳列現任董事的資料*

Official document(s) listing current director information such as Company Search Report / Company Particulars Search / Certificate of Incumbency issued within 6 months or Comparable Documents or Director Declaration (DD)*

所有董事及所有授權簽署人提供的身份證明文件及國籍證明

Identification Documents and Nationality Proofs required from All directors and All Authorized Signatories of the Corporate Director

註冊地址證明 Registered Address proof

iv. 如主要管理人^為一間公司請提供該公司以下文件: For Company as Key Controller^, Please Provide the Following Documents:

公司登記文件 Company Registration Documents

7. 商業證明 Business Proof

可接受的商業證明包括但不限於: Acceptable Business Proof includes but not limited to:

A. 用以證明貴公司營運狀況的文件 Documents to show Business Operation Information

- 已確認訂單 Confirmed order
- 銷售合同 Sales Contract
- 貨品發票 Invoice
- 送貨單 Packing List
- 信用證 Documentary Credit
- 辦公室租賃契約 Lease of Office
- 臨時買賣合同約 (物業控股公司適用) Provisional Sales and Purchase Agreement (for Property Holding Company)

B. 產品或服務資料例如: Product or Service Information, such as:

- 貴公司網站 Applicant's Website
- 貴公司單張 / 小冊子 Applicant's Leaflet / Brochure

C. 買賣雙方的資料 (買家/賣家/顧客) 以及其相關國家涉及的產品或服務的資料例如: Information on counterparties (Suppliers, Buyers, Customers), including related countries and their Products or Services, such as:

- 買賣雙方網站 Counterparties' Website
- 買賣雙方單張 / 小冊子 Counterparties' Leaflet / Brochure

D. 最新財政狀況資料例如: Latest Financial Information of the applicant, such as:

- 最新審計財務報表 Latest Audited Report
- 最近三個月內由銀行發出結單 Latest Three Months Bank Statements

E. 強積金受託人發出參與通知 Notice of participation issued by MPF Trustee

F. 用以證明董事、授權簽署人、實益擁有人及主要管理人相關行業經驗的文件例如: Documents to show relevant experiences of Directors, Authorized Signatories, Beneficial Owners and Key Controllers, such as:

- 相關工作證明 Relevant Employment Letter
- 相關學歷證明文憑 Relevant Certificate
- 相關專業牌照 / 證件 Relevant License

G. 財富 / 資金證明 (如適用) Proof of Source of Wealth / Fund (if applicable)

- 用以證明資金來源的文件 (開戶的資金來源) Documents to show Source of Fund (the origins of the applicant's Initial Deposit)
- 用以證明財富來源的文件 (營商資金的持續來源) Documents to show Source of Wealth (the origins of the applicant's Ongoing and Accumulated Business Funding)

H. 新成立的公司以下商業證明文件亦可被接受: For Newly Established Company, the below Documents are also considerably acceptable:

- 實益擁有人#的最新財政狀況 / 財富來源證明例如: 繳稅通知書、個人銀行戶口結單 Latest Financial Information / Source of Wealth of the Beneficial Owners#, such as Tax Demand Note, Bank Statement of Personal Account
- 與潛在買家或供應商的協議或聯絡記錄 Agreement or communication with potential Buyer or Supplier

I. 有母公司或關聯公司的申請人 (如適用) For applicant with parent or related company

- 貴公司與母公司或關聯公司關係的資料例如: Information on the relationship between applicant and parent or related company, such as:
 - 母公司或關聯公司的管理人委任書 Director appointment letter from parent or related company
 - 母公司或關聯公司的年度報告 Annual report of parent or related company
- 母公司或關聯公司的最新財政狀況例如: Latest information of the parent or related company, such as:
 - 母公司或關聯公司最新審計財務報表 Latest audited report

以下所需文件副本適用於恒生商務卡戶口申請 Following documents required for Hang Seng Commercial Card Application

- (i) 各擔保人之香港身份證 / 護照 HKID Card / Passport of the guarantor(s)
- (ii) 各擔保人最近 3 個月的地址證明文件 Address proof of the the guarantor(s) within 3 months
- (iii) 申請機構地址證明 (如與註冊 / 登記地址不同) Office Address Proof (if different from the Incorporated / Registered Address)
- (iv) 個人擔保書正本(需由擁有 50% 或以上之實益擁有權授予) Original copy of Personal Guarantee (should be granted from beneficiary owner(s) with 50% or more)
- (v) 公司標誌(如選擇於卡面列印公司標誌) Company Logo (If logo printing service is selected)
- (vi) 以下任何財務資料 Any one of the following financial documents :
 - <優先提供此文件，可加快審批進度>申請機構 / 擔保人最近由稅務局發出之利得稅稅單 / 最近 18 個月經審核之財務報告 / 最近 12 個月之財務報表 <Most preferred, the approval process will be speeded up if provided>Latest Profits Tax Demand Note from the Inland Revenue Department/ audited financial statements (within 18 months) / management accounts (within 12 months) of the Applicant / corporate guarantor(s)
 - 申請機構 / 擔保人最近 3 個月之其他銀行月結單 Other bank statements of the Applicant / corporate guarantor(s) for past 3 months
 - 申請機構 / 擔保人其他資產證明 Other asset proofs of the Applicant / corporate guarantor(s)

重要通知 Important Note:

- 恒生銀行有限公司(「本行」)保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。



The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FA TF countries) and acceptable to the Bank.

實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 直接或間接地擁有或控制 (包括透過信託或持票人股份持有) 該法團已發行股本的不少於 10%; 或
- 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (iffulfills any ofthe following criteria); means an individual who,*

- *owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% ofthe issued share capital ofthe corporation; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights at general meetings ofthe corporation; or*
- *exercises ultimate control over the management ofthe corporation; or*
- *if the corporation is acting on behalf ofanother person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於 10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 有權享有信託財產的資本的既得權益的不少於 10%的任何人'而不論該人是享有該權益的管有權、剩餘權或復歸權'亦不論該權益是否可予廢除;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to a vested interest in not less than 10% ofthe capital ofthe trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or*
- *the settlor ofthe trust; or*
- *a protector or enforcer ofthe trust; or*
- *an individual who has ultimate control over the trust.*

(d) 就不屬 (a) 至 (c) 段所指的非法團性質之組織而言指符合以下任何一項說明的個人：

- 最終擁有或控制該非法團性質之組織的任何人; 或
- (如該非法團性質之組織代表另一人行事) 指該另一人。



- (d) *In relation to an unincorporated body other than (a) to (c) (iffulfills any of the following criteria): means an individual who,*
- *ultimately owns or controls the unincorporated body; or*
 - *if the unincorporated body is acting on behalf of another person, mean the other person.*

⁺ 中介控股公司 Intermediate Owner

中介控股公司指在股權架構中,處於公司和最終實益擁有人#之間的控股公司或法律安排(如信托基金、基金會等)。

Intermediate Owner is an entity or legal arrangement (e.g. Trust, Foundation etc.) that sits between the entity and the Ultimate Beneficial Owner# in the ownership structure.

[^] 主要管理人 Key Controller

主要管理人指被委任參與公司的管理或高級行政架構,對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針,並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括:

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁 / 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席 / 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示 的授權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員 會主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

以上文件清單只供參考。除以上所列之文件外,如本行認為有需要或合適時,本行可要求客戶提供進一步開戶資料及文件(包括由本行核准之客戶註冊當地之執業律師出具之意見書等)。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.



恒生銀行
HANG SENG BANK

商業銀行
COMMERCIAL
BANKING

商業戶口開戶/恒生商務卡申請文件 **Business Account Opening / Hang Seng Commercial Card Application Documents**
學校戶口 **School Account**

1. 學校登記文件，包括但不限於: **School Registration Documents Include but not Limited to:**

- 由教育局發出的學校註冊證書 Certificate of Registration of School issued by Education Bureau
- 由教育局發出的校監校董註冊文件 Registration as a School Supervisor/School Manager issued by Education Bureau
- 公司註冊證明書 Certificate of Incorporation
- 公司更改名稱證書如適用 Certificate of Change of Name, if applicable
- 有效的商業登記證 (適用於任何法團、受託人或團體為了圖利而進行任何形式的貿易、商業、工藝、專業、職業或其他活動) Valid Business Registration Certificate (applicable to corporations, trustees and bodies of persons carrying on any form of trade, commerce, craftsmanship, profession, calling or other activity carried on for the purpose of gain)
- 如貴公司成立少於一年，需提供法團成立表格 (表格 NC1 / NNC1) 或 (表格 NC1G / NNC1G) For Company established less than one year, Please Provide Incorporation Form (NC1 / NNC1) or (NC1G / NNC1G)
- 如貴公司成立一年以上，需提供最近一期的周年申報表 (表格 AR1 / NAR1) For Company established over one year, Please Provide Latest Annual Return (Form AR1 / NAR1)
- 已蓋印花稅之股份轉讓文件 (若股權資料未反映於 NAR1 / NNC1) 如適用 Sold / Bought Note and Instrument of Transfer with Stamp Duty Chop (if % of Shareholding not included in Form NAR1 / NNC1), if applicable
- 首任秘書及董事通知書 (表格 D1) 如適用 Notification of First Secretary and Director (Form D1), if applicable
- 所有其後的秘書及董事更通知書委任離任表格 (D2A / ND2A) 及股份分配申報表 (表格 SC1 / NSC1) 如適用 Latest Notification of Change of Secretary and Director (Appointment / Cessation) (Form D2A / ND2A), Return of Allotments (Form SC1 / NSC1), if applicable
- 公司組織章程、公司章程細則及任何在修訂中的決議 Memorandum & Articles of Association / Articles of Association and Amending Resolution

2. 董事、授權簽署人、主要股東、實益擁有人#及主要管理人^需要提供的文件:

Documents required from Directors, Authorised Signers, Principal Shareholders, Beneficial Owners# and Key Controllers^:

- 身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs
- 法定人數之董事 Quorum of Directors
 - 所有授權簽署人 All Authorised Signers
 - 所有主要股東 (擁有 10% 或以上之股權) All Principal Shareholders (with 10% or more Shareholdings)
 - 所有實益擁有人# All Beneficial Owners#
 - 所有主要管理人^ All Key Controllers^



3. 以下服務使用人身份證明文件 / 國籍證明 (如適用): Identification Documents / Nationality Proofs required from Users (if applicable):

- 電話理財指定使用人士 Phone Banking Users
- 商業 e-Banking 主要使用人 Primary Users of Business e-Banking
- 恒生卡指定持有人 Hang Seng Cardholders
- 被授權商務卡持卡人 Authorised Commercial Card Users

4. 公司印章 (如適用) Company Chop (if applicable)

5. 其他相關文件 Other Required Documents

i. 如股東為一間公司: For Company with Corporate Shareholder:

- 請提供開戶公司架構圖以顯示所有中介控股公司*的名稱、前名 (如有) '註冊編號、股權資料、註冊國家'、營業地址的國家及實益擁有人#並由董事簽名認證。
Please Provide the Ownership Structure Chart of the account opening Company that is certified by Directors and shows all the following information of the Company: Intermediate Owners⁺, Previous Name (if any), Registration Number, % of Shareholding, Country of Incorporation, Country of Business Address of each Intermediate Owners⁺ up to the Ultimate Beneficial Owners[#].

ii. 如實益擁有人#為信託基金,請提供以下文件: For Company with Trust as Ultimate Beneficial Owner#, Please Provide the Following Documents:

- 以信託契約*或 Trust Instrument* or
- 以專業身份行事的受託人之書面或 Written Confirmation issued / signed by the Trustee who acts as a Professional Capacity or
- 以經律師審閱有關信託契約之書面 Written Confirmation issued / signed by a Lawyer who has reviewed the Trust Deed

確認以下細節: With the following details:

- 信託全名 Full Name of the Trust
- 成立 / 結算日期 Date of Establishment / Settlement
- 識別號碼或同等號碼 (例如註冊號碼、稅務識別號碼) Identification Number or equivalent (e.g. Registration Number, Tax Identification Number)
- 信託人之成立國家 (如信託人為一間公司) Country of Incorporation of the Trustee (if Trustee is a Corporate)
- 信託文書所記載的司法管轄區,而有關信託安排受該司法管轄區的法律監管 Jurisdiction whose laws govern the arrangement, as set out in the Trust Instrument

受託人身份證明文件及資料 Identification Documents and Information of Trustee:

- 個人受託人資料及文件: 全名、出生日期、國籍、住宅地址證明、身份證明文件及號碼 Identification Information and Documents of Individual Trustee: Full Name, Date of Birth, Nationality, Residential Address Proof, Identification Document and Number



公司受託人資料: Identification Information of Corporate Trustee:

公司名稱/註冊日期及國家/登記或註冊號碼/註冊公司地址 (於註冊國家) 及營業地址 (如與註冊公司地址不同) Full Name, Date and Country of Incorporation, Registration or Incorporation Number, Registered Office Address in the Country of Incorporation and Business Address (if different from the Registered Office Address)

於香港成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Hong Kong:

最新公司查冊文件 Latest Company Search Report

於海外成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Overseas:

最新公司查冊文件 / 職權證明書 (發出日期為戶口申請前 6 個月內) / 相關文件 (發出日期為戶口申請前 6 個月內)* Latest Company Search Report / Certificate of Incumbency (issued within 6 months from date of account application) / Comparable Documents (issued within 6 months from date of account application)*

實益擁有人#/財產授予人及任何保護人的身份證明文件及住宅地址證明 Identification Proofs and Residential Address Proofs of Beneficial Owners#, Settlor and Protector in relation to the Trust

iii. 如董事為一間公司,請提供該公司以下文件: For Company with Corporate Director, Please Provide the Following Documents:

公司登記文件或相應文件* Company Registration Documents of the entities or Comparable Documents*

法定文件 (例如最近六個月發出的公司查冊 / 查閱公司資料 / 董事/股東證明書或相應文件或董事證明書)

詳列現任董事的資料*

Official document(s) listing current director information such as Company Search Report / Company Particulars Search / Certificate of Incumbency issued within 6 months or Comparable Documents or Director Declaration (DD)*

所有董事及所有授權簽署人提供的身份證明文件及國籍證明

Identification Documents and Nationality Proofs required from All directors and All Authorized Signatories of the Corporate Director

註冊地址證明 Registered Address proof

iv. 如主要管理人^為一間公司,請提供該公司以下文件: For Company as Key Controller^, Please Provide the Following Documents:

公司登記文件 Company Registration Documents

6. 商業證明 Business Proof

可接受的商業證明包括但不限於: Acceptable Business Proof includes but not limited to:

A. 用以證明貴公司營運狀況的文件 Documents to show Business Operation Information

- 已確認訂單 Confirmed order
- 銷售合同 Sales Contract
- 貨品發票 Invoice
- 送貨單 Packing List
- 信用證 Documentary Credit
- 辦公室租賃契約 Lease of Office
- 臨時買賣合同 約 (物業控股公司適用) Provisional Sales and Purchase Agreement (for Property Holding Company)

B. 產品或服務資料例如: Product or Service Information, such as:

- 貴公司網站 Applicant's Website
- 貴公司單張 / 小冊子 Applicant's Leaflet / Brochure

C. 買賣雙方的資料 (買家/賣家/顧客) 以及其相關國家涉及之產品或服務的資料例如: Information on counterparties (Suppliers, Buyers, Customers), including related countries and their Products or Services, such as:

- 買賣雙方網站 Counterparties' Website
- 買賣雙方單張 / 小冊子 Counterparties' Leaflet / Brochure

D. 最新財政狀況資料例如: Latest Financial Information of the applicant, such as:

- 最新審計財務報表 Latest Audited Report
- 最近三個月內由銀行發出結單 Latest Three Months Bank Statements

E. 強積金受託人發出參與通知 Notice of participation issued by MPF Trustee

F. 用以證明董事、授權簽署人、實益擁有人[#]及主要管理人[^]相關行業經驗的文件例如: Documents to show relevant experiences of Directors, Authorized Signatories, Beneficial Owners[#] and Key Controllers[^], such as:

- 相關工作證明 Relevant Employment Letter
- 相關學歷證明文憑 Relevant Certificate
- 相關專業牌照 / 證件 Relevant License

G. 財富 / 資金證明 (如適用) Proof of Source of Wealth / Fund (if applicable)

- 用以證明資金來源的文件 (開戶的資金來源) Documents to show Source of Fund (the origins of the applicant's Initial Deposit)
- 用以證明財富來源的文件 (營商資金的持續來源) Documents to show Source of Wealth (the origins of the applicant's Ongoing and Accumulated Business Funding)



H. 新成立的公司以下商業證明文件亦可被接受: For Newly Established Company, the below Documents are also considerably acceptable:

- 實益擁有人#的最新財政狀況 / 財富來源證明例如: 繳稅通知書個人銀行戶口結單 Latest Financial Information / Source of Wealth of the Beneficial Owners#, such as Tax Demand Note, Bank Statement of Personal Account
- 與潛在買家或供應商的協議或聯絡記錄 Agreement or communication with potential Buyer or Supplier

I. 有母公司或關聯公司的申請人 (如適用) For applicant with parent or related company

- 貴公司與母公司或關聯公司關係的資料例如: Information on the relationship between applicant and parent or related company, such as:
 - 母公司或關聯公司的管理人委任書 Director appointment letter from parent or related company
 - 母公司或關聯公司的年度報告 Annual report of parent or related company
- 母公司或關聯公司的最新財政狀況例如: Latest information of the parent or related company, such as:
 - 母公司或關聯公司最新審計財務報表 Latest audited report

以下所需文件副本適用於恒生商務卡申請 Following documents required for Hang Seng Commercial Card Application

- (i) 各擔保人之香港身份證 / 護照 HKID Card / Passport of the guarantor(s)
- (ii) 各擔保人最近 3 個月的地址證明文件 Address proof of the the guarantor(s) within 3 months
- (iii) 申請機構地址證明 (如與註冊 / 登記地址不同) Office Address Proof (if different from the Incorporated / Registered Address)
- (iv) 個人擔保書正本(需由擁有 50% 或以上之實益擁有權授予) Original copy of Personal Guarantee (should be granted from beneficiary owner(s) with 50% or more)
- (v) 公司標誌(如選擇於卡面列印公司標誌) Company Logo (If logo printing service is selected)
- (vi) 以下任何財務資料 Any one of the following financial documents :
 - **<優先提供此文件，可加快審批進度>** 申請機構 / 擔保人最近由稅務局發出之利得稅稅單 / 最近 18 個月經審核之財務報告 / 最近 12 個月之財務報表 **<Most preferred, the approval process will be speeded up if provided>** Latest Profits Tax Demand Note from the Inland Revenue Department/ audited financial statements (within 18 months) / management accounts (within 12 months) of the Applicant / corporate guarantor(s)
 - 申請機構 / 擔保人最近 3 個月之其他銀行月結單 Other bank statements of the Applicant /corporate guarantor(s) for past 3 months
 - 申請機構其他資產證明 Other asset proofs of the Applicant

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FA TF countries) and acceptable to the Bank.



實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 直接或間接地擁有或控制 (包括透過信託或持票人股份持有) 該法團已發行股本的不少於 10%; 或
- 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (iffulfills any ofthe following criteria); means an individual who,*

- *owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% ofthe issued share capital ofthe corporation; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights at general meetings ofthe corporation; or*
- *exercises ultimate control over the management ofthe corporation; or*
- *if the corporation is acting on behalf ofanother person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於 10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 有權享有信託財產的資本的既得權益的不少於 10%的任何人,而不論該人是享有該權益的管有權、剩餘權或復歸權,亦不論該權益是否可予廢除;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to a vested interest in not less than 10% ofthe capital ofthe trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or*
- *the settlor ofthe trust; or*
- *a protector or enforcer ofthe trust; or*
- *an individual who has ultimate control over the trust.*

(d) 就不屬 (a) 至 (c) 段所指的非法團性質之組織而言指符合以下任何一項說明的個人：

- 最終擁有或控制該非法團性質之組織的任何人; 或
- (如該非法團性質之組織代表另一人行事) 指該另一人。

(d) *In relation to an unincorporated body other than (a) to (c) (iffulfills any ofthe following criteria): means an individual who,*

- *ultimately owns or controls the unincorporated body; or*
- *if the unincorporated body is acting on behalf of another person, mean the other person.*



⁺ 中介控股公司 **Intermediate Owner**

中介控股公司指在股權架構中，處於公司和最終實益擁有人#之間的控股公司或法律安排（如信托基金、基金會等）。

Intermediate Owner is an entity or legal arrangement (e.g. Trust, Foundation etc.) that sits between the entity and the Ultimate Beneficial Owner# in the ownership structure.

[^] 主要管理人 **Key Controller**

主要管理人指被委任參與公司的管理或高級行政架構對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括：

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁/ 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席/ 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示的授 權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員 會主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

以上文件清單只供參考。除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶提供進一步開戶資料及文件（包括由本行核准之客戶註冊當地之執業律師出具之意見書等）。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.



商業戶口開戶/恒生商務卡申請文件 Business Account Opening / Hang Seng Commercial Card Application Documents

在香港成立的慈善機構 Charitable Institution Established in Hong Kong

1. 慈善機構登記文件包括但不限於: Charitable Institution Documents Include but not Limited to:

- 公司註冊證明書 Certificate of Incorporation
- 公司更改名稱證書(如適用) Certificate of Change of Name, if applicable
- 有效的商業登記證(適用於任何法團、受託人或團體為了圖利而進行任何形式的貿易、商業、工藝、專業、職業或其他活動) Valid Business Registration Certificate (applicable to corporations, trustees and bodies of persons carrying on any form of trade, commerce, craftsmanship, profession, calling or other activity carried on for the purpose of gain)
- 如貴公司成立少於一年, 需提供法團成立表格 (表格 NC1 / NNC1) 或 (表格 NC1G / NNC1G) For Company established less than one year, Please Provide Incorporation Form (NC1 / NNC1) or (NC1G / NNC1G)
- 如貴公司成立一年以上, 需提供最近一期的周年申報表 (表格 AR1 / NAR1) For Company established over one year, Please Provide Latest Annual Return (Form AR1 / NAR1)
- 已蓋印花稅之股份轉讓文件 (若股權資料未反映於 NAR1 / NNC1) (如適用) Sold / Bought Note and Instrument of Transfer with Stamp Duty Chop (if % of Shareholding not included in Form NAR1 / NNC1), if applicable
- 首任秘書及董事通知書 (表格 D1) (如適用) Notification of First Secretary and Director (Form D1), if applicable
- 所有其後的秘書及董事更通知書委任離任表格 (D2A / ND2A) 及股份分配申報表 (表格 SC1 / NSC1) (如適用) Latest Notification of Change of Secretary and Director (Appointment / Cessation) (Form D2A / ND2A), Return of Allotments (Form SC1 / NSC1), if applicable
- 公司組織章程、公司章程細則及任何在修訂中的決議 Memorandum & Articles of Association / Articles of Association and Amending Resolution
- 需提供由香港稅務局所發出的文件說明此為慈善機構並獲稅務豁免 Please Provide Document(s) Issued From Inland Revenue Department for Tax Exemption And Charitable Institution Status

2. 董事、授權簽署人、主要股東、實益擁有人#及主要管理人^需要提供的文件:

Documents required from Directors, Authorised Signers, Principal Shareholders, Beneficial Owners# and Key Controllers^:

身份證明文件 / 國籍證明 Identification Documents / Nationality Proofs

- 法定人數之董事 Quorum of Directors
- 所有授權簽署人 All Authorised Signers
- 所有主要股東 (擁有 10% 或以上之股權) All Principal Shareholders (with 10% or more Shareholdings)
- 所有實益擁有人# All Beneficial Owners #
- 所有主要管理人^ All Key Controllers^

3. 以下服務使用人身份證明文件 / 國籍證明 (如適用): Identification Documents / Nationality Proofs required from Users (if applicable):

- 電話理財指定使用人士 Phone Banking Users
- 商業 e-Banking 主要使用人 Primary Users of Business e-Banking
- 恒生卡指定持有人 Hang Seng Cardholders
- 被授權商務卡持卡人 Authorised Commercial Card Users

4. 公司印章 (如適用) Company Chop (if applicable)

5. 其他相關文件 Other Required Documents

i. 如股東為一間公司: For Company with Corporate Shareholder:

請提供開戶公司架構圖以顯示所有中介控股公司+的名稱/前名 (如有) '註冊編號'股權資料'註冊國家' 營業地址的國家及實益擁有人#並由董事簽名認證。

Please Provide the Ownership Structure Chart of the account opening Company that is certified by Directors and shows all the following information of the Company: Intermediate Owners⁺, Previous Name (if any), Registration Number, % of Shareholding, Country of Incorporation, Country of Business Address of each Intermediate Owners⁺ up to the Ultimate Beneficial Owners[#].

ii. 如實益擁有人#為信託基金請提供以下文件: For Company with Trust as Ultimate Beneficial Owner#, Please Provide the Following Documents:

- 以信託契約*或 Trust Instrument* or
- 以專業身份行事的受託人之書面或 Written Confirmation issued / signed by the Trustee who acts as a Professional Capacity or
- 以經律師審閱有關信託契約之書面 Written Confirmation issued / signed by a Lawyer who has reviewed the Trust Deed

確認以下細節: With the following details:

- 信託全名 Full Name of the Trust
- 成立 / 結算日期 Date of Establishment / Settlement
- 識別號碼或同等號碼 (例如註冊號碼/稅務識別號碼) Identification Number or equivalent (e.g. Registration Number, Tax Identification Number)
- 信託人之成立國家 (如 信託人為一間公司) Country of Incorporation of the Trustee (if Trustee is a Corporate)
- 信託文書所記載的司法管轄區 而有關信託安排受該司法管轄區的法律監管 Jurisdiction whose laws govern the arrangement, as set out in the Trust Instrument

受託人身份證明文件及資料 Identification Documents and Information of Trustee:

個人受託人資料及文件: 全名/出生日期/國籍/住宅地址證明/身份證明文件及號碼 Identification Information and Documents of Individual Trustee: Full Name, Date of Birth, Nationality, Residential Address Proof, Identification Document and Number



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HANG SENG BANK

商業銀行
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公司受託人資料: Identification Information of Corporate Trustee:

公司名稱·註冊日期及國家·登記或註冊號碼·註冊公司地址 (於註冊國家) 及營業地址 (如與註冊公司地址不同) Full Name, Date and Country of Incorporation, Registration or Incorporation Number, Registered Office Address in the Country of Incorporation and Business Address (if different from the Registered Office Address)

於香港成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Hong Kong:

最新公司查冊文件 Latest Company Search Report

於海外成立的公司受託人文件: Identification Documents of Corporate Trustee Registered in Overseas:

最新公司查冊文件 / 職權證明書 (發出日期為戶口申請前 6 個月內) / 相關文件 (發出日期為戶口申請前 6 個月內)* Latest Company Search Report / Certificate of Incumbency (issued within 6 months from date of account application) / Comparable Documents (issued within 6 months from date of account application)*

實益擁有人#財產授予人及任何保護人的身份證明文件及住宅地址證明 Identification Proofs and Residential Address Proofs of Beneficial Owners#, Settlor and Protector in relation to the Trust

iii. 如董事為一間公司·請提供該公司以下文件: For Company with Corporate Director, Please Provide the Following Documents:

公司登記文件或相應文件* Company Registration Documents of the entities or Comparable Documents*

法定文件 (例如最近六個月發出的公司查冊 / 查閱公司資料 / 董事·股東證明書或相應文件或董事證明書) 詳列現任董事的資料*

Official document(s) listing current director information such as Company Search Report / Company Particulars Search / Certificate of Incumbency issued within 6 months or Comparable Documents or Director Declaration (DD)*

所有董事及所有授權簽署人提供的身份證明文件及國籍證明 Identification Documents and Nationality Proofs required from All directors and All Authorized Signatories of the Corporate Director

註冊地址證明 Registered Address proof

iv. 如主要管理人^為一間公司·請提供該公司以下文件: For Company as Key Controller^, Please Provide the Following Documents:

公司登記文件 Company Registration Documents



6. 商業證明 Business Proof

可接受的商業證明包括但不限於: Acceptable Business Proof includes but not limited to:

A. 用以證明貴公司營運狀況的文件 Documents to show Business Operation Information

- 已確認訂單 Confirmed order
- 銷售合同 Sales Contract
- 貨品發票 Invoice
- 送貨單 Packing List
- 信用證 Documentary Credit
- 辦公室租賃契約 Lease of Office
- 臨時買賣合同約 (物業控股公司適用) Provisional Sales and Purchase Agreement (for Property Holding Company)

B. 產品或服務資料例如: Product or Service Information, such as:

- 貴公司網站 Applicant's Website
- 貴公司單張 / 小冊子 Applicant's Leaflet / Brochure

C. 買賣雙方的資料 (買家賣家顧客) 以及其相關國家涉及的产品或服務的資料例如: Information on counterparties (Suppliers, Buyers, Customers), including related countries and their Products or Services, such as:

- 買賣雙方網站 Counterparties' Website
- 買賣雙方單張 / 小冊子 Counterparties' Leaflet / Brochure

D. 最新財政狀況資料例如: Latest Financial Information of the applicant, such as:

- 最新審計財務報表 Latest Audited Report
- 最近三個月內由銀行發出結單 Latest Three Months Bank Statements

E. 強積金受託人發出參與通知 Notice of participation issued by MPF Trustee

F. 用以證明董事授權簽署人[#]實益擁有人[#]及主要管理人[^]相關行業經驗的文件例如: Documents to show relevant experiences of Directors, Authorized Signatories, Beneficial Owners[#] and Key Controllers[^], such as:

- 相關工作證明 Relevant Employment Letter
- 相關學歷證明文憑 Relevant Certificate
- 相關專業牌照 / 證件 Relevant License

G. 財富 / 資金證明 (如適用) Proof of Source of Wealth / Fund (if applicable)

- 用以證明資金來源的文件 (開戶的資金來源) Documents to show Source of Fund (the origins of the applicant's Initial Deposit)
- 用以證明財富來源的文件 (營商資金的持續來源) Documents to show Source of Wealth (the origins of the applicant's Ongoing and Accumulated Business Funding)



H. 新成立的公司'以下商業證明文件亦可被接受: For Newly Established Company, the below Documents are also considerably acceptable:

- 實益擁有人#的最新財政狀況 / 財富來源證明例如: 繳稅通知書'個人銀行戶口結單 Latest Financial Information / Source of Wealth of the Beneficial Owners#, such as Tax Demand Note, Bank Statement of Personal Account
- 與潛在買家或供應商的協議或聯絡記錄 Agreement or communication with potential Buyer or Supplier

I. 有母公司或關聯公司的申請人 (如適用) For applicant with parent or related company

- 貴公司與母公司或關聯公司關係的資料例如: Information on the relationship between applicant and parent or related company, such as:
 - 母公司或關聯公司的管理人委任書 Director appointment letter from parent or related company
 - 母公司或關聯公司的年度報告 Annual report of parent or related company
- 母公司或關聯公司的最新財政狀況'例如: Latest information of the parent or related company, such as:
 - 母公司或關聯公司最新審計財務報表 Latest audited report

以下所需文件副本適用於恒生商務卡申請開戶申請 Following documents required for Hang Seng Commercial Card Application

- (i) 各擔保人之香港身份證 / 護照 HKID Card / Passport of the guarantor(s)
- (ii) 各擔保人最近 3 個月的地址證明文件 Address proof of the the guarantor(s) within 3 months
- (iii) 申請機構地址證明 (如與註冊 / 登記地址不同) Office Address Proof (if different from the Incorporated / Registered Address)
- (iv) 個人擔保書正本(需由擁有 50% 或以上之實益擁有權授予) Original copy of Personal Guarantee (should be granted from beneficiary owner(s) with 50% or more
- (v) 公司標誌(如選擇於卡面列印公司標誌) Company Logo (If logo printing service is selected)
- (vi) 以下任何財務資料 Any one of the following financial documents :
 - <優先提供此文件, 可加快審批進度>申請機構 / 擔保人最近由稅務局發出之利得稅稅單 / 最近 18 個月經審核之財務報告 / 最近 12 個月之財務報表 <Most preferred, the approval process will be speeded up if provided> Latest Profits Tax Demand Note from the Inland Revenue Department/ audited financial statements (within 18 months) / management accounts (within 12 months) of the Applicant / corporate guarantor(s)
 - 申請機構 / 擔保人最近 3 個月之其他銀行月結單 Other bank statements of the Applicant / corporate guarantor(s) for past 3 months
 - 申請機構 / 擔保人其他資產證明 Other asset proofs of the Applicant / corporate guarantor(s)

重要通知 Important Note:

- 恒生銀行有限公司 (「本行」) 保留不接受開戶申請的權利。
- Hang Seng Bank Limited (the "Bank") reserves the right to decline any account opening request.

* 有關文件必須經由本行接受之適合的證明人 (如特別組織成員國或地區下的律師、執業會計師或註冊的金融機構的董事 / 高級職員 / 經理) 簽證有關文件的副本為該正本的完整及真確副本。

The above mentioned documents copies should be certified as true copies of the originals by a suitable certifier (e.g. solicitor, CPA or director / senior staff / manager of regulated financial institutions located in FA TF countries) and acceptable to the Bank.

實益擁有人 Beneficial owner

(a) 就法團而言指符合以下任何一項說明的個人：

- 直接或間接地擁有或控制 (包括透過信託或持票人股份持有) 該法團已發行股本的不少於 10%; 或
- 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該法團的管理最終的控制權; 或
- (如該法團是代表另一人行事) 指該另一人。

(a) *In relation to a corporation (iffulfills any ofthe following criteria); means an individual who,*

- *owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% ofthe issued share capital ofthe corporation; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights at general meetings ofthe corporation; or*
- *exercises ultimate control over the management ofthe corporation; or*
- *if the corporation is acting on behalf ofanother person, means the other person.*

(b) 就合夥組織而言指符合以下任何一項說明的個人：

- 直接或間接地有權攤分或控制該合夥組織的資本或利潤的不少於 10%; 或
- 直接或間接地有權行使在該合夥組織的投票權的不少於 10%; 或支配該比重的投票權的行使; 或
- 行使對該合夥組織的管理最終的控制權; 或
- (如該合夥組織是代表另一人行事) 指該另一人。

(b) *In relation to a partnership (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or*
- *is directly or indirectly, entitled to exercise or control the exercise ofnot less than 10% ofthe voting rights in the partnership; or*
- *exercises ultimate control over the management of corporation; or*
- *if the partnership is acting on behalf of another person, means the other person.*

(c) 就信託而言指符合以下任何一項說明的個人：

- 有權享有信託財產的資本的既得權益的不少於 10%的任何人·而不論該人是享有該權益的管有權、剩餘權或復歸權·亦不論該權益是否可予廢除;
- 該信託的財產授予人; 或
- 該信託的保護人或執行人; 或
- 對該信託擁有最終的控制權的個人。

(c) *In relation to a trust (iffulfills any ofthe following criteria); means an individual who,*

- *is entitled to a vested interest in not less than 10% ofthe capital ofthe trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or*
- *the settlor ofthe trust; or*
- *a protector or enforcer ofthe trust; or*
- *an individual who has ultimate control over the trust.*

(d) 就不屬 (a) 至 (c) 段所指的非法團性質之組織而言指符合以下任何一項說明的個人：

- 最終擁有或控制該非法團性質之組織的任何人; 或
- (如該非法團性質之組織代表另一人行事) 指該另一人。

(d) *In relation to an unincorporated body other than (a) to (c) (iffulfills any ofthe following criteria): means an individual who,*

- *ultimately owns or controls the unincorporated body; or*
- *if the unincorporated body is acting on behalf ofanother person, mean the other person.*

+ 中介控股公司 Intermediate Owner

中介控股公司指在股權架構中，處於公司和最終實益擁有人#之間的控股公司或法律安排（如信托基金、基金會等）。

Intermediate Owner is an entity or legal arrangement (e.g. Trust, Foundation etc.) that sits between the entity and the Ultimate Beneficial Owner# in the ownership structure.

^ 主要管理人 Key Controller

主要管理人指被委任參與公司的管理或高級行政架構對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可以是一間法人團體。主要管理人包括：

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

行政總裁/ 總經理 Chief Executive Officer (CEO) / Managing Director	營運總監 Chief Operating Officer (COO) / Head of Operations	董事會主席/ 副主席 Chairman / Deputy Chairman of Board	可發出單一簽署指示的授 權簽署人 Authorised Signatory with sole signing authority
財務總監 Chief Financial Officer (CFO) / Head of Finance	執行合夥人 Managing Partner	審核 / 薪酬 / 風險委員 會主席 Chairman of the Audit / Remuneration / Risk Committee	代理人 Nominee

以上文件清單只供參考。除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶提供進一步開戶資料及文件（包括由本行核准之客戶註冊當地之執業律師出具之意見書等）。

This checklist is for reference only. Apart from the documents listed above, the Bank may further request you to provide more account opening details and documents (including opinion from lawyers qualified to practise law in the jurisdiction of your place of incorporation approved by the Bank, etc.) where it considers necessary or desirable.