

Bank use only	Date:
Customer name:	CIF number:
Account number:	

Please complete this form in English. If there is any inconsistency between the information in English and the Chinese translation in this form, the English version prevails. 请用英文填写此表格。中文版本为英文版本的翻译件，如有不一致，请您以英文版本为准。

Please tick (✓) the appropriate box below. 请选择客户类型：

- Account Holder 账户持有人** - complete Sections 1 to 5 完成第 1 至 5 部分。
- Authorised Person 授权人** - complete Sections 1, 3 and 5 only, and a "Third Party Authorisation by Individual Customer - Authorised Person & Additional Cardholder" form. 仅完成第 1, 3 和 5 部分。请另行填写“个人用户授权人及附加持卡人第三方授权”表单。

Section 1: General information 第一部分：基本信息

Title 称谓

Mr 先生 Mrs 夫人 Ms 女士 Miss 小姐 Others 其他 (Please specify):

Full given name 名

Last name 姓

Date of birth 生日

Country/Region of birth 出生国家/地区

Nationality (Country/Region) 国籍(国家/地区)

Residential address (PO Box is NOT accepted) 居住地址 (不接受邮政信箱地址)

Line 1 地址第一行

Suburb 区

State 州/省

Postcode 邮编

Country/Region 国家/地区

Correspondence address (Leave it blank if same as residential address) 通讯地址 (如与居住地址相同，请留空)

Line 1 地址第一行

Suburb 区

State 州/省

Postcode 邮编

Country/Region 国家/地区

Contact details 联系方式

Mobile 手机号码

Email 电子邮箱

Home phone 家庭电话

Work phone 工作电话

Employment status 就业情况

Employed 雇员 Self-employed 自雇 Unemployed 无业

Occupation 工作职位

Industry / workplace / school / university 行业/工作单位/学校/大学

Source of wealth (Select all that apply) 财产来源 (可多选)

<input type="checkbox"/> 1 Business income 商业收入	<input type="checkbox"/> 2 Inheritance 遗产	<input type="checkbox"/> 3 Investment 投资
<input type="checkbox"/> 4 Retirement income 退休金	<input type="checkbox"/> 5 Personal savings 个人储蓄	<input type="checkbox"/> 6 Sales of assets 资产变卖
<input type="checkbox"/> 7 Salary 薪酬	<input type="checkbox"/> 8 Gift 赠金：	<input type="checkbox"/> 9 Others. Please specify: 其他：

Personal annual income (AUD) 个人年均收入 (澳元)

<input type="checkbox"/> 0-35,000	<input type="checkbox"/> 35,001-55,000	<input type="checkbox"/> 55,001-80,000
<input type="checkbox"/> 80,001-150,000	<input type="checkbox"/> Over 150,000	

Section 2: Specific information 第 2 部分：详细信息

Source of funds (being used to open this account) 资金来源 (用于开立此账户)

- | | | |
|---|---|--|
| <input type="checkbox"/> 1 Salaries 薪酬 | <input type="checkbox"/> 2 Investment income 投资收入 | <input type="checkbox"/> 3 Business income 商业收入 |
| <input type="checkbox"/> 4 Money transferred from overseas 海外资金 | <input type="checkbox"/> 5 Student allowance 学生津贴 | <input type="checkbox"/> 6 Centrelink payment 福利补助 |
| <input type="checkbox"/> 7 Gift 赠金 | <input type="checkbox"/> 8 Inheritance 遗产 | <input type="checkbox"/> 9 Others. Please specify: 其他： |

Purpose of business relationship with the Bank

- | | | |
|--|---|--|
| <input type="checkbox"/> 1 Savings 储蓄 | <input type="checkbox"/> 2 Working capital 运营资金 | <input type="checkbox"/> 3 Investment 投资 |
| <input type="checkbox"/> 4 Salary payment 支付薪酬 | <input type="checkbox"/> 5 Pension 养老金 | <input type="checkbox"/> 6 Others. Please specify: 其他： |

Anticipated transactional activity 预计交易活动

Will any of your transactions be involved in funds from/to overseas? 您是否有涉及海外资金转入/转出的交易？

- | | |
|--------------------------------|---|
| <input type="checkbox"/> No. 无 | <input type="checkbox"/> Yes. Please list the countries: 有。请列出相关国家： |
|--------------------------------|---|

Will you conduct any cash transactions? 您是否会进行现金交易？

- | | |
|--------------------------------|--|
| <input type="checkbox"/> No. 否 | <input type="checkbox"/> Yes. Please provide the maximum single cash transaction amount: 是，请列出每笔交易的最大金额： |
|--------------------------------|--|

Transactions (per month) 交易 (每月)	Number of transactions 交易次数	Amount (AU\$) 金额 (澳元)	Purpose (e.g. payment) 用途 (如：付款)
Credit 收款	<input type="checkbox"/> 0-10 <input type="checkbox"/> 11-50 <input type="checkbox"/> >50	<input type="checkbox"/> <50k <input type="checkbox"/> 50k-200k <input type="checkbox"/> >200k	(e.g. payment for goods)
Debit 付款	<input type="checkbox"/> 0-10 <input type="checkbox"/> 11-50 <input type="checkbox"/> >50	<input type="checkbox"/> <50k <input type="checkbox"/> 50k-200k <input type="checkbox"/> >200k	(e.g. payment for goods)

Section 3: Tax information 第 3 部分：税收居民信息

(TFN, FATCA & CRS)

Please note that the Bank is unable to offer taxation advice. For tax related queries, please speak to your professional tax adviser or domestic tax authority.

中国银行无法提供税务建议。如需相关建议，请咨询相关税务顾问或本地税务局。

Australian tax file number (TFN) / Reason for exemption

澳大利亚税号 (TFN) / 不提供的原因

We are authorised to collect your TFN under Australian taxation laws such as the *Income Assessment Act 1936* (Cth) for us to determine whether we need to withhold an amount from any interest we pay you on the account. Providing TFN is not compulsory and it is not an offence if you don't provide it. However if you don't, we are required by law to withhold tax from the interest paid. 提供税号不是强制要求，但如果您不提供税号，中国银行将按法律应要求代扣利息税

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's Tax Identification Number (TIN) for each country/jurisdiction indicated.

请列出您的税收居民国 (地区) 及纳税人识别号

	Country/jurisdiction of tax residence 税收居民国 (地区)	TIN 纳税人识别号	Reason code (A, B or C) if no TIN provided 如果没有提供纳税人识别号，填写理由代码 (A, B 或 C)	Explanation if Reason B is selected 如选择 B，请解释原因
1				
2				
3				

Reason A: The country/jurisdiction where the individual is resident does not issue TINs to its residents

Reason B: The individual is otherwise unable to obtain a TIN or equivalent number. (Please explain why)

Reason C: No TIN is required by law

原因 A：该国家/地区不发放纳税人识别号

原因 B：账户持有人无法获得纳税人识别号 (如选此选项，请解释具体原因)

原因 C：当地税法不要求收集纳税人识别号

Section 4: Account information 第四部分：账户信息

Are you opening a Joint Account: 是否为联名账户：

- | | |
|-------------------------------|---|
| <input type="checkbox"/> No 否 | <input type="checkbox"/> Yes. Please fill in the "Joint Account Application Form" 是，请并填写“联名账户申请表” |
|-------------------------------|---|

Select your account type 请选择账户类型

<input type="checkbox"/> Demand Deposit Account 活期存款账户	<input type="checkbox"/> Online Saver Account 网银存款账户	<input type="checkbox"/> Overseas Student Account 留学生账户
<input type="checkbox"/> Term Deposit Account 定期存款账户	<input type="checkbox"/> Home Loan Offset Account 贷款对冲账户	<input type="checkbox"/> Others. Please specify:其他

Bank statement (tick your setting if you do not want the default " "option) 银行账单 (为默认选项)

Do you request for bank statement:	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes, please select options below.
是否需要银行账单：	否	是，请选择以下结单类型
Type of statement:	<input type="checkbox"/> Paper Statement	<input checked="" type="checkbox"/> Online statement
账单类型	纸质账单	电子结单

Debit card and internet banking (tick your setting if you do not want the default " "option) 借记卡和网络银行 (为默认选项)

Do you require a debit card?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes. Auto Link function will be activated.
您是否需要借记卡？	否	是。自动链接功能将会激活。
Your card/PIN will be	<input checked="" type="checkbox"/> posted by mail / pick up at the counter	<input type="checkbox"/> Others (please specify)_____
您将如何领取银行卡和个人密码	信件邮寄/柜台领取	其他：
Do you require internet banking service?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
您是否需要网银服务？	否	是 E-token: _____
Do you require mobile banking service?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes 安全令牌
您是否需要移动银行服务？	否	是

Section 5: Acknowledgements and Consents 第五部分：声明与同意

5.1 Privacy Collection Notice 隐私信息收集通知

The Bank of China Limited, Sydney Branch ABN 29 002 979 955 AFSL No. 230547 and Bank of China (Australia) Limited ABN 28 110 077 622 AFSL and Australian Credit Licence No. 287322 (jointly and severally referred to as "Bank of China", "we", "us" and "our" in this collection notice) may collect your personal information from third parties including your employer (to confirm income and employment details), your accountant/tax agent, mortgage brokers, a credit reporting body (for credit application) and public registers provided by the Australian Securities & Investments Commission or the Personal Property Securities Register or State or Territory land and property registers.

We collect personal information in order to: establish your identity and assessing your application for our products and services, provide you with the products and services you request; provide you with customer support; monitor and evaluate our products and services; respond to your queries or requests for assistance (including hardship applications) or complaints; take measures to detect and prevent fraud and financial loss; administer our customer relationships, services, products, systems and business functions; comply with our legal obligations and meeting government and law enforcement agencies or regulators requirements, including our obligations under applicable anti-money laundering and counter-terrorism financing and sanctions laws, or a court/tribunal order; develop and research our products and services; conduct appropriate checks for credit-worthiness; maintain and develop our information technology systems, including the testing and upgrading of these systems; and provide you with information relating to our products or services that we believe may be of interest to you.

If you do not provide us with your personal information, some or all of the following may happen: we may not be able to provide the requested products or services to you, either to the same standard or at all; we may not be able to provide you with information about products and services that you may want, including information about special promotions; we may not be able to properly investigate or resolve your query or complaint; or we may delay, block or refuse to make a payment or action an instruction relating to your account. We may disclose your personal information to the following third parties: our related bodies corporate within the Bank of China group; credit providers, referees or persons with whom you transact; credit reporting bodies (for credit products), our agents, contractors, brokers, insurers, authorised representatives and credit representatives; other organisations who jointly with us provide products or services to you; other financial institutions; our local Australian clearing agent bank; payment system operators, service providers and participants; card scheme participants; loyalty program redemption partners; government or regulatory bodies or to law enforcement agencies with appropriate authority; fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct; external dispute resolution schemes; our professional advisers including lawyers and auditors, consultants; your duly authorised representatives; and our service providers. If you are under 16 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs. We may collect personal information where it is required or authorised by or under an Australian law or a court/tribunal order. In certain circumstances we may be required to collect your name, address, date of birth, and other verification information and verifying documents under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1)* (Cth). If you have applied for credit or provide a guarantee, we may collect personal information about your financial position pursuant to the *National Consumer Credit Protection Act 2009* (Cth), and if you give us a mortgage security or other security interests, certain identification information under property laws in some Australian states and territories or the *Personal Property Securities Act 2009* (Cth). We may collect your tax file number if you choose to provide it as authorised by the *Income Tax Assessment Act 1936* (Cth) and other taxation laws. We may also be required to request your tax residency status under information sharing agreements between the Australian Government with other countries, such as the agreement between Australia and the United States (US) under US law (*Foreign Account Tax Compliance Act*), that requires us to ask account holders of some products whether they are US citizens or US tax residents. If you are a tax resident of another country, the relevant treaty or law (such as the Common Reporting Standard under the Taxation Administration Act 1953 (Cth)) may require us to collect your relevant foreign tax identification number and tax residency status.

Sensitive information The Privacy Act protects your sensitive information, such as health information that we may collect on a hardship application. If we need to collect your sensitive information, we will only do so with your consent, except where otherwise permitted by law. We only collect personal information about individuals that is necessary for our business. Our Privacy Policy, available at www.bankofchina.com/au or from us on request, contains information about how you may access and correct the personal information that we hold about you and how to lodge a complaint relating to our treatment of your personal information, and how we will deal with the complaint.

We may disclose personal information overseas to our overseas related bodies corporate and service providers. It is not practicable for us to list every country or region in which such recipients are located but it is likely that such countries or regions where we will disclose information to our related companies or branches will include Bahrain, Belgium, Brazil, Cambodia, Canada, China (including Hong Kong, Macau and Taiwan), France, Germany, Hungary, Indonesia, Italy, Japan, Korea, Luxembourg, Malaysia, Mongolia, Netherlands, New Zealand, Panama, Philippines, Poland, Republic of Kazakhstan, Russia, Singapore, Sweden, Thailand, United Arab Emirates, UK, USA, Vietnam and Zambia. Our third party service providers may be located in British Virgin Islands, Cayman Islands, China (including Hong Kong) and New Zealand. We may notify you of other countries or regions from time to time (including at the time of collecting your information). In the course of a multi-jurisdictional transaction we may also disclose your personal information to our lawyers located in relevant jurisdictions. In the course of a multi-jurisdictional transaction we may also disclose your personal information to our lawyers located in the relevant jurisdictions. You may contact us by writing to: Compliance Officer, Legal and Compliance, Bank of China Ltd, 39-41 York Street, SYDNEY, NSW 2000. Or by telephone on: 1-800-092-009 (toll-free) or 61 2 8299 8031 between 9:00am and 5:00pm Monday to Friday AEDT (not available on NSW public holidays or Bank Holiday).

隐私信息收集通知书暂时不提供中文翻译，您可以到中国银行在澳大利亚的网点咨询详情，或寻求翻译服务。

5.2 Declarations and Acknowledgments 声明与确认

Declarations

By signing this section, you declare that:

- (i) all information that you have provided to the Bank on this form and any other documents or records (including electronic records) relevant to this application is true, correct and complete;
- (ii) you have received a copy of the Bank's Privacy Collection Notice as set out in Section 5.1 above. You have read and understand and accept the contents of the Privacy Collection Notice;
- (iii) you will notify the Bank immediately if any information provided to the Bank has changed.

声明

您在下方签字并确认

- (i) 本表格所有信息提供给中国银行（澳大利亚）有限公司（“中国银行”），任何附加文件或记录（包括电子记录）都是真实、正确、完整的；
- (ii) 您已收到上文第 5.1 所载的中国银行隐私收集通知。您已阅读并理解隐私收集通知的内容，并接受隐私收集通知；
- (iii) 如果本申请表上所述的任何信息发生变化，将立即通知中国银行。

Acknowledgments

You understand and acknowledge that:

- (i) it is an offence to provide false or misleading information, provide a false or misleading document or forge a document for use in an applicant identification procedure;
- (ii) the Bank may block or freeze your account which will be opened in your name, any payment or receipt that will be conducted by you using the account, and where it is obliged to do so under the Anti-Money laundering and Counter-Terrorism Financing Act requirements or other legal/regulatory requirements or for the purpose of prevention or detection of unlawful activities.

You agree:

- (i) to be bound by the Terms and Conditions for the account in this application;
- (ii) to be bound by the conditions of using the debit card if you request one;
- (iii) to check the transaction records on the statements of account for your account and notify the Bank promptly of any errors, unauthorised transactions or unusual transactions.

确认

您理解并确认：

- (i) 提供虚假或具误导性的资料，提供虚假或具误导性的文件或伪造用于申请人身份证件的文件违反法律规定；
- (ii) 若您开立的账户的任何交易若违反反洗钱/反恐融资条例或其他法律法规，中国银行有权查证并核实，也有权停用或冻结该账户。

您同意：

- (i) 遵守中国银行相关规定以及适用于此账户的相应的条款；
- (ii) 遵守中国银行储蓄卡的相关要求，若您申请了储蓄卡；
- (iii) 检查账户上的交易记录，及时通知中国银行澳大利亚若有任何错误的、未经授权的或异常交易。

You acknowledge that you have received and accept the Product Disclosure Statement (“PDS”) and Terms and Conditions for the following products issued by the Bank in relation to this application: 您确认您已经收到并且接受中国银行就本申请发行的以下产品的产品披露手册 (“PDS”)、条款和条件：

- Savings and Investment Accounts 储蓄和投资账户
 Term Deposit Accounts 定期储蓄账户
 Outward Remittances 跨境汇款
 Great Wall International Debit Card 长城国际借记卡
 Internet Banking 网上银行
 Schedule Fees and Charges 费用明细表

5.3 Consent to verify personal information electronically 个人信息电子验证同意书

The Document Verification Service (DVS) is a secure, national, real-time, on-line, electronic document verification system managed by the Commonwealth Attorney-General's Department. The DVS checks whether certain identifying information or credentials on an identity document matches those on the database of the government organisation which issued the document. For more information on the DVS, please visit www.dvs.gov.au If we are unable to verify you electronically using the DVS, we will contact you to make an alternative arrangement for verification.

Please read this carefully before you tick the box below to confirm your consent:

- You give your consent for Bank of China (Australia) Limited to disclose and use your personal information such as your name, date of birth and credential information on an identity document in order to access and use the DVS for information matching to assist in verifying and confirming your identity for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth). You acknowledge that you are authorised to provide the information presented and the Bank may use a third party gateway service provider in us accessing and using the match result of the DVS. You acknowledge and agree that this consent applies until we have received a written notification from you that this consent is cancelled.

Note: If you choose not to have your identity verified by DVS, please contact the Bank by visiting your local Australian branch so that the Bank can discuss other options with you.

您确认您有权提供以上个人信息，您同意您的信息会与 DVS 等官方或第三方系统中的记录进行匹配，用于验证您的身份。

Full name of the customer 客户姓名

Signature 客户签字

Date 日期

Bank use only

Compliance checklist

- PDS and Terms & Conditions/Conditions of Use have been given to the customer.
- FATCA and CRS information have been collected from the customer and validated.

The following had been carried out and completed satisfactorily as per the requirements set out in DBG's Joint AMLCTF Program

- Identification and Verification Procedures
- Sanctions screening
- SDD
- PEP (including "immediate family members and close associates")
- Related parties' Customer Risk Rating (CRR) created and accorded to overall account (if any).

Account opening officer full name

Signature

Account verifying officer full name

Signature

Date