

## RMB ACCOUNT OPENING FORM (INDIVIDUALS)

### 人民幣戶口開戶表格(個人)

Customer ID No. :          

客戶編號

☐ Hong Kong Branch

☐ 香港分行

FOR BANK USE ONLY 銀行專用

Instructions: All fields are mandatory (please strike off or mark N/A if not applicable). Please note that incomplete forms may not be processed or may lead to delays. Please complete this form in English only. The English text of this form is the governing version and shall prevail if there is any discrepancy between the English version and the Chinese version. Please tick (✓) where appropriate. Please do not use (X) or any other mark.

注意：所有資料都必須填寫(不適用者請刪去或填上N/A)。資料不全的表格將不受理或引致延誤。請以英文填寫此表格。本表格以英文版本為準，如英文和中文文本有所差異，將以英文版本為準。請在適當的地方加上剔號(✓)，不要使用(X)或其他符號。

#### ACCOUNT HOLDER DETAILS 戶口持有人資料

Main Applicant:

主要申請人

                        

(First Name 名)

(Middle Name)

(Last Name 姓)

Customer ID:

客戶編號

         

HKID/Passport No.:

香港身份證 / 護照號碼

         

Joint Applicant 1

聯名申請人 1

                        

(First Name 名)

(Middle Name)

(Last Name 姓)

Customer ID:

客戶編號

         

HKID/Passport No.:

香港身份證 / 護照號碼

         

Joint Applicant 2

聯名申請人 2

                        

(First Name 名)

(Middle Name)

(Last Name 姓)

Customer ID:

客戶編號

         

HKID/Passport No.:

香港身份證 / 護照號碼

         

Joint Applicant 3

聯名申請人 3

                        

(First Name 名)

(Middle Name)

(Last Name 姓)

Customer ID:

客戶編號

         

HKID/Passport No.:

香港身份證 / 護照號碼

         

Any change in personal information to be updated with the bank : if yes, please provide in separate sheet to the Relationship Manager

要向本銀行更新個人資料？若要更新，請另紙書寫後交予客戶關係經理。

☐ Yes 要 ☐ No 不要

#### FIXED DEPOSIT 定期存款

The fixed deposit (equal to or less than 5 years in maturity) placed with ICICI Bank Limited, Hong Kong Branch is protected by the Deposit Protection Scheme in Hong Kong up to a limit of HK\$800,000 per depositor.

存於本行之定期存款(年期等如或少於五年)受香港存款保障計劃保障，最高保障額為每名存款人八十萬港元。

Currency 貨幣:  Amount 金額:  Tenure 年期: 

Days 日 / Months 月 / Years 年

Interest Payout Options 利息結付選擇:

☐ Monthly\*  
每月一次\*

☐ Quarterly\*  
每季一次\*

☐ Semi-Annually\*  
每半年一次\*

☐ Annually\*  
每年一次\*

☐ On Maturity  
到期日結付

(\*Applicable for RMB deposits and for credit to Current Account with ICICI Bank Limited, Hong Kong branch only)

(\*只限人民幣存款，利息將存入客戶在ICICI Bank Limited 香港分行的往來戶口)

Mode of Funding 存款方法:

☐ Debit my/our account no.  with ICICI Bank Limited's branch in Hong Kong

☐ 從本人(等)之ICICI Bank Limited 香港分行戶口(賬號 )轉賬

☐ Funding by Cheque No.  of (Provide Name of Bank) 
☐ 從  (銀行名稱)之支票(號碼 )支付。

☐ Remittance from remittance Bank  remittance reference no. 
☐ 從滙款銀行  (銀行名稱)之支票(號碼 )支付。

(The reference number will help us to identify your funds and enable us to open your deposit faster)

(參考編號可幫助我們確認你的存款，加快開戶進度。 )

Maturity Instructions 到期指示:

Please renew:

請續存

☐ Principal

本金

☐ Principal+Interest

本金 + 利息

For  days/months/years at the prevailing interest rate with other terms remaining same

 年 / 月 / 日 (其他條款不變下，以當時利率續存)

Cashier Order:

銀行本票

☐ Interest

利息

☐ Principal+Interest

本金 + 利息

Wire Transfer:

電滙

☐ Interest

利息

☐ Principal+Interest

本金 + 利息

Account Details for Credit of Interest/Principal plus Interest 利息 / 本金加利息存入的戶口資料:

A/C No. 賬號  Bank Name 銀行名稱 

Bank Swift Code 銀行國際編號 

Note: The deposit along with the interest amount shall be renewed at the prevailing rate of interest for the same period as originally instructed by the client, unless written instructions are received by the bank 7 calendar days prior to the deposit maturity date.

注意：除非本銀行在存款到期日之前七天收到客戶書面的指示，存款本金及利息將以到期日當天利率按照客戶原先指示的年期續存。

## CURRENT ACCOUNT 往來戶口

The current account opened with ICICI Bank Limited, Hong Kong Branch is protected by the Deposit Protection Scheme in Hong Kong up to a limit of HK\$800,000 per depositor. 在本行所開立的往來戶口受香港存款保障計劃保障, 最高保障額為每名存款人八十萬港元。

Currency: ☐ RMB  
貨幣 人民幣

### Mode of Funding 存款方法:

Debit my/our account no. \_\_\_\_\_ with ICICI Bank Limited, Hong Kong Branch

從本人(等)之ICICI Bank Limited 香港分行戶口(賬號 \_\_\_\_\_)轉賬

☐ Funding by Cheque No. \_\_\_\_\_ of (Provide Name of Bank) \_\_\_\_\_  
從 \_\_\_\_\_ (銀行名稱)之支票(號碼 \_\_\_\_\_)支付。

☐ Remittance from remitting Bank \_\_\_\_\_ remittance reference no. \_\_\_\_\_  
從滙款銀行 \_\_\_\_\_ 滙款(參考編號 \_\_\_\_\_)

(The reference number will help us to identify your funds and enable us to open your deposit faster)  
(參考編號可幫助我們確認你的存款, 加快開戶進度。)

## FEATURES 特點

- RMB remittance to your personal RMB deposit accounts upto RMB 80,000 per day under the same name, at banks in Mainland China.
  - Minimum current account opening balance: RMB 10,000
  - Current Account with monthly statement made available
  - Charge of RMB 100 per month would be applied to the current account if a minimum current account balance of RMB 10,000 is not maintained per month.
  - All of these features and charges are subject to cancellation and/change without notice.
- 
- 可電匯至國內之同名個人人民幣存款戶口或香港之任何人民幣存款戶口。每日上限為人民幣80,000元。
  - 往來戶口最低開戶金額為人民幣10,000元。
  - 可提供備有月結單之人民幣往來戶口。
  - 如每日往來戶口最低結餘不足人民幣10,000元, 將會被收取人民幣100元。
  - 以上特點及收費將被取消及更改, 而不作另行通知。

## TERMS AND SIGNING CONDITION 條款及簽署方式

Signing Conditions 簽署方式: ☐ Singly 單獨簽署 ☐ Either or Survivor 任何一人或尚存者簽署 ☐ Any one to sign 任何一人簽署 ☐ Jointly 共同簽署

### Declarations 聲明

I/We confirm that all the information obtained by you during the account opening process is and from time to time will be provided by me/us voluntarily; without which you will not be able to open or maintain any account or provide any services to me/us. I/We understand that my/our utilization of your services or operation of my/our account(s) will be governed by your policy statement relating to Personal Data (Privacy) Ordinance ("Policy Statement") and General Terms and Conditions Governing Account(s) and Secured Facilities, as amended from time to time ("Terms and Conditions") the receipt of which I/we acknowledge. I/We also confirm that we have received and read a copy of the Policy Statement and relevant terms in relation to personal data privacy and outsourcing in Terms and Conditions and agree to be bound by it. I/We agree that my/our personal data and information collected by you from time to time may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as set out in the Policy Statement and the Terms and Conditions. I/We further: a) agree and/or support the outsourcing arrangement referred to in the Terms and Conditions; b) understand that the fixed deposit (equal to or less than 5 years in maturity) and/ or current account being opened by me/us is protected by the Deposit Protection Scheme in Hong Kong up to a limit of HK\$800,000 per depositor; and c) have read fully understood and acknowledge the receipt of a copy of standard fees and charges.

本人(等)確認在開戶過程中所有向貴行提供的資料, 以及將來不時向貴行提供的資料, 皆由本人(等)自願提供;如本人(等)未能向貴行提供有關資料, 貴行將不能為本人(等)開立或維持任何戶口, 或提供任何服務。本人(等)明白本人(等)使用貴行之服務及貴行對於本人(等)戶口之操作, 均受貴行之《個人資料(私隱)條例》相關的政策聲明(「政策聲明」), 以及不時修訂的《管理戶口及抵押貸款融通之一般條款細則》(「條款細則」)所約束, 有關文件本人(等)已收到。本人(等)亦確認已收到及閱讀「政策聲明」, 以及「條款細則」中與個人資料私隱與委外有關之條款, 並同意受其約束。本人(等)同意貴行不時收集所得之本人(等)個人資料及信息, 貴行可根據「政策聲明」及「條款細則」所述之用途予以使用, 及向當中所述人士(無論在香港境內或境外)披露。再者, 本人(等): (一) 同意及/或支持「條款細則」所述之委外安排; (二) 明白本人(等)所開立的定期存款(年期等如或少於五年)及/或往來戶口均受香港的存款保障計劃保障, 最高保障額為每名存款人八十萬港元;及 (三) 已收到、詳閱及明白標準收費表。

For RMB Fixed Deposit Account customers only:

- I/We understand and agree that any RMB fixed deposits accounts opened by me/us must be linked to my/our RMB current account.
- I/We understand and agree that deposits to and withdrawal from my/our RMB fixed deposits accounts can only be made by transfers from and to the RMB current account, (instead of in cash, by cheque or in any other manner) unless the Bank specifies otherwise.

只適用於人民幣定期存款戶口客戶:

- 本人(等)明白及同意本人(等)在任何時候開立人民幣定期存款戶口, 此人民幣定期存款戶口必須與本人(等)的人民幣往來戶口連結。
- 本人(等)明白及同意, 除貴行另行指示外, 經本人(等)的人民幣定期存款戶口的提存款項只能由所述的人民幣往來戶口以轉賬(不能以現金、支票或其他形式)提存。

For RMB Current Account customers only:

- a) I/We understand and agree that we will only open one RMB current account at any time and I/we hereby authorize the ICICI Bank Limited to take all such actions as it shall deem fit in the event that I/we shall open more than one RMB current account, including, without limitation terminate/suspend/consolidate any one or more of such additional accounts without notice to me/us.
- b) I/We understand that the total amount of payments under the RMB current account per day should not exceed the limit specified by ICICI Bank Limited or the relevant authority from time to time. In the event that the limit is exceeded or there are insufficient funds in RMB current account to settle the payments or pay cheques on any day, you are entitled at your discretion (but without any obligation on your part) and without notice to me/ us to return any cheques presented for payment on that day and /or transfer funds from any of my/our RMB fixed deposits (notwithstanding the applicability of any premature withdrawal charges/costs, which I agree shall apply) or any other accounts to pay any of the cheques, subject to a handling charge.
- c) I/We understand that I/we can issue cheque in Guangdong Province (Including Shenzhen) up to RMB 80,000 for each cheque. In the event that the total amount of all the cheques issued from RMB account in Guangdong Province (including Shenzhen) presented on a particular clearing day exceed RMB 80,000, one or more of the cheques will be returned in order to keep the total settlement amount of the relevant cheques for the day to be within the limit of RMB 80,000. A return cheque fee will be levied. There is no limit on cheque amount and daily settlement on cheque issuance in Hong Kong.

只適用於人民幣往來戶口客戶：

- (一) 本人（等）明白及同意，本人（等）在任何時候只能開立一個人民幣往來戶口。如本人（等）開立多過一個人民幣往來戶口，本人（等）授權貴行採取其認為適當的行動，包括但不限於取消／凍結／合併本人（等）一個或多個有關戶口。
- (二) 本人（等）明白人民幣往來戶口每日的總支出數額不應超過貴行或有關權力機構不時所訂的限額。當支出數額超過有關的限額或人民幣往來戶口內的存款不足以支付當日支出數額或經交收支付的支票，貴行有權自行決定並毋須事先通知本人（等）採取相應行動，其中包括退回任何當日經交收支付的支票並／或從本人（等）的任何人民幣定期戶口轉賬所需數額用以支付該等支票並扣除所需的手續費。
- (三) 簽發之人民幣支票於廣東省（包括深圳）支付的每張支票最高簽發金額為人民幣80,000元及簽發人民幣支票以支付在廣東省（包括深圳）的零售消費性支出的每天總支付金額最高為人民幣80,000元。若客戶在廣東省（包括深圳）簽發的人民幣支票於同一清算日需交收的總金額超過人民幣80,000元，部分支票將被退回，以保持客戶當日有關支票的總交收金額在人民幣80,000元限額以下。本行會因此收取支票退回收費。香港支付的支票簽發金額不設任何上限。

I/We further agree and acknowledge that

- a) To open an RMB account, customers must hold a valid Hong Kong ID Card.
- b) 2-way Exchange Service is subject to the exchange limits specified by ICICI Bank Limited and the regulatory requirements applicable from time to time. If the exchange is made through a joint-name RMB deposit account, the exchange amount will only be deducted against the daily exchange limit of primary account holder.
- c) I/We must be 18 years old or above to open an RMB account.
- d) RMB Remittance Service is subject to the daily limit specified by ICICI Bank Limited and regulatory requirements applicable from time to time.
- e) For details of our service charges, please refer to the Bank's Service Charges booklet available on our website [www.icicibank.hk](http://www.icicibank.hk).

本人（等）進一步同意及確認。

- (一) 開立人民幣往來戶口的客戶必須為香港身份證持有人。
- (二) 本行將不時根據適用的規定所指定人民幣／港幣雙向兌換之每日最高金額。如透過聯名戶口兌換人民幣時，兌換金額將計算在戶口基本持有人之每日限額。
- (三) 本人（等）為十八歲或以上人士才可開立人民幣戶口。
- (四) 本行將不時根據適用的規定所指定人民幣匯款服務之每日最高金額。
- (五) 有關服務收費之詳情請於[www.icicibank.hk](http://www.icicibank.hk)參閱本行的服務收費表。

#### Risk Disclosure Statement

- Renminbi ("RMB") exchange rate, similar to any currency, is affected by a wide range of factors and is subject to fluctuation. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency, including Hong Kong Dollars.
- RMB is currently not freely convertible and conversion of RMB through Hong Kong is subject to restrictions. For a personal customer, conversion of RMB from/to other currency is currently subject to a daily limit of RMB20,000 per person per day. Customers may have to allow time for conversion of RMB from/to another currency of an amount exceeding the daily limit. The actual arrangement will depend on restrictions applicable at the relevant time.

#### 風險聲明

- 人民幣匯率，如同其他貨幣，有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣時，包括港幣，將可能受匯率波動而帶來利潤或損失。
- 人民幣現時並非自由兌換的貨幣，同時透過香港銀行兌換人民幣須受若干限制。現時每人每日換入換出人民幣均設有人民幣元的上限，因此客戶如要換入或換出超過每日上限的人民幣額，就可能需要預留時間。實際的兌換安排須根據當時適用的限制而定。

Signature of Main Applicant

主要申請人簽署

Signature of Joint Applicant 1

聯名申請人1簽署

Signature of Joint Applicant 2

聯名申請人2簽署

Signature of Joint Applicant 3

聯名申請人3簽署

Date 日期:

Place 地點:

#### FOR BANK USE ONLY 銀行專用

Checked and Verified By RM/Bank Official 由客戶關係經理／銀行職員核實

Name 姓名:

Employee ID 員工編號:

Sign 簽署:  Date 日期:

To be filled by Operations team 由營運團隊填寫

Document Scrutinizer 文件審核者

Name 姓名:  Date 日期:

Approver 批准者

Name 姓名:  Date 日期: