

Bank of China (Australia) Limited (the Bank) use only Date:

Customer name: CIF number:

Account number:

Please tick (✓) the appropriate box below.

**Account Holder** - complete Sections 1 to 5.

**Authorised Person** – complete Sections 1, 3 and 5 only, and a “Third Party Authorisation by Individual Customer” form.

I hold the following concession cards (✓):  Commonwealth Seniors Health Card  Health Care Card  Pensioner Concession Card

**Section 1: General information**

Title  
 Mr  Mrs  Ms  Miss  Others (please specify):

Full given name Last name

Date of birth Country/Region of birth Nationality (Country/Region)

**Residential address** (PO Box is NOT accepted)

Street

Suburb State Postcode Country/Region

**Correspondence address** (Leave it blank if same as residential address)

Street

Suburb State Postcode Country/Region

**Contact details**

Mobile Email

Home phone Work phone

Employment status  
 Employed  Self-employed  Unemployed

Occupation Industry / workplace / school / university

Source of wealth (Select all that apply)

1 Business income  2 Inheritance  3 Investment  
 4 Retirement income  5 Personal savings  6 Sales of asset(s)  
 7 Salary  8 Gift  9 Others. Please specify:

Personal annual income (AUD)  
 0-35,000  35,001-55,000  55,001-80,000  
 80,001-150,000  Over 150,000

**Section 2: Specific information**

Source of funds (*being used to open this account*)

<input type="checkbox"/> Salaries	<input type="checkbox"/> Investment income	<input type="checkbox"/> Business income
<input type="checkbox"/> Money transferred from overseas	<input type="checkbox"/> Student allowance	<input type="checkbox"/> Centrelink payment
<input type="checkbox"/> Gift	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Other. <i>Please specify:</i>

Purpose of business relationship with the Bank

<input type="checkbox"/> Savings	<input type="checkbox"/> Loan repayment	<input type="checkbox"/> Investment
<input type="checkbox"/> Collect salary	<input type="checkbox"/> Pension	<input type="checkbox"/> School tuition
<input type="checkbox"/> Vacation expense	<input type="checkbox"/> Daily Transaction	<input type="checkbox"/> Cash in/out
<input type="checkbox"/> Fund transfer	<input type="checkbox"/> Other. <i>Please specify:</i>	

**Anticipated transaction activity**

Will any of your transactions involve funds from/to overseas?

No.  Yes. Please list the countries:

Will you conduct any cash transactions?

No.  Yes. Please provide the maximum single cash transaction amount:

Transactions (per month)	Number of transactions	Amount (AUD)
Credit	<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
Debit	<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

**Section 3: Tax information**

(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.

Do you have tax file number (TFN)?

Yes, I provided to bank officer  No  Exemption, reason: \_\_\_\_\_

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.

Are you a tax resident of any country/region outside Australia?

Yes  No

If you obtain residence rights under a citizenship by investment (CBI) or residence by investment (RBI) scheme, you declare that you have disclosed all your tax residency (ies).

Please complete the following table indicating (i) tax residency and (ii) Tax Identification Number (TIN) .

	Country/jurisdiction of tax residence	TIN	Reason code (A, B or C) if no TIN provided	Explanation if Reason B is selected
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

**Section 4: Account information**

Are you opening a Joint Account:

No  Yes. *Please fill in the "Application and Authority for Joint Account Form"*

Select your account type

<input type="checkbox"/> Demand Deposit Account	<input type="checkbox"/> Online Saver Account	<input type="checkbox"/> Overseas Student Account
<input type="checkbox"/> Term Deposit Account	<input type="checkbox"/> Home Loan Offset Account	<input type="checkbox"/> Others. <i>Please specify:</i>

Bank statement

Type of statement:	<input type="checkbox"/> Online statement	<input type="checkbox"/> Paper Statement
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Select as required debit card and internet banking

Debit Card	<input type="checkbox"/> Yes. Auto Link function will be activated.	<input type="checkbox"/> No
Card/PIN collection	<input type="checkbox"/> send by mail /hold at branch for collection	<input type="checkbox"/> Other (please specify):
Internet Banking	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Mobile Banking	<input type="checkbox"/> Yes E-token: _____	<input type="checkbox"/> No

**Section 5: Acknowledgements and Consents**

**5.1 Privacy Collection Statement**

The Bank of China Limited, Sydney Branch ABN 29 002 979 955 and Bank of China (Australia) Limited ABN 28 110 077 622 (jointly and severally referred to as “**Bank of China**”, “**we**”, “**us**” and “**our**” in this collection statement)

We collect personal information in this application to: establish your identity, assess your application for our products and services and provide you with the products and services. We use and disclose your personal information in accordance with our Privacy Policy and Credit Reporting Policy available at bankofchina.com/au (Privacy Policy). The Privacy Policy contains information about how you may complain about a breach of your privacy and a breach of the Australian Privacy Principles and how we will deal with such a complaint.

We are required to collect your personal information in this application to comply with *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1)* (Cth) and to establish your residency and tax identification number for tax purposes and to comply with *Foreign Account Tax Compliance Act* and the Common Reporting Standard under the *Taxation Administration Act 1953* (Cth).

If you do not provide us with your personal information, we may not be able to provide the requested products or services to you.

We may disclose your personal information to third parties identified in our Privacy Policy, including our related bodies corporate, agents, contractors, insurers, service providers, professional advisors, card scheme and other payment service providers and to a parent or legal guardian (or person appointed to manage your affairs) if you are under 16 or have special needs.

It is likely that in the course of administering your account we will disclose your personal information overseas to related bodies corporate or service providers in China (including Special Administration Regions). In the course of a multi-jurisdictional transaction we may also disclose your personal information to related bodies corporate and services providers located in relevant jurisdictions.

**5.2 Declarations and Acknowledgments**

**Declarations**

By signing below, you declare that:

- (i) all information that you have provided to the Bank on this application and any documents or records (including electronic records) relevant to this application are true, correct and complete;
- (ii) you have read the Privacy Collection Statement in Section 5.1 above and you have read the Privacy Policy; and
- (iii) you will notify the Bank immediately if any information provided in this application or as part of this application changes.

**Acknowledgments**

By signing below you agree and acknowledge that:

- (i) it is an offence to provide false or misleading information, including false, misleading or forged documents;
- (ii) the Bank may block or freeze your account or any payment from or to the account, where we are obliged to do so by law or regulatory requirements or for the purpose of prevention or detection of unlawful activities, and you agree:
  - (i) to be bound by the Terms and Conditions for the account in this application;
  - (ii) to be bound by the debit card conditions of use (where applicable); and
  - (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.

You confirm that you have either received the following documents or you have read these documents on our website bankofchina.com/au:

<input type="checkbox"/> Transactional and At Call Account Terms and Conditions	<input type="checkbox"/> Term Deposit Account Terms and Conditions	<input type="checkbox"/> Account Access Methods Conditions of Use
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Schedule of Fees and Charges

Interest Rate for Individual Client  
Deposit

5.3 Consent to verify personal information electronically

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](http://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.**

5.4 Consent to verify Visa – [not applicable for Australian citizens]

Read this information and check this box to consent to Bank of China accessing the Visa Entitlement Verification Online website (VEVO) to verify that you are eligible to open an account by accessing an online record of your visa to:

- obtain information about your identity and visa conditions from VEVO; and
- verify this information against a visa provided by you for identification purposes

Note: If you are not entitled to be in Australia the Department of Home Affairs may use the information obtained to locate you.

Full name of the customer

Signature

Date

Bank use only

Compliance checklist

Terms & Conditions, Account Access Methods Conditions of Use, Schedule of Fees and Charges and Interest Rate for Individual Client Deposit, have been given to the customer or the customer states these have been read from our website.

FATCA and CRS information has been collected from the customer and the reasonableness of information has been checked.  
*The following had been carried out and completed satisfactorily as per the requirements set out in Bank's AMLCTF Program*

Identification and Verification Procedures

Name screening including PEP

VISA status

SDD/EDD

CRR

Account opening officer full name

Signature

Account verifying officer full name

Signature

Date