



Customer Declaration for Account Opening Application via OCBC Bank Mobile Banking (Applicable to Branch Visit Verification journey)

By submitting this application,

1. I confirm that all information given in this application form and all supporting documents submitted by me herewith and/or subsequently is true, accurate and complete. I acknowledge and agree that, whether the application herein is to be approved or not, copies of documents supplied by or for me, including application form, remain the property of the Bank and shall not be returned.
2. I authorize the Bank to communicate and exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I undertake to notify the Bank forthwith in writing of any changes to such information.
3. I understand that the Bank is entitled to reject any of my application herein in its absolute discretion without giving any reason or notice and without liability.
4. I authorize the Bank to debit from my account any interest, commissions, fees and charges as specified by the Bank from time to time.
5. I understand and agree that the Bank may from time to time and in its absolute discretion specify, determine, amend, vary, modify, expand or reduce the scope of any services that I apply for herein or subsequently, with or without notice as determined by the Bank.
6. I understand that all account(s) and service(s) that I apply for herein or subsequently are subject to the terms and conditions contained in this application form, the [Terms and Conditions for All Accounts and Related Services](#) (including any addendums, supplements, amendments and/or replacement to such terms and conditions), [Terms and Conditions for Account Opening Application via OCBC Bank Mobile Banking \(Applicable to Branch Visit Verification journey\)](#) and other specific terms and conditions in other agreements and documentation applicable to the account(s) and service(s) applied herein. I have read and understood all of the aforementioned terms and conditions and agree to be bound by the same as may be amended or supplemented or replaced by the Bank from time to time. If there is any conflict or inconsistency between the OCBC Bank (Hong Kong) Limited Terms and Conditions for All Accounts and Related Services and the specific terms and conditions, the latter shall prevail.
7. I have read and understood [the Notice to Customers and Other Individuals Relating to the Personal Data \(Privacy\) Ordinance](#) (the "Notice"), and agree that all my personal data currently or subsequently held by the Bank may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) as set out in the Notice.
8. I acknowledge that my personal data relating to me can be used by the Bank in direct marketing. However, the Bank requires my written consent (which includes an indication of no objection) for that purposes in advance. For details, please refer to the paragraph (h) of the Notice. If I do not wish my personal data for use in such direct marketing purpose, I may exercise my opt-out right by notifying the Bank in writing.



9. I acknowledge and agree that (a) the information contained in this application form is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and (b) such information and information regarding me and any reportable account(s) may be reported by the Bank to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which I may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112). I also acknowledge and agree that the data collected (which may include income, tax withholding, tax information and related material with respect to all sources of income received by me) may be transmitted by the Bank to the relevant tax authority, including the IRS, for the compliance with relevant tax laws and regulations, including FATCA. Any disclosure under this paragraph is not a breach of any duty of confidentiality owed to me by the Bank.
10. I acknowledge and agree that any information with respect to me which is provided by me at the request of the Bank or collected in the course of dealings between me and the 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.
11. I agree that the Bank may transfer all personal data relating to me outside the Hong Kong Special Administrative Region, use such other personal data and information relating to me to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) and for internal credit risk management and better group-wide account service, and any purposes relating thereto and to provide banker's or credit references in respect of me (if any). I also agree that the Bank may from time to time obtain my information from any third party(ies), including but not limited to the credit review report(s) from credit reference agency(ies) (if any).
12. I expressly authorize the Bank to disclose all personal data relating to me and/or any information regarding my 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.
13. I confirm and certify that I am the account holder or I am authorized to sign for the account holder of all the account(s) to which this application form relates.
14. I undertake to advise the Bank of any change in circumstances which affects the tax residency status of the account holder or causes the information contained herein to become incorrect, and to provide the Bank with a suitably updated and properly signed self-certification form within 30 days of such change in circumstances.
15. Unless otherwise specified, I agree to designate the statement account of my Integrated Account as the primary account for ATM card and eBanking Services.
16. I confirm that the Bank has not provided any tax or legal advice to me.



17. Unless expressly defined herein and subject to paragraph 5 above, capitalized terms used herein have the same meanings in the OCBC Bank (Hong Kong) Limited Terms and Conditions for All Accounts and Related Services.
18. I understand that if there is any conflict or inconsistency between the Chinese and English versions of this document, the English version shall prevail.

Applicable to Deposit Account

19. **I acknowledge that deposits in Current Account, Passbook Savings Account, Statement Savings Account, Overnight Plus Deposit, Easy Rich Savings Plan, My Kid Savings Plan, Monthly Plus Fixed Deposit, Prime-linked Fixed Deposit and time deposit in Time Deposit Account with a maturity not exceeding 5 years are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.**
20. Integrated Account means an account containing various deposit services of a multi-currency (including HKD, RMB and any others specified by the Bank from time to time) statement savings account, time deposit account and current account under the management of one account number.

Applicable to Renminbi Account

21. If I am not a holder of Hong Kong Identity Card, I undertake to notify the Bank immediately if I become a holder of Hong Kong Identity Card.
22. I understand that Renminbi ("RMB") is subject to the PRC government's control (for example, exchange restrictions) and there is no guarantee that RMB will not depreciate. If I convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, I may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

Applicable to eBanking Services

23. I agree to quote my identity card/passport number whenever it becomes necessary to identify myself over the phone.