

CMBI (Singapore) Pte. Limited

招銀国际新加坡有限公司

Account opening agreement – Corporate

Accredited Investor

合格投资者(法团)开户协议

This agreement is made up of the following documents and shall be valid/effective after completion and signature by the Client(s).

本开户协议由以下文件组成，在客户填写完成并签字后才能生效。

- CLIENT INFORMATION FORM (CORPORATE)
账户信息表（法团）

APPENDIX 附录

1. CLIENT INVESTMENT RISK PROFILE QUESTIONNAIRE – CORPORATE
客户投资风险偏好分析问卷-法团
2. DECLARATION OF ACCREDITED INVESTOR STATUS
合格投资者身份声明
- 2A. OPT-IN NOTIFICATION FOR NEW INVESTORS ELIGIBLE FOR “ACCREDITED INVESTOR STATUS
- 2B. OPT-OUT NOTIFICATION FOR EXISTING INVESTORS WITH “ACCREDITED INVESTOR” STATUS
- 3A. COMMON REPORTING STANDARD (CRS) - TAX RESIDENCY SELF-CERTIFICATION FORM (FOR CORPORATE ENTITIES)
共同申报准则（CRS）-纳税人自我证明表（适用于公司实体）
- 3B. COMMON REPORTING STANDARD (CRS) - TAX RESIDENCY SELF-CERTIFICATION FORM (FOR CONTROLLING PERSONS OF ENTITIES)
共同申报准则（CRS）-纳税人自我证明表（针对实体的控制人）
4. PERSONAL DATA PROTECTION STATEMENT 个人信息保护声明
5. CUSTOMER CONSENT TO USE OF INFORMATION
客户资料使用同意書
6. ACKNOWLEDGEMENT BY CLIENT



招商銀行全資附屬機構
A Wholly Owned Subsidiary Of China Merchants Bank

CMBI (Singapore) Pte. Limited ("CMBISG")
招銀国际新加坡有限公司 ("招銀国际新加坡")

Account No. 账号:	Account Effective Date 账户生效日:	Name of RM 客户经理:
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ACCREDITED INVESTOR INFORMATION FORM (CORPORATE)

合格投资者信息表 (法团)

Please read the Appendices, the attached Cash Client Agreement, Margin Client Agreement, and related documents and terms before you sign this form. The Cash Client Agreement and/or Margin Client Agreement, as the case may be, shall form an integral part of and be incorporated by reference into this Account Opening Agreement.

请在签署本表格之前阅读附录、随附的现金客户协议、保证金客户协议以及相关文件和条款。 现金客户协议及/或保证金客户协议是构成本开户协议的一个组成部分，并纳入本开户协议。

1. Account Type 账户类型

<input type="checkbox"/> Cash Account 现金账户	<input type="checkbox"/> Margin Account 保证金客户	<input type="checkbox"/> Accounts with External Asset Manager ("EAM") 由外部资产管理人运营的账户 <input type="checkbox"/> A. Cash Account 现金帐户 <input type="checkbox"/> B. Margin Account 保证金客户
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2. Securities Service 证券服务

<input type="checkbox"/> Hong Kong Stocks 港股	<input type="checkbox"/> Shanghai-Hong Kong Stock Connect 沪港通	<input type="checkbox"/> Shenzhen-Hong Kong Stock Connect 深港通
<input type="checkbox"/> US Stocks 美股	<input type="checkbox"/> Shanghai B-share 上海 B 股	<input type="checkbox"/> Shenzhen B-shares 深圳 B 股
<input type="checkbox"/> Other International Stock Markets, please specify : 其他股票市场, 请注明: _____		
<input type="checkbox"/> Bonds, Funds, Over-the-counter Derivatives and Structured Products, please specify: 债券, 基金, 其他场外衍生品及结构性产品, 请注明: _____		

3. Corporate Data 公司信息

Company (Account) Name in English 公司 (账户) 英文名称:		Company Name in Chinese 公司中文名称:	
Nature of Entity: 公司性质	<input type="checkbox"/> Sole Proprietorship 独资 <input type="checkbox"/> Listed Company 上市公司	<input type="checkbox"/> Partnership 合伙企业 <input type="checkbox"/> Others, please specify 其他, 请注明	<input type="checkbox"/> Limited Company 有限公司
Nature of Business: 业务性质			
Registered Address: 注册地址			
Principal Business Address: 主要营业地址	If different from Registered Address, please specify 如果与注册地址不同, 请注明:		
Correspondence Address: 通讯地址	<input type="checkbox"/> Same As Registered Address 与注册地址相同 <input type="checkbox"/> Same As Principal Business Address 与主要经营地址相同	<input type="checkbox"/> Others, please specify: 其他, 请注明:	
Place of Incorporation: 注册地址	Date of Incorporation: 注册日期		
Certificate of Incorporation No.: 公司注册号码	Business Registration No.: 营业执照号码		
Contact Person (Name, Position): 联系人 (姓名, 职位)	E-mail address: 邮件地址		
Telephone Number: (Office) 电话号码 (公司)	Fax No.: 传真号码		
Purpose of Account Opening 开户目的: <input type="checkbox"/> Investment 投资 <input type="checkbox"/> Others, please specify 其他, 请注明:			
Is your Company incorporated in the U.S or a U.S. tax resident? 贵公司是在美国注册成立或者是美国的纳税人? <input type="checkbox"/> Yes, 是 <input type="checkbox"/> No 否			

4. Financial Information 财务信息

Authorized Capital 注册资本:	Paid-Up Capital 实缴资本:		
Place of origin of the fund source: 资金来源	<input type="checkbox"/> Singapore 新加坡	<input type="checkbox"/> Hong Kong 香港	<input type="checkbox"/> Others, please specify 其他, 请注明:

Initial Source of Fund: 资金最初来自

Operational Income/ Investment Income 营业收入/投资收入

Rental Income/ Interest Income/ Dividend Income 租金收入/利息收入/股息收入

Funds from shareholders/ capital contributions from partners/ Sale of Investment 股东资金/合伙人资金/销售收入

Others, please specify 其他, 请注明: _____

Ongoing Source of Fund: 资金的持续来源

Operational Income/ Investment Income 营业收入/投资收入

Rental Income/ Interest Income/ Dividend Income 租金收入/利息收入/股息收入

Funds from shareholders/ capital contributions from partners/ Sale of Investment 股东资金/合伙人资金/销售收入

Others, please specify 其他, 请注明: _____

Countries of Major Counterparties: 主要交易对手的国家

Singapore 新加坡

Hong Kong 香港

China 中国

Others, please specify 其他, 请注明

Net Asset Value based on latest Audited Accounts 根据最新审计科目计算的资产净值:

Profit after Tax based on latest Audited Accounts 根据最新审计科目计算的税后利润:

Monthly Expected Investment Amount in CMBISG 每月预计于招银国际新加坡的投资金额

The expected investment amount includes the aggregate net investment value in securities, fund, bond, stock option contracted value and etc. 预计投资金额包括证券, 基金, 债券, 股票期权合约价值等的总投资净值

SGD _____

5. All Directors 所有董事

Director (s) Name 董事的姓名	Director(s) Identity Document(s) 董事的身份文件			Director(s) Home Address 董事的家庭住址
	ID Type 身份类型	ID No. 身份号码	Place of Issue 发行地	

6. Major Shareholder(s) (Shareholding of 25% or more) 主要股东(持有 25%或之上的股权) *

Name 姓名	Shareholding (%) 股权 (%)	Certificate Type 身份证明类型	Certificate No. 身份证明号码	Place of Issue 发行地	Home Address 家庭住址

* Please provide details of ultimate beneficial owner(s) if they are different from the above shareholder(s) information:
如果最终受益人与上述的股东信息不同, 请提供最终受益人信息。

1 Name 姓名: _____ (_____ %) percentage of beneficial holdings 受益持股比例

Identity document 身份文件: _____ (Type /No./Place of Issue) (类型/号码/发行地) _____/_____/_____

Telephone 电话: _____ Address 地址: _____

U.S. citizen or a U.S. tax resident. 美国公民或者美国纳税人 Yes 是 No 否

2 Name 姓名: _____ (_____ %) percentage of beneficial holdings 受益持股比例

Identity document 身份文件: _____ (Type /No./Place of Issue) (类型/号码/发行地) _____/_____/_____

Telephone 电话: _____ Address 地址: _____

U.S. citizen or a U.S. tax resident. 美国公民或者美国纳税人 Yes 是 No 否

7. Disclosure of Identity 相关身份披露

Is any Director, Shareholder or Authorized Person of your Company a staff of CMBISG or CMBI Group? 贵公司的任何董事、股东或授权人是否为招银国际新加坡或招银国际团的员工?	<input type="checkbox"/> Yes 是, Name 姓名: _____ Position 职位: _____ <input type="checkbox"/> No 否
Does any Director, Shareholder or Authorized Person of your Company have any relationship with the staff of CMBISG or CMBI Group? 贵公司的任何董事、股东或授权人是否与招银国际新加坡或招银国际团的员工有任何关系?	<input type="checkbox"/> Yes 是, Name of staff 员工姓名: _____ Relationship 关系: _____ <input type="checkbox"/> No 否
Is any Director, Shareholder or Authorized Person or Related Company of your Company a Client of CMBISG or CMBI Group?	<input type="checkbox"/> Yes, 是 Account Name 账户名称: _____ Account No. 账号: _____

贵公司的任何董事、股东或授权人或关联公司是否为招银国际新加坡的客户？	<input type="checkbox"/> No 否
Are you or any member of your group companies currently maintaining any Account(s) with CMBISG or CMBI Group? 您或贵集团公司的任何成员目前是否在招银国际新加坡或招银国际团开立了任何账户？	<input type="checkbox"/> Yes, 是 Account Name 账户名称: _____ Account No. 账号: _____ <input type="checkbox"/> No 否
Are you (shareholder, director, or company), either alone or with your immediate family members, in control of 25% or more of the voting rights of any client of CMBISG or CMBI Group? 您（股东、董事或公司）是否控制招银国际新加坡或招银国际团任何客户 25% 或以上的已发行股份？	<input type="checkbox"/> Yes, 是 Account Name 账户名称: _____ Account No. 账号: _____ <input type="checkbox"/> No 否

8. Settlement Account Information 结算账户信息

Banking Accounts (bank accounts under client name) 银行名称（客户名下的银行账号）	
Name of Bank 银行名称/ Account No.1 账号 1: (SGD 新加坡币 / USD 美元 / CNY 人民币 / MTC 多种货币) _____ / _____	
Name of Bank 银行名称/ Account No.2: 账号 2: (SGD 新加坡币 / USD 美元 / CNY 人民币 / MTC 多种货币) _____ / _____	

9. Electronic Service Application (CURRENTLY NOT AVAILABLE) 电子服务应用程序（当前不可用）

Do you need online trading service? 您需要网上交易服务吗？	
Singapore Stocks 新加坡股票 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	
US Stocks 美股 <input type="checkbox"/> Yes, we have read, understood, and agreed the clauses in the Appendix 5-Application form of US stocks online trading services. 是的，我们已经阅读、理解并同意附件 5-美股网上交易服务申请表中的条款。 Real Time Quote Services (Optional): 实时报价服务（可选）： <input type="checkbox"/> I would like to apply the Real Time Quote Services and understand there is a charge of USD 10 per month 我想申请实时报价服务并了解每月收费 10 美元。 <input type="checkbox"/> I do not want to apply the Real Time Quote Services. 我不想申请实时报价服务	
I would like to receive my client account code and password by: - (Please choose one only and state if the E-mail address and mailing address differs from that provided above under 3. Corporate Data) 本人希望通过以下方式接收我的客户账户代码和密码：-（请只选择一项并说明电子邮件和邮寄地址与上述 3. 公司信息中提供的不同）	
<input type="checkbox"/> E-mail address 邮件: _____ <input type="checkbox"/> Mailing address 邮寄地址: _____	

10. Method of Communication 通讯方法

Trade Confirmation 交易确认 <input type="checkbox"/> Mail 邮寄地址 <input type="checkbox"/> E-mail address 邮件	
Statements & Notices 结单单据 <input type="checkbox"/> Mail 邮寄地址 <input type="checkbox"/> E-mail address 邮件	

If E-mail is selected above, please read the provisions of the 'Client's Consent-Electronic Communication' below
如以上选择 E-mail, 请阅读下方“客户同意-电子通讯”的规定

Client's Consent-Electronic Communication 客户同意书-电子通讯

Please check the box if you agree with the provisions on Client's Consent-Electronic Communication.

如果您同意客户同意电子通讯的规定，请勾选此框。

We, the undersigned client, hereby consent to CMBISG providing all notices, statements, trade confirmations and other communications by CMBISG to us through electronic communication and we hereby request, instruct, and authorize CMBISG to transmit, release and send all notices, statements, contract notes and other communications (the "Communications") to me/us at my/our designated e-mail address as specified below. I/We, acknowledge and accept the risks of receiving the Communications via electronic communications, including but not limited to the risks as set out in the Cash Client Agreement, Margin Client Agreement, and other related documents and terms and agree and undertake to hold CMBISG harmless from and against all losses, damages, interests, costs, expenses, actions, demands, claims or proceedings of whatsoever nature which we may incur, suffer and/or sustain as a result of CMBISG's provision of Communications via electronic communication. I/We understand I/We can only choose to either receive the Account statements via physical mail or via electronic communications. Upon choosing the electronic communication service, I/We will not receive physical contract notes and physical account statements by mail. I/We undertake to notify CMBISG of any changes in my/our email address. If CMBISG receives two successive messages in relation to any failure of sending the statements to my/our email address electronically, CMBISG has the right to send the statements to me/us via physical mail instead. In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent.

我司，以下签署的客户，特此同意招银国际新加坡通过电子通讯方式向我们提供招银国际新加坡的所有通知、声明、交易确认和其他通讯，并且我司在此请求、指示和授权招银国际新加坡传送、发布和发送所有通知、声明、成交单和其他通讯（“通讯”）通过我司指定的电子邮件地址发送给我司，如下所示。我司承认并接受通过电子通讯方式接收通讯的风险，包括但不限于现金客户协议、保证金客户协议及其他相关文件和条款中规定的风险，并同意并承诺使招银国际新加坡对所有由于招银国际新加坡通过电子通信提供通信，我们可能招致、遭受或承受的任何性质的损失、损害、利益、成本、费用、诉讼、要求、索赔或诉讼。我司理解只能选择通过实物邮寄或电子通讯方式接收账户报表。选择电子通讯服务后，我司将不会收到邮寄的实物合约单据和实物账户结单。我司承诺在我司的电子邮件地址发生任何变化时通知招银国际新加坡。如果招银国际新加坡发出的电子账单后，连续收到两条错误信息，招银国际新加坡有权选择以邮寄形式取代带电子通讯。如果本同意书的中英文版本在解释或含义上有任何差异，客户同意以英文版本为准。招银国际新加坡已向我司解释本同意书，我司声明我司完全理解和承认这个同意书的内容。

11. Process Agent 代理人

For Client who does not have a registered office or place of business in Singapore, the Client hereby appoints _____ (name of) (address) as its authorized agent to receive service of process in Singapore on its behalf. 对于在新加坡没有注册办事处或营业地点的客户，客户特此任命 _____（姓名）（地址）为其授权代理人，代表其在新加坡接受处理服务。
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3. The following person(s) are/is hereby appointed as Trading Representative(s) of the Company (the "Trading Representative" or "T") and are/is authorized to give orders or trading instruction to CMBISG, whether in writing, verbally or otherwise, in respect of any transactions of the Account(s) on behalf of and in the name of the Company.
以下人士被任命为本公司的交易代表（“交易代表”或“T”），并获得授权以公司名义对账户的任何交易通过书面、口头或其他形式，向招银国际新加坡发出指示或交易指令。

		Trading Representative 交易代表 (1)	Trading Representative 交易代表 (2)
Name in English 英文姓名	First Name 名字		
	Middle Name 中間名		
	Last Name 姓氏		
	Alias 別名		
Name in Chinese 中文姓名			
Identity Document Types 身份證明文件類別	<input type="checkbox"/> HK Permanent ID card 香港永久性居民身份證 <input type="checkbox"/> HKID Card 香港居民身份證(註 10) <input type="checkbox"/> PRC ID Card 中華人民共和國居民身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> Others 其他：	<input type="checkbox"/> HK Permanent ID card 香港永久性居民身份證 <input type="checkbox"/> HKID Card 香港居民身份證(註 10) <input type="checkbox"/> PRC ID Card 中華人民共和國居民身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> Others 其他：	
註 10: Please provide your passport to prove your nationality. 請提供你的護照以證明國籍。			
ID/ Passport No 身份證明文件號碼			
Place of Issue 簽發地			
Residential Address 住宅地址			
Title 職位			
Contact No. +Country Code-Area Code-Phone No. 聯絡電話 +國家代碼-地區代碼-電話號碼			
E-mail address 電郵地址			
Specimen Signature 簽署樣本			

4. The Company shall notify CMBISG of any changes which may render the information in the Account Opening Agreement or any other document furnished untrue or misleading.
如果有任何可能导致开户协议，或提供的任何其他文件中的信息中含有不真实或具有误导性的信息，本公司将会通知招银国际新加坡
5. CMBISG be provided with all documents which it may reasonably require in connection with the opening and operation of the Account(s), including without limitation, copies of the certificate of incorporation, business registration certificate and the Constitution/Memorandum and Articles of Association or other constitutional documents, financial statements and certified extracts of any resolutions relating to the Account(s) and such other documents or information CMBISG may request for from time to time.
应向招银国际新加坡提供其可能合理要求的，与账户开立和运营相关的所有文件。包括但不限于公司注册证书、营业执照、公司章程/备忘录、或其他文件的副本，财务报表和与账户相关的任何决议的核证文件，以及招银国际新加坡可能不时要求的此类其他文件或信息。
6. In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent.
如果本同意书的中英文版本在解释或含义上有任何差异，客户同意以英文版本为准。招银国际新加坡已向我司解释本同意书，我司声明我司完全理解和承认这个同意书的内容。

CERTIFICATE 声明

I/We, the undersigned, hereby certify that the foregoing is a full, true and correct copy of the resolutions duly and regularly passed and adopted by the Board of Directors of our Company on the date stated therein; that the said resolutions appear in the Minutes of our Company; and that the same has not been rescinded or modified and is in full force and effect. I/We, the undersigned, further certify that our Company is duly organized and existing, and has full power and authority to open and operate the Account(s) and the transactions to be entered into by the Company.
本人或者我们等以下签字人，特此证明上述决议内容是本公司董事会于所述日期正式和定期通过的，均为完整、真实及正确的副本并记录在会议记录中，没有任何撤销或修改，该决议案全面完全生效。本人或者我们是以下签署人，仅此证明本公司为合法成立并存续，拥有开立和运营账户及将进行交易的权力和授权。

Signature of the Chairman/ Director / Authorised Representative & Date 主席/董事/授权代表签名及日期: X_____

Appendix 1 Client Investment Risk Profile Questionnaire (Corporate)

客戶投資風險取向分析問卷 (法團)

Notice to Customer(s) 客戶須知:

1. This questionnaire is designed to help CMBI (Singapore) Pte. Limited ("CMBISG") to assess your investment risk profile and to collect information about your risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, CMBISG may not be able to process your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice.

本問卷用以招銀國際新加坡有限公司(“招銀國際新加坡”)評估貴公司的投資風險取向，並收集有關貴公司的風險取向、財政狀況、投資經驗及投資年期的資料。如貴公司不提供有關資料，招銀國際新加坡可能無法處理貴公司的申請。搜集及使用本問卷內的資料並不構成任何投資產品或服務的要約、招攬或建議，且不應被視為一項投資建議。

2. CMBISG is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. Please consider consulting your independent investment adviser before making any investment decisions.

為作出合理的產品合適性評估，招銀國際新加坡需要貴公司提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前，貴公司應考慮自身情況，包括但不限於貴公司的財政狀況、投資經驗及投資目標。於做出任何投資決策前，貴公司應考慮諮詢貴公司的獨立投資顧問。

3. For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether within CMBISG or not, should be taken into account.

有關貴公司的財務或投資資料之問題，例如可投資資產、某一產品的總投資金額或投資經驗等，招銀國際新加坡之內及本行以外的所有資產及交易均應計算在內。

4. The results of this questionnaire are derived from the information you provide to us and are built upon the assumptions that an appropriate risk level will depend on your investment objective, investment horizon, liquidity needs, investment knowledge and experience, attitude towards risk and return expectation. The investment risk profile is divided into 1 to 5 levels where the investment products involving higher risk are only suitable for those customers with higher risk appetite. The questionnaire design and scoring methods are based on the findings from empirical research. Your answers have material impact on the indicative result of this questionnaire. You must provide information that is valid, true, complete, accurate and updated where your failure in doing so would materially affect the accuracy and reliability of our suitability assessment.

本問卷的結果乃根據貴公司提供予招銀國際新加坡的資料而得出，問卷內容是基於以下假設：貴公司適宜的風險水平將取決於您的投資目標、投資期限、流動性需要、投資知識及經驗、對風險的取向和預期回報的看法。投資風險取向評級分為 1 至 5 級，其中較高風險的投資產品僅適合於投資風險取向較高的客戶。問卷設計和評分方法乃是根據實證研究的結果。貴公司的答案對本問卷的指示性結果有重大影響。請貴公司務必提供有效、真實、完整、準確及最新的資料。如貴公司未能提供該等資料將會對招銀國際新加坡的合適性評估之準確性及可信性產生重大影響。

5. Please circle the most appropriate answer.

請圈出最適合的一項答案。

Client Name 客戶姓名		Completion Date 填寫日期	
CIF No 客戶號		Account No 帳戶號碼	

1. How much capital has been reserved for unforeseeable events in terms of monthly operational expenses of your company?

按每月營運開支計算，貴公司預留多少資金作為不時之需？

(a) Less than 6-month operational expenses

少於 6 個月的營運資金

- (b) Less than 12-month operational expenses
少於 12 個月的營運資金
- (c) Less than 24-month operational expenses
少於 24 個月的營運資金
- (d) 24-month or above operational expenses
24 個月或以上的營運資金

**2. Does your company engage any qualified professional to take part in investment or hedging decision?
貴公司有沒有聘用任何合資格的專業人士參與投資或對沖決定?**

- (a) Yes, our company has an independent division or team to manage financial investment.
有，本公司具有獨立部門/團隊去管理金融投資。
- (b) Yes, our company has senior management with professional economics/ finance-related qualifications to make investment or hedging decision.
有，本公司具有跟財經學科相關專業資格的高級管理層，負責投資或對沖決定。
- (c) No, but our company has adequate knowledge on financial investment.
沒有，但本公司在金融投資方面具有足夠知識。
- (d) No, but our company has some knowledge on financial investment.
沒有，但本公司在金融投資方面具有若干知識。
- (e) No, but our company has a little knowledge on financial investment.
沒有，但本公司在金融投資方面具有少許知識。

**3. Which of the following is the best one that expresses the attitude of your company toward price fluctuation and returns on financial investment?
以下那一項最佳表達貴公司對金融投資上價格波動及回報的看法?**

- (a) In general, our company can only bear less than 5% price fluctuation of financial investment within one year and does not expect considerable returns.
一般來說，本公司在一年內只能夠承受金融投資上少於 5% 的價格波動，並不預期有可觀的回報。
- (b) In general, our company can only bear 5% to less than 10% price fluctuation of financial investment within one year and would like to acquire returns better than the rate of bank deposits.
一般來說，本公司在一年內只能夠承受金融投資上 5% 至少於 10% 的價格波動，並期望獲得比銀行存款較高的回報。
- (c) In general, our company can only bear 15% to less than 25% price fluctuation of financial investment within one year and would like to acquire returns that are better than the major stock market indexes.
一般來說，本公司在一年內只能夠承受金融投資上 10% 至少於 15% 的價格波動，並期望獲得可以與主要股票市場相比的回報。
- (d) In general, our company can only bear 15% to less than 25% price fluctuation of financial investment within one year and would like to acquire returns that are better than the major stock market indexes.
一般來說，本公司在一年內只能夠承受金融投資上 15% 至少於 25% 的價格波動，並期望獲得比主要股票市場更佳的回報。
- (e) In general, our company can bear 25% or more price fluctuation of financial investment within one year and would like to acquire returns that are remarkably higher than the major stock market indexes.
一般來說，本公司在一年內能夠承受金融投資上 25% 或以上的價格波動，並期望獲得明顯高於主要股票市場的回報。

**4. In general cases, how long is the maximum length of the expected investment horizon from your company?
在一般情況下，貴公司期望的最長投資年期是多久?**

- (a) Not more than 1 year
不超過 1 年
- (b) Not more than 3 years
不超過 3 年
- (c) Not more than 5 years

不超過 5 年

- (d) More than 5 years
超過 5 年

**5. What is the percentage of your company's surplus that will be set aside for the purpose of financial investment?
貴公司將會分配多少百分比的盈餘作為金融投資用途?**

- (a) Less than 10%
少於 10%
- (b) 10% to less than 20%
10% 至少於 20%
- (c) 20% to less than 30%
20% 至少於 30%
- (d) 30% to less than 50%
30% 至少於 50%
- (e) 50% or more
50%或以上

**6. What is the percentage of your company's net liquid assets that will be set aside for the purpose of financial investment?
貴公司將會分配多少百分比的流動資產淨值作為金融投資用途?**

- (a) Less than 10%
少於 10%
- (b) 10% to less than 20%
10% 至少於 20%
- (c) 20% to less than 30%
20% 至少於 30%
- (d) 30% to less than 50%
30% 至少於 50%
- (e) 50% or more
50%或以上

**7. Which of the following is the best one that expresses the principal investment objective of your company?
以下那一項最佳表達貴公司的主要投資目標?**

- (a) Capital Preservation - our company principally aims to keep investment loss at a minimum with not much concern on overall returns.
保本為主 - 本公司主要旨在儘量減低投資損失，較少關注整體的回報。
- (b) Income Oriented - our company principally aims to achieve stable income or counteract inflation.
收入主導 - 本公司主要旨在獲取穩定收入或抵消通脹。
- (c) Income-and-Growth - our company principally aims to achieve returns from both capital appreciation and stable income.
收入及增長 - 本公司主要旨在獲取來自資本增值及穩定收入的回報。
- (d) Growth Oriented - our company principally aims to achieve returns that focus on capital appreciation.
增長主導 - 本公司主要旨在獲取以資本增值為主的回報。
- (e) Aggressive Growth - our company principally aims to achieve higher returns derived from the complex or leveraged investment products.
積極增長 - 本公司主要旨在獲取來自複雜或槓桿投資產品的較高回報。

8. Please state your investment experience in the following product type within the past 3 years: 請簡述你對以下投資產品類別，在過去 3 年內的買賣經驗: (Choose more than one answer if applicable 如適用, 可選擇多於一項)

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去 3 年內的交易次數 ^		
			No Transaction 沒有交易	Less Than 5 Transactions 五次以下買賣	5 or More Transactions 五次或以上買賣
(a) Foreign Currency/Precious Metals 外幣/貴金屬	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(b) Fixed Income Securities (Without Special Features#) 固定收益證券(沒有附帶特別條款#) e.g. Certificates of Deposits, Government Bonds 例如: 存款證、政府債券	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(c) Fixed Income Securities (With Special Features# Excluding Loss Absorption Feature) 固定收益證券 (附帶特別條款#但彌補虧損特點除外) e.g. Perpetual Bonds, Preferred Shares 例如: 永續債券、優先股票	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(d) Principal Protected Structured Product 保本結構性產品 e.g. Structured Deposits 例如: 結構性存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(e) Non-principal Protected Structured Product (Currency/ Interest Rate Linked) 非保本結構性產品(外幣/利率掛鉤) e.g. Currency Linked Deposits 例如: 外幣掛鉤存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(f) Unit Trust / Mutual Fund (Type I: Money Market Fund, Guarantee Fund) 單位信託/互惠基金(第一類: 貨幣市場基金、保證基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(g) Unit Trust / Mutual Fund (Type II: Bond Fund, Mixed Allocation Fund) 單位信託/互惠基金 (第二類: 債券基金、混合分配基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(h) Unit Trust / Mutual Fund (Type III: Equity Fund, High Yield Bond Fund) 單位信託/互惠基金 (第三類: 股票基金、高收益債券基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)

^ Including but not limited to the number of transactions conducted through the CMBISG. 包括但不限於招銀國際新加坡所進行之交易次數。

Bonds with special features include but not limited to perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures. 根據證券及期貨事務監察委員會網頁有關「非複雜及複雜產品」之說明，具有某特點的債券包括但不限於屬永續性質或後償性質的債券，或那些具有浮息或延遲派付利息條款、可延遲期日、或那些屬可換股或可交換性質或具有或然撥減或彌補虧損特點的債券，或那些具備非單一信貸支持提供者及結構的債券。

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去 3 年內的交易次數 [^]		
			No Transaction 沒有交易	Less Than 5 Transactions 五次以下買賣	5 or More Transactions 五次或以上買賣
(i) Unit Trust / Mutual Fund (Type IV: Commodity Fund, Alternative Investment Fund) 單位信託/互惠基金 (第四類: 商品基金、另類投資基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(j) Stocks or ETFs 股票或交易所買賣基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(k) Non-principal Protected Structured Product 非保本結構性產品 e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note 例如: 股票掛鉤投資、股票掛鉤票據、信貸掛鉤票據	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(l) Derivatives / Leveraged Product 衍生工具/槓桿產品 e.g. Option, Futures, Forwards, Interest Rate Swap, Cross Currency Swap, Warrant, Margin Trading 例如: 期權、期貨、遠期、利率掉期、跨貨幣掉期、認股權證、孖展交易	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(m) Exchange Traded Derivatives 交易所買賣衍生工具 e.g. Warrants, Stock Options, Futures & Options, Callable Bull/Bear Contracts 例如: 窩輪、股票期權、期貨及期權、牛熊證	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(n) Derivative Fund 金融衍生工具基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(o) Loss Absorption Product* 彌補虧損產品*	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(p) Others 其它 e.g. Private Equity, Private Equity Fund, Hedge Fund, Virtual asset-related Product 例如: 私募股本、私募股本基金、對沖基金、虛擬資產相關產品	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)

[^] Including but not limited to the number of transactions conducted through the CMBISG. 包括但不限於招銀國際新加坡所進行之交易次數。

* Loss absorption products refer to debt instruments with features of contingent write-down or conversion to ordinary shares on the occurrence of a trigger event and investment products that invest mainly in those debt instruments, or whose returns are closely linked to the performance of those instruments. Therefore, debt instruments with loss-absorption features are subject to the risk of being written down or converted to ordinary shares (such as recapitalizing the issuer as it goes through resolution). 彌補虧損產品是指發生觸發事件時具有或然攤減或轉換為普通股的債務票據及主要投資於具有該等債務票據或回報與該等票據緊密相連的投資產品。因此，附有彌補虧損特點的債務票據存在被攤減或轉換為普通股的風險(例如在發行人進入處置過程時進行資本重組)。

Assessment Result 評估結果

Based on the answers you have provided, you have been informed that your investment risk profile is 根據你所提供的答案，你被通知你的投資風險取向為

	Risk Profile 投資風險取向	Attributes and Risk Preferences 特性及風險偏好
<input type="checkbox"/>	Conservative 保守型	Generally speaking, these customers prefer investment products of low uncertainty on returns or preserve capital; and/or are equipped with limited/no knowledge and/or experience in financial investment. 一般而言，這類客戶偏向回報較為穩定的投資產品或保存資本，及/或在金融投資方面具備有限/沒有知識及/或經驗。
<input type="checkbox"/>	Moderate 穩健型	Generally speaking, these customers are equipped with some knowledge and/or experience in financial investment; and/or are willing to take modest risk so as to achieve returns better than bank deposits. 一般而言，這類客戶對於金融投資方面具有一些知識及/或經驗，及/或願意承擔適度的風險，以獲取比銀行存款較高的回報。
<input type="checkbox"/>	Balanced 均衡型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept commensurable price fluctuation and take a certain degree of risk so as to achieve returns in comparison with the major stock market indexes. 一般而言，這類客戶具備有關投資的知識及/或經驗，願意接受相應的價格波動及承擔一定程度的風險，以獲取能與主要股票市場相比的回報。
<input type="checkbox"/>	Growth 增長型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept relatively higher price fluctuation and take relatively higher risk so as to achieve returns better than the major stock market indexes. 一般而言，這類客戶具備有關投資的知識及/或經驗，願意接受相對較高的價格波動及承擔相對較高的風險，以獲取能比主要股票市場更高的回報。
<input type="checkbox"/>	Aggressive 進取型	Generally speaking, these customers demonstrate a rather strong preference, knowledge and / or experience on high-risk, complex or leveraged products; are willing to accept critical price fluctuation and take very high risk so as to achieve returns substantially higher than the major stock market indexes. 一般而言，這類客戶對於高風險、複雜或槓桿產品具有較強的喜好、知識及/或經驗，願意接受重大的價格波動及承擔非常高的風險，以獲取明顯高於主要股票市場的回報。

Customer Declaration 客戶確認

We hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that our investment risk profile is correctly stated above. 本公司謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述已正確顯示本公司的投資風險取向。

We hereby agree that this investment risk profile will be captured in CMBISG's record, and CMBISG will adopt the above assessment result for product suitability assessment. 本公司同意此投資風險取向將存於招銀国际新加坡記錄，及招銀国际新加坡將採取本問卷結果作產品合適性評估。

Important Note 重要事項:

Your investment risk profile assessment is based on your overall responses rather than your answer to any individual question. However, your product specific suitability assessment will be separately conducted before every single transaction is made in future. 招銀国际新加坡將就貴公司對整份問卷提供的答案而綜合評估貴公司的投資風險取向，而非取決於問卷內任何單一問題的答案。而貴公司的產品合適性評估則會在往後於每次交易前敘做。

Appendix 附录 2

DECLARATION OF ACCREDITED INVESTOR STATUS

合格投资者身份声明

1. Under the Securities and Futures Act, Chapter 289, an offer of capital markets products which is not accompanied by a prospectus or profile statement can only be made to Accredited Investors and certain other persons. As such, I understand that I am an Accredited Investor ("AI")¹ as defined in the SFA or any other applicable laws or regulations (as set out in Footnote 1 below) and consent to being treated as an AI.

根据《证券与期货法》第 289 章，未附有招股说明书或概述声明的资本市场产品要约只能向合格投资者和某些其他人士发出。因此，本人理解本人是《证券与期货法》或任何其他适用法律法规（如下文脚注 1 所述）中定义的合格投资者（“AI”）¹，并同意被视为合格投资者。

2. (A) For Individual (for individual joint account holders, please complete a separate form for each holder) I declare that (please tick where applicable and complete Part 1 below) 作为个人（如果是个人联名账户持有人，请为每位持有人单独填写表格），本人声明（请在适用处打√，并填写以下第 1 部分）
- My income in the preceding twelve (12) months is not less than S\$300,000 (or its equivalent in foreign currency); or 本人过去十二(12)个月的收入不低于 300,000 新元(或等值外币)；或**
 - My net personal assets exceeds in value of S\$2 million (or its equivalent in foreign currency) whereby the net value of my primary residence is taken into account for no more than S\$1 million; or 本人的个人净资产价值超过 200 万新元（或等值外币），其中本人主要住所的净值不超过 100 万新元；或**
 - My net financial assets exceed in value of S\$1 million (or its equivalent in foreign currency); or 本人的金融资产净值超过 100 万新元（或等值外币）；或**
 - I am holding this joint account with an accredited investor. 本人与一名合格投资者共同持有该联名账户。**

Please provide either: 请提供以下文件:

1. *A copy of your latest Income Tax Assessment from IRAS;* 新加坡国内税务局的最新所得税评估副本;
2. *A copy of your latest bank statements;* 您最近的银行对账单副本;
3. *A copy of a letter from your employer certifying employment and income in the preceding 12 months;* 您的雇主出具的证明您过去 12 个月工作和收入的信函副本;
4. *A letter from a lawyer certifying your net assets, which must not be more than 6 months old from the date of declaration;* 自申报之日起 6 个月内，由律师出具的证明您净资产的信函;
5. *A copy of your latest SGX Central Depository statement; or* 您最近的新加坡证券交易所中央存管声明副本；或
6. *Such other documentary proof which is acceptable to CMBI (Singapore) Pte Limited ("CMBISG")* 招银国际新加坡有限公司（“招银国际新加坡”）可接受的此类其他证明文件。

Note: For purposes of the above, the value of net personal assets is capped at S\$1 million from your primary residence (i.e. home where you reside). With respect to net financial assets, these include deposits with the bank, investment products or any other assets which may be prescribed by the Monetary Authority of Singapore.

注：出于上述目的，您的主要住所（即您居住的住宅）的个人净资产价值上限为 100 万新元。关于金融资产净值，包括银行存款、投资产品或新加坡金融管理局可能规定的任何其他资产。

(B) For Non-Individual 对于非个人

I declare that I am the duly authorised representative of (please tick where applicable):

本人声明，本人是以下实体（请在适用处打√）的正式授权代表：

- **A corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency)** 净资产价值超过 1000 万新元（或等值外币）的公司；
- **An entity that is a trust of which all the beneficiaries are accredited investors within the meaning of s4A(l)(a)(i), (ii) or (iv) of the Securities and Futures Act;** 所有受益人均均为《证券与期货法》第 4A (l) (a) (i)、(ii) 或 (iv) 款规定的合格投资者的信托实体；
- **An entity that is a trust of which all the settlors are accredited investors within the meaning of s4A(l)(a)(i), (ii) or (iv) of the Securities and Futures Act, have reserved to themselves all powers of investment and asset management functions under the trust and have reserved to themselves the power to revoke the trust;** 所有信托人均均为《证券与期货法》第 4A (l) (a) (i)、(ii) 或 (iv) 款规定的合格投资者的信托实体，所有信托人均保留信托下投资和资产管理的所有权力并保留撤销信托的权力；
- **An entity that is a trust of which the subject matter exceeds S\$10 million in value (or its equivalent in a foreign currency);** 标的物价值超过 1000 万新元（或等值外币）的信托实体；
- **An entity (other than a corporation) with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency);** 净资产价值超过 1000 万新元（或等值外币）的实体（公司除外）；
- **A partnership (other than a LLP) in which each partner is an accredited investor; or** 每个合伙人都是合格投资者的合伙企业（有限合伙企业除外）；或
- **A corporation of which the entire share capital is owned by one or more persons, all of whom are accredited investors.** 全部股本由一人或多人拥有且其均为合格投资者的公司。

Please provide either: 请提供以下文件:

1. *A copy of the most recent audited balance sheet of the entity; or* 该实体最近经审计的资产负债表的副本；或
 2. *Where the entity is not required to prepare audited accounts regularly, a balance sheet of the corporation certified by the entity as giving a true and fair view of the state of affairs of the entity as of the date of the balance sheet, which date is within the preceding 12 months.* 如该实体不需定期编制审计账目，则经该实体证明的公司资产负债表，该资产负债表应真实、公允地反映该实体截至资产负债表日期（过去 12 个月内的某个日期）的财务状况。
3. I confirm and declare that I am an AI as defined under the SFA or any other applicable law or regulation (as amended and supplemented from time to time) as at the date of this declaration and as at the time of every purchase of securities. 本人确认并声明，截至本声明日期和在每次购买证券时，本人是《证券与期货法》或任何其他适用法律法规（不时修订和补充）中定义的合格投资者。
 4. I warrant that the information provided and declaration made by me in this declaration is true and accurate and CMBISG shall be entitled to rely on the declarations made by me in this declaration to ascertain if I am an AI. I agree to provide supporting documents to CMBISG for verification purposes, if requested by CMBISG. 本人保证，本人在本声明中提供的信息和作出的声明真实、准确，招银国际新加坡有权依赖本人在本声明中作出的声明确定本人是否为合格投资者。如招银国际新加坡要求，本人同意向招银国际新加坡提供证明文件以供核实。
 5. I undertake to inform CMBISG of any changes in circumstances relating to (i) any declared net asset holdings and/or income as set out above, and/or (ii) my status as an AI under all applicable Singapore laws and regulations within seven (7) working days. I understand that I may at any time withdraw my consent by notifying CMBISG in writing, upon which CMBISG will cease to treat me as an AI after seven (7) working days from the date of receipt of my written notice. 本人承诺在七（7）个工作日内，将与（i）上述任何声明的净资产持有量和收入有关的，和（ii）本人在所有适用新加坡法律法规下作为合格投资者身份有关的任何情况变化通知招银国际新加坡。本人了解，本人可随时书面通知招银国际新加坡撤回本人的同意，招银国际新加坡将在收到本人书面通知之日起七（7）个工作日后停止将本人视为合格投资者。
 6. I understand that CMBISG may perform periodic reviews on my status as an AI from time to time and I agree to execute a new Declaration of AI Status if and when required by CMBISG or as may be regulated under the applicable

laws. 本人了解，招银国际新加坡可能会不时对本人合格投资者的身份进行定期审查，本人同意在招银国际新加坡要求或适用法律规定的情况下执行新的合格投资者身份声明。

7. I understand that CMBISG is exempted from complying with certain business conduct provisions contained in the Financial Advisers Act (Cap. 110) ("FAA"), particularly section 25 (relating to obligations to disclose information on any investment product), section 27 (relating to recommendations on any investment product having reasonable basis) and section 36 (relating to obligations to disclose interests in securities when sending circulars or other communication in which a recommendation is made with respect to securities). I understand that I am solely responsible for any and all suitability and reasonableness of decisions on my investments and trading, including the suitability and reasonableness of any and all opinions that I may receive from CMBISG and/or its appointed representatives. I hereby confirm that CMBISG has disclosed to me that the abovementioned provisions of the FAA will not apply to me as an AI. 本人了解，招银国际新加坡免于遵《财务顾问法》（第 110 章）（“FAA”）中的某些商业行为规定，特别是免于遵守第 25 条（关于披露任何投资产品信息义务）、第 27 条（关于有合理依据的任何投资产品的建议）和第 36 条（关于在发送证券相关建议通知或其他通信时披露证券权益的义务）之规定。本人了解，本人对本人投资和交易决策的任何及所有适宜性和合理性全权负责，包括本人可能从招银国际新加坡和其指定代表处收到的任何及所有意见的适宜性和合理性。本人特此确认，招银国际新加坡已向本人表明《财务顾问法》的上述规定不适用于（作为合格投资者的）本人。
8. I agree to indemnify and hold CMBISG harmless from and against any claims, demands, actions, suits, costs (including any legal costs on a full indemnity basis and/or any fines imposed by the regulatory authorities wherever situated), proceedings or any loss or damage which CMBISG may suffer or incur in connection with CMBISG's reliance on my declarations herein. 本人同意赔偿并使招银国际新加坡免受任何索赔、要求、起诉、诉讼、费用（包括全额赔偿基础上的任何法律费用和任何地方监管机构征收的任何罚款）、诉讼程序或招银国际新加坡因依赖本人本文声明而可能遭受或招致的任何损失或损害。
9. In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent. 如果本同意书的中英文版本在解释或含义上有任何差异，客户同意以英文版本为准。招银国际新加坡已向我司解释本同意书，我司声明我司完全理解和承认这个同意书的内容。

For Individual 个人	For Non-Individual 非个人
Signature of customer 客户签名	Signature of Duly Authorised Representative 正式授权代表签字
Name 姓名:	Name 姓名:
Passport/ NRIC 护照/身份证号码:	Passport/NRIC 护照/身份证号码:
Date 日期:	Name of Corporation 公司名称:
	Registration No 注册编号:
	Date 日期:

¹ Section 4A of the SFA, read with the Securities and Futures (Prescribed Specific Classes of Investors) Regulations 2005 and the Securities and Futures (Classes of Investors) Regulations 2018, states that an "accredited investor" refers to —

- (a) an individual -
 - (i) whose net personal assets exceed in value \$2 million (or its equivalent in a foreign currency) or such other amount as the Monetary Authority of Singapore ("the Authority") may prescribe in place of the first amount;
 - (ii) whose financial assets (net of any related liabilities) exceed in value \$1 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount, where "financial asset" means -
 - a. a deposit as defined in 4B of the Banking Act;
 - b. an investment product as defined in section 2(1) of the Financial Advisers Act; or
 - c. any other asset as may be prescribed by regulations made under section 341; or
 - (iii) whose income in the preceding 12 months is not less than \$300,000 (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;
- (b) a corporation with net assets exceeding \$10 million in value (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, in place of the first amount, as determined by —
 - (i) the most recent audited balance-sheet of the corporation; or
 - (ii) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (c) a trustee of a trust as the Authority may prescribe, when acting in that capacity; or
- (d) such other person as the Authority may prescribe.

With effect from 8 October 2018, in determining the value of an individual's net personal assets in subsection (a)(i) above, the value of the individual's primary residence:

- (a) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and
- (b) is taken to the lower of (i) the value calculated under paragraph (a) above or (ii) S\$1 million.

With effect from 8 January 2019, subsection (c) above has been prescribed by the Authority to include:

- (a) any trust all the beneficiaries of which are accredited investors within the meaning of section 4A(1)(a)(i), (ii) or (iv) of the Act;
- (b) any trust all the settlors of which -
 - (i) are accredited investors within the meaning of section 4A(1)(a)(i), (ii), or (iv) of the Act;
 - (ii) have reserved to themselves all powers of investment and asset management functions under the trust; and
 - (iii) have reserved to themselves the power to revoke the trust;
- (c) any trust the subject matter of which exceeds \$10 million (or its equivalent in a foreign currency) in value.

With effect from 8 January 2019, subsection (d) above has been prescribed by the Authority to include:

- (a) an entity (other than a corporation) with net assets exceeding \$10 million (or its equivalent in a foreign currency) in value;
- (b) a partnership (other than a limited liability partnership) in which every partner is an accredited investor;

(a) a corporation the entire share capital of which is owned by one or more persons, all of whom are accredited investors; a person who holds a joint account with an accredited investor, in respect of dealings through that joint account.

《证券与期货法》第 4A 条连同《2005 年证券与期货（规定的特定类别投资者）条例》和《2018 年证券与期货（投资者类别）条例》共同规定，“合格投资者”是指—

- (a) 符合以下条件的个人-
 - (i) 其个人净资产价值超过 200 万新元（或等值外币）或新加坡金融管理局（“管理局”）规定的其他金额；
 - (ii) 其金融资产（扣除任何有关负债）价值超过 100 万新元（或其等值外币）或管理局规定的其他金额，其中“金融资产”是指-
 - a. 《银行法》第 4B 条定义的存款；
 - b. 《财务顾问法》第 2（1）条定义的投资产品；或
 - c. 根据第 341 条制定的法规可能规定的任何其他资产；或
 - (iii) 其在过去 12 个月的收入不低于 300,000 新元（或等值外币）或管理局规定的其他金额；
- (b) 通过以下确定的，净资产价值超过 1000 万新元（或等值外币）或管理局规定的其他金额的公司-
 - (i) 公司最近经审计的资产负债表；或
 - (ii) 则经公司证明的公司资产负债表，该资产负债表应真实、公允地反映公司截至资产负债表日期（过去 12 个月内的某个日期）的财务状况；
- (c) 管理局规定的以合格投资者身份行事的信托受托人；或
- (d) 管理局规定的其他人士。

自 2018 年 10 月 8 日起，在确定上述第 (a) (i) 款中个人的个人净资产价值时，个人主要住所的价值：

- (a) 计算方法是从住所的估计公平市价中扣除住所担保的任何信贷服务的任何未付金额；和
- (b) 取 (i) 根据上文 (a) 款计算的价值或 (ii) 100 万新元中的较低者。自 2019 年 1 月 8 日起，管理局规定上述 (c) 款包括：
 - (a) 所有受益人均均为《证券与期货法》第 4A (1) (a) (i)、(ii) 或 (iv) 款所指的合格投资者的信托；
 - (b) 所有信托人符合以下条件的信托-
 - (i) 是《证券与期货法》第 4A (1) (a) (i)、(ii) 或 (iv) 款所指的合格投资者；
 - (ii) 保留信托下投资和资产管理的所有权力；和
 - (iii) 保留撤销信托的权力；
 - (c) 标的物价值超过 1000 万新元（或等值外币）的信托。自 2019 年 1 月 8 日起，管理局规定上述 (d) 款包括：
 - (b) 净资产价值超过 1000 万新元（或等值外币）的实体（公司除外）；
 - (c) 每个合伙人均均为合格投资者的合伙企业（有限合伙企业除外）；
 - (d) 全部股本由一人或多人拥有且其均为合格投资者的公司；与合格投资者持有联名账户、通过联名账户进行交易的人士。

Appendix 附录 2A

Opt-In Notification for New Investors Eligible for “Accredited Investor” Status

Procedure for Processing Opt-in Requests

1. Pursuant to the Securities and Futures Act (Cap. 289) (“SFA”), and based on the information and declarations provided by you/your corporation/entity to us, you/your corporation/entity qualify(ies) and are/is eligible to be classified as an Accredited Investor (“AI”) as you/your corporation/entity satisfy(ies) one of the following:
 - a. an individual mentioned in section 4A(1)(a)(i) of the SFA;
 - b. a corporation mentioned in section 4A(1)(a)(ii) of the SFA;
 - c. a trustee mentioned in section 4A(1)(a)(iii) of the SFA; or
 - d. a person mentioned in section 4A(1)(a)(iv) of the SFA.

Please refer to Annex 2 for more information on the categories of persons included within the definitions above.

2. In light of the Securities and Futures (Amendment) Act 2017 which came into force on 8 October 2018, with effect from 8 April 2019 (or such other date as may be prescribed by the Monetary Authority of Singapore (“Authority”), all new investors who satisfy the definition of an AI have the discretion and can opt-in and request to be regarded as AIs for the purposes of all the consent provisions as set out in Annex 1 (“Consent Provisions”) should they wish to do so. In the event that you do not wish to elect and opt-in to be regarded as an AI, you will be treated as a retail investor (i.e. an investor who does not have the status of an accredited, institutional or expert investor).
3. Should you wish to elect and opt-in to be regarded as an AI, please read Annex 1 which contains the relevant information addressing the risks and consequences of being treated as an AI before signing the relevant Opt-In Letter contained in Annex 3A (for individuals) or Annex 3B (for non-individuals).
4. The Opt-In Letter may be sent via soft copy to your relationship manager’s email and thereafter submitted by post to our office at **CMBI (Singapore) Pte. Limited, 8 Marina View, Asia Square Tower 1, #32-01, Singapore 018960**. We would need at least 1 week to process and confirm the opt-in request. Once your request has been confirmed, you will be regarded as an AI and we will notify you by email and/or post based on the information provided in the Opt-In Letter.
5. Once your opt-in request has been processed and confirmed, your AI status will apply in respect of all the Consent Provisions and all funds you may invest into and/or managed by us and/or any discretionary investment mandates or dealings in capital market products/securities between you and us (“Services”). In this regard, the regulatory safeguards made available to retail investors as elaborated in Annex 1 will not apply to all the Consent Provisions and the Services rendered by us to you.
6. Please note that even after electing and opting in to be regarded as an AI, you may elect to change your investor classification at any time in accordance with our opt-out procedures which are available from us. Alternatively, you may reach out to your Advisor to obtain a copy of the same.
7. Please note that you will be responsible for keeping us informed of any change that could affect your eligibility and status as an AI. In this regard, please also note that for corporations relying on their shareholders’ AI status to qualify for AI eligibility, all shareholders of the corporation must themselves be AIs.

8. Please note that we are licensed by the Authority to carry the business of fund management and to deal in capital market products/securities for accredited investors and institutional investors. Should you choose not to opt-in and be regarded as an AI, we would not be able to provide you with any Services as a result of your investor classification as a retail investor.

Annex 1: Warnings – loss of protection of regulatory safeguards as an Accredited Investor (“AI”)

Please read this annex carefully as it contains important information on the implications of electing and opting in to be treated as an AI.

1. AIs under the SFA are entitled to fewer protections under the regulatory regime in Singapore than is otherwise the case for retail investors who do not have the status of an accredited, institutional or expert investor. AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Authority in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.
2. This document contains, for information purposes only, a list of all the Consent Provisions (which may also be found under Regulation 3(9) of the Securities and Futures (Classes of Investors) Regulations 2018) accompanied by a summary of some of the protection and rights that will not apply if you elect and opt-in to be treated as an AI in respect of all the Consent Provisions:

a) section 186(1) of the SFA:

In relation to the application of a fidelity fund, such that a fidelity fund will be applied to compensate any investor (except an AI) who suffers loss because of any misappropriation committed in certain course of dealings.

b) paragraph (a) of the definition of “relevant person” in section 275(2) of the SFA, for the purposes of section 251(3) or (4)(a), 275(1) or 276(1)(b), (2)(b), (3)(i)(A) or (4)(i)(A) of the SFA:

In relation to offers of securities/securities-based derivatives contracts (“Securities”), such that:

- prospectus not required when such offers are made to AIs;
- preliminary documents cannot be disseminated to retail investors prior to the registration of a prospectus;
- corporations are required to hold Securities for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI; and
- trusts are required to hold Securities for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI.

c) paragraph (a) of the definition of “relevant person” in section 305(5) of the SFA, for the purposes of section 300(2A) or (2B)(a), 305(1) or 305A(1)(b), (2)(i)(A) or (3)(i)(A) of the SFA:

In relation to offers of collective investment schemes (“CIS”), such that:

- prospectus not required when such offers are made to AIs;
- preliminary documents cannot be disseminated to retail investors prior to the registration of a prospectus;
- corporations are required to hold units in a CIS for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI; and
- trusts are required to hold units in a CIS for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI.

d) the definition of “retail customer” in regulation 2 of the Securities and Futures (Licensing and Conduct of Business) Regulations, for the purposes of regulation 16(1)(b) or (ba), 17(2), 18A, 19, 20A, 21(2), 26(1)(a), 27A, 34(2), 34A, 35(2), 47BA or 47E(1), (2) or (4) of those Regulations:

In relation to moneys and assets received from a customer, such that a holder of a capital markets services (“CMS”) licence is:

- required to have stricter requirements when depositing moneys or assets of a retail customer with respect to any capital markets products;
- required to maintain a trust account with specified financial institutions if the moneys are denominated in foreign currency;
- required to disclose certain information in writing to retail customers before depositing moneys or assets received;
- able to deposit moneys with an approved clearing house/recognised clearing house/member of an organised market/member of a clearing facility;
- not permitted to enter into any contract/arrangement which will transfer any right/interest/benefit/title in moneys or assets received from retail customers to itself or any other person;
- not permitted to withdraw any moneys or assets from retail customers’ trust accounts for the purpose of making payment to any other person or to account to meet any of its obligations;
- required to explain the risks to retail customers and to obtain retail customers’ written consent to mortgage, charge, pledge or hypothecate the retail customer’s assets before mortgaging, charging, pledging or hypothecating assets of retail customers;
- not permitted to deal with retail customers as an agent when dealing in capital markets products which are OTC derivatives contracts/spot foreign exchange contracts for the purposes of foreign exchange trading (“Forex”); and
- required to furnish retail customers with written risk disclosure form before opening a trading account for Forex.

e) the definition of “client or member of the public” in regulation 3A(7) of the Securities and Futures (Licensing and Conduct of Business) Regulations, for the purposes of paragraph (5)(c), (d) or (e) of that regulation:

In relation to carrying on business in any regulated activity, a principal is required to undertake responsibilities to ensure more stringent safeguards when its representative is dealing with a client or member of the public (which excludes an AI).

f) regulation 7(3), 13B(4)(b)(ii), 33(3), 40(1A)(b), 45(2) or (7), 47A(3)(a)(i) or 47DA(3)(a) of the Securities and Futures (Licensing and Conduct of Business) Regulations:

In relation to the deposit lodged in respect of a CMS licence application, which shall be applied by the Authority for the purpose of compensating retail investors who suffer losses arising out of any misappropriation committed in certain course of dealings; and

In relation to CMS licence holders such that they are:

- required to segregate certain assets under management unless it is in relation to a closed-end fund offered only to AIs;
- prohibited from lending (or arranging for such lending of) specified products of a retail customer unless it has explained the risks involved to the retail customer;
- required to furnish retail customers with a statement of account on a monthly basis;
- required to provide collateral if it borrows specified products from retail customers;

- required to disclose its interests to retail customers when selling any specified products or making a recommendation in relation to such specified products; and
- required to provide a written risk disclosure statement and obtain a signed acknowledgement form before opening a trading account (for transactions of sale and purchase of any specified capital markets products) for a retail customer.

g) regulations 4A(6), 28(1)(b), 32C(1)(d), 33(1)(a) or (2), 34(1)(a) or (2), 34A(1)(d)(i) or 35(1)(a)(ii) or (2) of the Financial Advisers Regulations (Cap. 110, Rg 2):

In relation to the provision of financial advisory services, a principal is required to undertake responsibilities to ensure more stringent safeguards when its representative is dealing with a client or member of the public (which excludes an AI).

In relation to the provision of financial advisory services:

- a corporation (not being a licensed Financial Advisor (“FA”) or exempt FA) is exempt from holding a FA Licence when advising AIs on bonds; and
- a foreign research house is exempt from holding a FA licence when issuing or promulgating any research analyses or reports to AIs.

In addition, FAs have the following obligations when dealing with retail clients (which will not be applicable when they deal with AIs):

- ‘product-disclosure’ obligation mandating disclosure to clients and prospective clients all material information relating to any designated investment product it recommends;
- obligation to have a ‘reasonable basis’ for making investment product recommendations to persons who may be expected to rely on such recommendations;
- obligation to disclose interests in securities when sending circulars or other communication in which a recommendation is made with respect to securities;
- obligation to undertake certain responsibilities if a representative is appointed;
- obligation to establish and maintain a remuneration framework to review and assess the performance of its representatives and supervisors; and
- obligation to have an independent sales audit unit comprising of individuals who have the qualifications and experience to perform the duties prescribed under the Financial Advisers Act.

h) the definition of “targeted client” in regulation 18B(9) of the Financial Advisers Regulations:

In relation to a FA’s obligation to conduct due diligence to ascertain whether the product is suitable for the targeted client before selling or marketing any new product. In this regard, no obligation is owed to AIs since AIs are excluded from the definition of “targeted client”.

Annex 2: Definitions

Under present regulations, the following categories of persons are included within the definition of an AI:

- (a) an individual –
 - (A) whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the Monetary Authority of Singapore (“Authority”) may prescribe in place of the first amount; or
 - (B) whose financial assets (net of any related liabilities) exceed in value \$1 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount, where “financial asset” means -
 - (BA) a deposit as defined in section 4B of the Banking Act;
 - (BB) an investment product as defined in section 2(1) of the Financial Advisers Act; or
 - (BC) any other asset as may be prescribed by regulations made under section 341; or
 - (C) whose income in the preceding 12 months is not less than \$300,000 (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;
- (b) a corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, in place of the first amount, as determined by –
 - (A) the most recent audited balance sheet of the corporation; or
 - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (c) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or
- (d) such other person as the Authority may prescribe.

With effect from 8 January 2019, subsection (c) above has been prescribed by the Authority to include:

- (i) any trust all the beneficiaries of which are accredited investors within the meaning of section 4A(1)(a)(i), (ii) or (iv) of the Act;

- (ii) any trust all the settlors of which —
 - (A) are accredited investors within the meaning of section 4A(1)(a)(i), (ii) or (iv) of the Act;
 - (B) have reserved to themselves all powers of investment and asset management functions under the trust; and
 - (C) have reserved to themselves the power to revoke the trust;
- (iii) any trust the subject matter of which exceeds \$10 million (or its equivalent in a foreign currency) in value.

With effect from 8 January 2019, subsection (d) above has been prescribed by the Authority to include:

- (i) an entity (other than a corporation) with net assets exceeding \$10 million (or its equivalent in a foreign currency) in value;
- (ii) a partnership (other than a limited liability partnership) in which every partner is an accredited investor;
- (iii) a corporation the entire share capital of which is owned by one or more persons, all of whom are accredited investors;
- (iv) a person who holds a joint account with an accredited investor, in respect of dealings through that joint account.

Annex 3B: Opt-In Letter to request for Accredited Investor status (FOR NON-INDIVIDUALS)

To: CMBI (Singapore) Pte. Limited
8 Marina View,
Asia Square Tower 1, #32-01
Singapore 018960

Client Account No./ID: _____

Request to opt-in/elect for Accredited Investor (“AI”) status

I declare that I am the duly authorised representative of _____ (the “Company”/the “Entity”).

I have read and understood the terms of your Procedure for Opt-In Requests set out in your Opt-In Notification (“Notification”).

I confirm that the Company/Entity wishes to be treated as an AI for the purpose of all the Consent Provisions as set out in Annex 1 and consequentially your Services (as defined in the Notification).

I understand that you are required to inform all new investors who are eligible to be classified and treated as AIs that they have the option to opt in and request to be treated as such. I understand that in the alternative, these investors will automatically be treated as retail investors if they do not so opt in.

I confirm and acknowledge that I am aware that, by opting-in and requesting for an AI status, the Company/Entity will not benefit from the protection and rights made available to retail investors as summarised in Annex 1 of the Notification and any other protection and rights which may be available to retail investors under all relevant laws and regulations. In doing so, I confirm that the Company/Entity has reviewed and considered the dis-application of such protection and rights very carefully and have taken advice from independent legal, financial or other advisors.

I also confirm and acknowledge that I am aware that by opting-in and requesting for an AI status, upon your confirmation of its elected status as an AI, the Company/Entity will be treated as an AI in respect of all Consent Provisions and Services provided by you.

I understand that the Company/Entity has the right to opt out of its AI status at any time as long as it satisfies the conditions for qualifying as an AI and complies with your opt-out procedures which will be made available upon request. Upon such withdrawal of its consent to be treated as an AI, I understand that you will, within 1 week, no longer treat the Company/Entity as an AI and will regard the Company/Entity as a retail investor entitled to the protection and rights mentioned above.

I understand that should the Company/Entity choose to opt out of its AI status, you will not be able to provide any Services to it as you are licensed to provide Services to AIs only.

I confirm and acknowledge that the Company/Entity is responsible for keeping you informed of any change that may affect its eligibility as an AI, as this will affect the Company’s/Entity’s ability to buy into new funds or collective investment schemes which are only available to AIs.

I understand that the Company’s/Entity’s submission of this letter is subject to your internal review and assessment and that you will notify the Company/Entity (either by email or by post) with a separate confirmation once you have processed the Company’s/Entity’s request.

Signature of Duly Authorised Representative
Name of Corporation/Entity:
Name:

Position:
Date:

Appendix 附录 2B

Opt-Out Notification for Existing Investors with “Accredited Investor” Status

Procedure for Processing Opt-Out Requests

1. Pursuant to the Securities and Futures Act (Cap. 289) (“SFA”), and based on the information and declarations provided by you/your corporation/entity to us, you/your corporation/entity qualify(ies) and are/is eligible to be classified as an Accredited Investor (“AI”) as you/your corporation/entity satisfy(ies) one of the following:

(for individuals)

- a. an individual mentioned in section 4A(1)(a)(i) of the SFA; or
- b. a person prescribed under regulation 2(2)(d) of the Securities and Futures (Classes of Investors) Regulations 2018 (“SF(CI)R”) for the purposes of section 4A(1)(a)(iv) of the SFA.

(for non-individuals)

- a. a corporation mentioned in section 4A(1)(a)(ii) of the SFA;
- b. a trustee mentioned in section 4A(1)(a)(iii) of the SFA;
- c. an entity prescribed under regulation 2(2)(a) of the SF(CI)R for the purposes of section 4A(1)(a)(iv) of the SFA;
- d. a partnership prescribed under regulation 2(2)(b) of the SF(CI)R for purposes of section 4A(1)(a)(iv) of the SFA; or
- e. a corporation prescribed under regulation 2(2)(c) of the SF(CI)R for the purposes of section 4A(1)(a)(iv) of the SFA.

Please refer to Annex 2 for more information on the categories of persons included within the definitions above.

2. In light of the Securities and Futures (Amendment) Act 2017 which came into force on 8 October 2018, with effect from 8 April 2019 (or such other date as may be prescribed by the Monetary Authority of Singapore (“Authority”)), all existing AIs have the option to opt-out of being regarded as an AI and to elect to be treated as retail investors for the purposes of all the consent provisions as set out in Annex 1 (“Consent Provisions”). In the event that you choose to exercise your right to opt-out of being regarded as an AI, you will be treated as a retail investor (i.e. an investor who does not have the status of an accredited, institutional or expert investor).
3. For individuals, we intend to continue to treat you as an AI until 8 July 2020 (or such other date as may be prescribed by the Authority) as long as you continue to satisfy the definition of AI under the SFA, unless you choose to exercise your right to opt-out of being regarded as an AI and upon our confirmation of your opt-out request. Please note that after 8 July 2020, you will be required to opt-in should you wish to be treated as an AI.
4. For non-individuals, we intend to continue to treat you as an AI as long as you continue to satisfy the definition of AI under the SFA, unless you choose to exercise your right to opt-out of being regarded as an AI and upon our confirmation of your opt-out request.
5. Please note that you may opt-out and elect to change your investor classification at any time in accordance with this Notification. Should you wish to opt-out of your AI status, please complete the Opt-Out Letter contained in Annex 3A (for individuals) or Annex 3B (for non-individuals).

6. The Opt-Out Letter may be sent via soft copy to your relationship manager's email and thereafter submitted by post to our office at **CMBI (Singapore) Pte. Limited, 8 Marina View, Asia Square Tower 1, #32-01, Singapore 018960**. We would need at least 1 week to process and confirm the opt-out request. Once your request has been confirmed, we will notify you by email and/or post based on the information provided in the Opt-Out Letter.
7. Once the opt-out request has been processed and confirmed, your new status as a retail investor will apply in respect of all the Consent Provisions and all funds you may invest into and/or managed by us and/or any discretionary investment mandates or dealings in capital market products/securities between you and us ("Services").
8. Please note that you will be responsible for keeping us informed of any change that could affect your eligibility and status as an AI.
9. Please note that should you wish to remain classified as an AI and choose not to exercise your right to opt-out of being regarded as an AI, we are exempt from complying with certain regulatory requirements when dealing with you and your investments. For further information, kindly refer to Annex 1.
10. Please note that we are licensed by the Authority to carry the business of fund management and to deal in capital market products/securities for accredited investors and institutional investors. Should you choose to opt-out of your AI status to be treated as a retail investor, we would not be able to continue to provide you with any Services as a result of your investor classification as a retail investor. However, do note that your current investments with us would not be affected, such that we may continue to serve you with respect to your existing investments with us.

Annex 1: Relevant information for Accredited Investors (“AI”) seeking to opt-out of current classification

Please read this annex carefully as it contains important information on the implications of being treated as an AI.

3. AIs under the SFA are entitled to fewer protections under the regulatory regime in Singapore than is otherwise the case for retail investors who do not have the status of an accredited, institutional or expert investor. AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Authority in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.
4. The following contains a summary of the implications on your current investments and Services with us should you choose to opt-out of your AI status: -

a. Existing investments and Services

Your existing investments and Services with us will not be affected should you choose to opt-out of your AI status and you can continue to hold the units or shares in any fund invested into prior to your election to opt-out.

If you have any existing dividend reinvestment plans with any funds, whereby the decision for dividends to be reinvested was made before you chose to opt-out of your AI status, such dividend reinvestment plans will not be affected. This includes situations where you have given your financial adviser a standing instruction for any dividends to be reinvested, or where you have previously entered into a contract under which you were obligated to purchase additional investments or make additional payments upon our request at a future time.

If you had signed a discretionary mandate or investment management agreement with us prior to opting-out of your AI status, we will continue to manage your investments in accordance with the provisions under the discretionary mandate account/agreement unless you instruct us otherwise.

Please note that we are licensed by the Authority to carry out fund management and to deal in capital market products/securities for accredited investors and institutional investors. By choosing to opt-out of your AI status, we would not be able to continue to provide you with any Services as a result of your investor classification as a retail investor and will inform you of the procedure for terminating the Services as a result of your opt-out election.

b. Impact on future investments and reinvestments of dividends

Upon opting-out as an AI, you will not be able to invest into any fund which is only available for investment by AIs as a restricted scheme. As such, the range and diversity of investment products made available to you may be reduced. Further, should you receive dividends on existing investments in any fund and thereafter wish to reinvest such dividends (for e.g. by purchasing additional shares or units in the fund), you will not be able to do so as your relevant investor status will be that of a retail investor.

5. The following contains, for information purposes only, a list of all the Consent Provisions (which may also be found under Regulation 3(9) of the Securities and Futures (Classes of Investors) Regulations 2018)

accompanied by a summary of the protection and rights which will be made available to you as a retail investor should you choose to opt-out of your AI status in respect of all the Consent Provisions:-

a) section 186(1) of the SFA:

In relation to the application of a fidelity fund, such that a fidelity fund will be applied to compensate any investor (except an AI) who suffers loss because of any misappropriation committed in certain course of dealings.

b) paragraph (a) of the definition of “relevant person” in section 275(2) of the SFA, for the purposes of section 251(3) or (4)(a), 275(1) or 276(1)(b), (2)(b), (3)(i)(A) or (4)(i)(A) of the SFA:

In relation to offers of securities/securities-based derivatives contracts (“Securities”), such that:

- prospectus not required when such offers are made to AIs;
- preliminary documents cannot be disseminated to retail investors prior to the registration of a prospectus;
- corporations are required to hold Securities for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI; and
- trusts are required to hold Securities for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI.

c) paragraph (a) of the definition of “relevant person” in section 305(5) of the SFA, for the purposes of section 300(2A) or (2B)(a), 305(1) or 305A(1)(b), (2)(i)(A) or (3)(i)(A) of the SFA:

In relation to offers of collective investment schemes (“CIS”), such that:

- prospectus not required when such offers are made to AIs;
- preliminary documents cannot be disseminated to retail investors prior to the registration of a prospectus;
- corporations are required to hold units in a CIS for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI; and
- trusts required to hold units in a CIS for at least 6 months after acquisition (if made in reliance on a prospectus exemption) before transferring it to an investor, unless such investor is an AI.

d) the definition of “retail customer” in regulation 2 of the Securities and Futures (Licensing and Conduct of Business) Regulations, for the purposes of regulation 16(1)(b) or (ba), 17(2), 18A, 19, 20A, 21(2), 26(1)(a), 27A, 34(2), 34A, 35(2), 47BA or 47E(1), (2) or (4) of those Regulations:

In relation to moneys and assets received from a customer, such that a holder of a capital markets services (“CMS”) licence is:

- required to have stricter requirements when depositing moneys or assets of a retail customer with respect to any capital markets products;
- required to maintain a trust account with specified financial institutions if the moneys are denominated in foreign currency;
- required to disclose certain information in writing to retail customers before depositing moneys or assets received;
- able to deposit moneys with an approved clearing house/recognised clearing house/member of an organised market/member of a clearing facility;
- not permitted to enter into any contract/arrangement which will transfer any right/interest/benefit/title in moneys or assets received from retail customers to itself or any other person;

- not permitted to withdraw any moneys or assets from retail customers' trust accounts for the purpose of making payment to any other person or to account to meet any of its obligations;
- required to explain the risks to retail customers and to obtain retail customers' written consent to mortgage, charge, pledge or hypothecate the retail customer's assets before mortgaging, charging, pledging or hypothecating assets of retail customers;
- not permitted to deal with retail customers as an agent when dealing in capital markets products which are OTC derivatives contracts/spot foreign exchange contracts for the purposes of foreign exchange trading ("Forex"); and
- required to furnish retail customers with written risk disclosure form before opening a trading account for Forex.

e) the definition of "client or member of the public" in regulation 3A(7) of the Securities and Futures (Licensing and Conduct of Business) Regulations, for the purposes of paragraph (5)(c), (d) or (e) of that regulation:

In relation to carrying on business in any regulated activity, a principal is required to undertake responsibilities to ensure more stringent safeguards when its representative is dealing with a client or member of the public (which excludes an AI).

f) regulation 7(3), 13B(4)(b)(ii), 33(3), 40(1A)(b), 45(2) or (7), 47A(3)(a)(i) or 47DA(3)(a) of the Securities and Futures (Licensing and Conduct of Business) Regulations:

In relation to the deposit lodged in respect of a CMS licence application, which shall be applied by the Authority for the purpose of compensating retail investors who suffer losses arising out of any misappropriation committed in certain course of dealings; and

In relation to CMS licence holders such that they are:

- required to segregate certain assets under management unless it is in relation to a closed-end fund offered only to AIs;
- prohibited from lending (or arranging for such lending of) specified products of a retail customer unless it has explained the risks involved to the retail customer;
- required to furnish retail customers with a statement of account on a monthly basis;
- required to provide collateral if it borrows specified products from retail customers;
- required to disclose its interests to retail customers when selling any specified products or making a recommendation in relation to such specified products; and
- required to provide a written risk disclosure statement and obtain a signed acknowledgement form before opening a trading account (for transactions of sale and purchase of any specified capital markets products) for a retail customer.

g) regulations 4A(6), 28(1)(b), 32C(1)(d), 33(1)(a) or (2), 34(1)(a) or (2), 34A(1)(d)(i) or 35(1)(a)(ii) or (2) of the Financial Advisers Regulations (Cap. 110, Rg 2):

In relation to the provision of financial advisory services, a principal is required to undertake responsibilities to ensure more stringent safeguards when its representative is dealing with a client or member of the public (which excludes an AI).

In relation to the provision of financial advisory services:

- a corporation (not being a licensed Financial Advisor ("FA") or exempt FA) is exempt from holding a FA Licence when advising AIs on bonds; and
- a foreign research house is exempt from holding a FA licence when issuing or promulgating any research analyses or reports to AIs.

In addition, FAs have the following obligations when dealing with retail clients (which will not be applicable when they deal with AIs):

- ‘product-disclosure’ obligation mandating disclosure to clients and prospective clients all material information relating to any designated investment product it recommends;
- obligation to have a ‘reasonable basis’ for making investment product recommendations to persons who may be expected to rely on such recommendations;
- obligation to disclose interests in securities when sending circulars or other communication in which a recommendation is made with respect to securities;
- obligation to undertake certain responsibilities if a representative is appointed;
- obligation to establish and maintain a remuneration framework to review and assess the performance of its representatives and supervisors; and
- obligation to have an independent sales audit unit comprising of individuals who have the qualifications and experience to perform the duties prescribed under the Financial Advisers Act.

h) the definition of “targeted client” in regulation 18B(9) of the Financial Advisers Regulations:

In relation to a FA’s obligation to conduct due diligence to ascertain whether the product is suitable for the targeted client before selling or marketing any new product. In this regard, no obligation is owed to AIs since AIs are excluded from the definition of “targeted client”.

Annex 2: Definitions

Under present regulations, the following categories of persons are included within the definition of an AI:

- (e) an individual –
 - (A) whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the Monetary Authority of Singapore (“Authority”) may prescribe in place of the first amount; or
 - (B) whose financial assets (net of any related liabilities) exceed in value \$1 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount, where “financial asset” means –
 - (BA) a deposit as defined in section 4B of the Banking Act;
 - (BB) an investment product as defined in section 2(1) of the Financial Advisers Act; or
 - (BC) any other asset as may be prescribed by regulations made under section 341; or
 - (C) whose income in the preceding 12 months is not less than \$300,000 (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;
- (f) a corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, in place of the first amount, as determined by –
 - (A) the most recent audited balance sheet of the corporation; or
 - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (g) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or
- (h) such other person as the Authority may prescribe.

With effect from 8 January 2019, subsection (c) above has been prescribed by the Authority to include:

- (iv) any trust all the beneficiaries of which are accredited investors within the meaning of section 4A(1)(a)(i), (ii) or (iv) of the Act;

- (v) any trust all the settlors of which —
 - (A) are accredited investors within the meaning of section 4A(1)(a)(i), (ii) or (iv) of the Act;
 - (B) have reserved to themselves all powers of investment and asset management functions under the trust; and
 - (C) have reserved to themselves the power to revoke the trust;
- (vi) any trust the subject matter of which exceeds \$10 million (or its equivalent in a foreign currency) in value.

With effect from 8 January 2019, subsection (d) above has been prescribed by the Authority to include:

- (v) an entity (other than a corporation) with net assets exceeding \$10 million (or its equivalent in a foreign currency) in value;
- (vi) a partnership (other than a limited liability partnership) in which every partner is an accredited investor;
- (vii) a corporation the entire share capital of which is owned by one or more persons, all of whom are accredited investors;
- (viii) a person who holds a joint account with an accredited investor, in respect of dealings through that joint account.

Annex 3B: Opt-Out Letter to elect out of Accredited Investor status (FOR NON-INDIVIDUALS)

To: CMBI (Singapore) Pte. Limited
8 Marina View,
Asia Square Tower 1, #32-01
Singapore 018960

Client Account No./ID: _____

Request to opt-out of Accredited Investor (“AI”) status

I declare that I am the duly authorised representative of _____ (the “Company”/the “Entity”).

I have read and understood the terms of your Procedure for Opt-Out Requests set out in your Opt-Out Notification (“Notification”).

I confirm that the Company /Entity no longer wishes to be treated as an AI for the purpose of all the Consent Provisions as set out in Annex 1 and consequentially your Services (as defined in the Notification).

I understand that you are required to inform all existing investors who are currently eligible and classified as AIs that they have the option to opt out and request to be treated as retail investors, failing which, these investors will continue to be treated as AIs.

I confirm and acknowledge that I am aware that, by opting-out of its AI status, that the Company/Entity will no longer qualify to invest in certain investment products and restricted funds which may only made available to AIs. I confirm that the Company/Entity has reviewed and considered its decision to opt-out of its AI status carefully and has taken advice from independent legal, financial or other advisors.

I confirm that I have read and understood the terms set out in Annex 1 of the Notification relating to the protections and rights made available to retail investors.

I also confirm and acknowledge that I am aware that, by opting-out of its AI status, upon your confirmation of its elected status as a retail investor, the Company/Entity will be treated as a retail investor in respect of all the Consent Provisions and Services provided by you.

I understand that the Company/Entity has the right to elect to be treated as an AI at any time as long as it satisfies the conditions for qualifying as an AI and complies with your opt-in procedures which will be made available to the Company/Entity upon request.

I understand that the Company’s/Entity’s submission of this letter is subject to your internal review and assessment and that you will notify the Company/Entity with a separate confirmation (either by email or by post) once you have processed the Company’s/Entity’s request.

I understand and confirm that by choosing to opt out of its AI status, you will no longer be able to provide any Services as you are licensed to provide Services to AIs only and the Company’s/Entity’s account and all Services will be terminated in accordance with your termination procedures.

_____ Signature of Duly Authorised Representative	Position:
Name of Corporation/Entity:	Date:
Name:	

Appendix 附录 3A

Common Reporting Standard (CRS)

共同申报准则 (CRS)

Self-Certification Form (For Corporate Entities)

自我证明表 (适用公司实体)

The Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 (the "Regulations") based on the OECD Common Reporting Standard ("CRS") require CMBI (Singapore) Pte. Limited to collect and report certain information about an account holder's tax residency. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if the corporate entity is resident in the jurisdiction on the OECD automatic exchange of information portal. If the corporate entity's tax residence (or the tax residence of the Controlling Person, if you are completing the form on their behalf) is located outside Singapore, we may be legally obliged to pass on the information in this form and other financial information with respect to the corporate entity's financial accounts to the Inland Revenue Authority of Singapore ("IRAS") and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

基于 OECD 共同申报准则 ("CRS") 的 2016 年《所得税 (国际税收合规协议) (共同申报准则) 条例》(下称"条例") 要求招银国际新加坡有限公司收集和报告有关账户持有人税收居所的特定信息。每个管辖区都有自己的税收居所定义规则, 各管辖区在 OECD 信息自动交换门户网站上提供了关于如何确定公司实体是否是管辖区居民的信息。如公司实体的税收居所 (或控权人的税收居所, 如您代表其填写表格) 位于新加坡境外, 在法律上我们可能有义务将本表格中的信息和与公司实体财务账户相关的其他财务信息传递给新加坡国内税务局 ("IRAS"), 他们可根据政府间协议与其他一个或多个管辖区的税务机关交换此信息以交换财务账户信息。

Please complete this form if you are self-certifying on behalf of a corporate account holder. If you are an individual account holder or sole proprietor, please complete the CRS Tax Residency Self-Certification Form (For Individuals). For joint or multiple account holders, please complete a separate form for each account holder.

如果您代表公司账户持有人进行自我认证, 请填写此表格。如您是个人账户持有人或独资经营者, 请填写 CRS 税收居所自我证明表 (以个人身份) 对于联名账户或多个账户持有人, 请为每个账户持有人单独填写表格。

You can find summaries of defined terms such as account holder, controlling person, and other terms in the Regulations. A copy of the defined terms can be furnished upon request.

您可以在条例中找到相关术语的定义, 如账户持有人、控权人及其他术语。一经要求, 即须提供已定义术语的副本。

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification form within 30 days.

除非相关信息详情 (例如账户持有人状态或其他必填字段信息) 发生变动, 使得本表格不再具有准确性或不完整, 否则本表格将保持有效。如出现上述变动, 您必须通知我们, 并在 30 天内提供更新完成的自我证明表。

As a financial institution, we are not allowed to give tax advice nor any legal advice on how the Regulations may affect you. If you have any questions on how to define your tax residency status or in relation to the Regulations, please visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/> or speak to your professional tax adviser or legal adviser.

作为一家财务机构, 我们无权就条例可能给您带来的影响提供税务建议或任何法律建议。如果您对如何定义您的税务居民身份或条例中的相关信息存有任何疑问, 请访问 OECD 网站 (<http://www.oecd.org/tax/automatic-exchange/>), 或者咨询您的专业税务顾问或法律顾问。

Part 1 - Identification of Entity Account Holder (All fields, unless otherwise stated, are mandatory)

第 1 部分——实体账户持有人的身份（除非另有说明，否则所有字段都是必填项）

(1) Account Number 账号

(2) Legal Name of Entity or Branch 实体或分公司的法定名称*

(3) Jurisdiction of Incorporation or Organisation 公司或组织的管辖权

(4) Entity/Business Registration Number 实体/商业登记号码

(5) Current Business Address 当前营业地址

Line 1 (e.g. Suite, Floor, Building, Street, District) 第1 行（如室、楼层、大厦、街道、地区）

Line 2 (City) 第2 行（城市）*

Line 3 (e.g. Province, State) 第3 行（如省、州）

Country 国家*

Post Code/ZIP Code 邮政编码/邮编*

(6) Mailing Address (Complete if different to the current business address)

邮寄地址（如果与当前营业地址不同，请填写）

Line 1 (e.g. Suite, Floor, Building, Street, District) 第1 行（如室、楼层、大厦、街道、地区）

Line 2 (City) 第2 行（城市）*

Line 3 (e.g. Province, State) 第3 行（如省、州）

Country 国家*

Post Code/ZIP Code 邮政编码/邮编*

Part 2 - Entity Type (Tick one of the appropriate boxes and provide the relevant information)

第2部分——实体类型（请在适当的方框内打勾，并提供有关资料）

Financial Institution 金融机构	<input type="checkbox"/> Custodial Institution, Depository Institution or Specified Insurance Company 托管机构、存款机构或指定的保险公司 <input type="checkbox"/> Investment Entity, except an investment entity that is managed by another financial institution (e.g. with discretion to manage the entity's assets) and located in a non-participating jurisdiction 投资实体，但不包括由另一家财务机构管理（例如有权管理投资实体的资产）且位于非参与税务管辖区的投资实体
Active NFE 主动非财务实体	<input type="checkbox"/> NFE the stock of which is regularly traded on _____ which is an established securities market 该非财务实体的股票经常在_____（一个具规模证券市场）进行买卖 <input type="checkbox"/> Related entity of _____, the stock of which is regularly traded on _____ which is an established securities market. _____的关联实体，其股票经常在_____（一个具规模证券市场）进行买卖 <input type="checkbox"/> NFE is a governmental entity, an international organization, a central bank, or an entity wholly owned by one or more of the foregoing entities NFE 非金融实体是政府实体、国际组织、中央银行或由上述某个或多个组成完全拥有的实体； <input type="checkbox"/> Active NFE other than the above 除上述以外的主动非财务实体 (Please specify _____) （请详细说明_____）
Passive NFE 被动非财务实体	<input type="checkbox"/> Investment entity that is managed by another financial institution and located in a non-participating jurisdiction 位于非参与与税务管辖区并由另一家财务机构管理的投资实体 <input type="checkbox"/> NFE that is not an active NFE 不属于主动非财务实体的非财务实体

Part 3 - Controlling Persons (Complete this part if the entity account holder is a Passive NFE)

第3部分——控权人（如果实体账户持有人为被动非财务实体，请填写这一部分）

Indicate the name of all controlling person(s) of the account holder in the table below. If no natural person exercises control over an entity which is a legal person, the controlling person will be the individual holding the position of senior managing official.

请在下表中填写所有账户持有人控权人的姓名。如果没有自然人对法团实体行使控制权，则控权人将是该法团实体的高级管理人员。

Complete CRS Tax Residency Self-Certification Form (For Controlling Persons of Entities) (Appendix 3B) for each controlling person listed below. 请

为下面列出的每名控权人（实体的控权人）填写 CRS 税务居住地自我证明表（附录 3B）。

(1)	(5)
(2)	(6)
(3)	(7)
(4)	(8)

Part 4 - Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")*

第4部分——居住地司法管辖区及纳税人识别号或等同编号（“TIN”）*

Please complete the following table indicating 请填写下表以说明：

(i) The jurisdiction of residence where the account holder is a resident for tax purposes; and 账户持有人身为税务居民的居住地司法管辖区；和

(ii) The account holder's TIN for each Jurisdiction of residence. 各居住地司法管辖区的账户持有人的 TIN。

Please visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-imDementation-and-assistance/tax-identification-numbers/> for examples of acceptable TIN.

如需了解符合要求的TIN 示例，请访问 OECD 网站（<http://www.oecd.org/tax/automatic-exchange/crs-imDementation-and-assistance/tax-identification-numbers/>）。

If a TIN is unavailable, please provide the appropriate reason, either A, B or C, as follows:

如未提供 TIN，请填写合适的理由A、B 或 C，如下所示：

Reason A - The country/jurisdiction where the account holder is resident does not issue TINs to its residents

理由 A——账户持有人的居住所在国家/司法管辖区并没有向其居民发放 TIN。

Reason B-The account holder is otherwise unable to obtain a TIN or equivalent number (*Please explain why the account holder is unable to obtain a TIN in the below table if you have selected this reason*)

理由 B——账户持有人无法获得 TIN 或具有等同功能的识别编号（如果您选取了这一理由，请在下表中解释账户持有人无法获得 TIN 的原因）

Reason C - No TIN is required as the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction

理由 C——不需要提供TIN，因为相关司法管辖区的主管机关并未要求获取该司法管辖区签发的 TIN

Jurisdiction of Residence 居住地司法管辖区	TIN 纳税人识别号	Enter Reason A, B or C if no TIN is available 如未提供 TIN，请填写理由 A、B 或 C	If you selected Reason B, please explain why you are unable to obtain a TIN 如果您选择了理由 B，请解释您无法获得TIN 的原因
(1)			
(2)			
(3)			
(4)			
(5)			

Part 5 - Declarations and Signature

第5 部分——声明及签署

I understand that the information supplied by me is covered by all the terms and conditions governing the corporate entity's relationship with CMBI (Singapore) Pte. Limited, including but not limited to the Cash Client Agreement, which set out how CMBI (Singapore) Pte. Limited may use and share the information supplied by me.

I acknowledge that the information contained in this form and information relating to my CMBI (Singapore) Pte. Limited account(s) may be provided to IRAS and exchanged with tax authorities of other countries pursuant to intergovernmental, bilateral or multilateral competent authority agreements to exchange financial account information.

I certify that I am authorized to sign for the account holder of all the account(s) to which this form relates.

I undertake to advise CMBI (Singapore) Pte. Limited immediately of any change in circumstances which affects the tax residency status of the account holder, or causes the information contained herein to become incorrect or incomplete, and to provide CMBI (Singapore) Pte. Limited with an updated self-certification from within 30 days of such change in circumstances.

In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent.

本人了解，本人所提供的信息受管辖公司实体与招银国际新加坡有限公司之间关系的所有条款和条件所约束，包括但不限于现金客户协议，该协议规定了招银国际新加坡有限公司可以使用和分享本人所提供的信息。

本人确认，本表格所载资料及本人在招银国际新加坡有限公司的相关账户信息均可提供给新加坡国内税务局，并且可根据政府间、双边或多边主管当局协议与其他国家的税务当局互相交换，以交换财务账户信息。

以资证明，本人获得正式授权，代表本表格相关的所有账户持有人在表格上签字。

本人承诺，如情况有变，以致影响本表格所述账户持有人的税务居民身份，或引致本表格所载的资料不正确或不完整，本人将会立即通知招银国际新加坡有限公司，并会在情况发生改变后的 30 日内，向招银国际新加坡有限公司提交一份更新完成的自我证明表。

如果本同意书的中英文版本在解释或含义上有任何差异，客户同意以英文版本为准。招银国际新加坡已向我司解释本同意书，我司声明我司完全理解和承认这个同意书的内容。

I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

本人声明，就本人所知及所信，本表格所提供的资料及所作的陈述均属真实、正确及完整。

Signature 签名

Name 姓名

Capacity 职务

Name of Corporate Entity Account Holder

公司实体账户持有人姓名

Date (dd/mm/yyyy) 日期: (年/月/日)

Delete as appropriate 请删除不适用项

(Indicate your designation if you are not the individual identified in

Part 1 If signing under a power of attorney, attach a certified copy of the power of attorney.

(如果您不是第 1 部分中所述的个人，请注明您的姓名。如果是获授权签署本表格，请附上经认证的授权委托书副本。

Appendix 附录 3B
Common Reporting Standard (CRS)
共同申报准则 (CRS)
Tax Residency Self-Certification Form (For Controlling Persons of Entities)
税务居住地自我证明表 (对于实体控权人)

Please fill in this form if the Account Holder is:

如果账户持有人属于以下类别，请填写本表格：

1. A Passive NFE; or 被动非财务实体；或者
2. An Investment Entity located in a Non-Participating Jurisdiction and is managed by another Financial Institution. 位于非参与税务管辖区并由另一家财务机构管理的投资实体。

For joint or multiple controlling persons, please complete a separate form for each controlling person. You can find summaries of defined terms such as account holder, controlling person, and other terms in the Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 (the "Regulations"). A copy of the defined terms can be furnished upon request.

对于联名控权人或多名控权人，请为每名控权人单独填写一份表格。您可以在 2016 年《所得税（国际税务合规协定）（共同申报准则）条例（下称“条例”）》中找到相关术语的定义，如账户持有人、控权人和其他术语等。如果我司要求，您须提供已定义术语的副本。

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification within 30 days.

除非相关信息详情（如账户持有人的状态或其他必填字段信息）发生变化，使得本表格不再具有准确性或不完整，否则，本表格将保持有效。如果发生上述变化，您必须通知我们，并在 30 天内提供更新完成的自我证明。

Part 1 - Particulars (All fields are mandatory)
第1 部分——详细信息（所有字段都是必填项）

(1)	Account Number 账号	
(2)	Name of Controlling Person 控权人姓名	
	Title (e.g. Mr, Mrs, Ms, Miss) 称谓（如先生、夫人、女士、小姐）	
	Last Name or Surname 姓氏或复姓	
	First or Given Name 名字：	
	Middle Name(s) 中间名：	
(3)	NRIC or Passport Number 身份证或护照号码	
(4)	Other ID Type and Number 其它身份证件类型和号码	
(5)	Current Residence Address 现居地址	
	Line 1 (e.g. Suite, Floor, Building, Street, District) 第 1 行（如室、楼层、大厦、街道、地区）	
	Line 2 (City) 第 2 行（城市）	
	Line 3 (e.g. Province, State) 第 3 行（如省、州）	
	Country 国家	
	Post Code/ZIP Code 邮政编码/邮编*	

(6)	Mailing Address (Complete if different to the current residence address) 邮寄地址（如果与现居地址不同，请填写） Line 1 (e.g. Suite, Floor, Building, Street, District) 第1行（如室、楼层、大厦、街道、地区） Line 2 (City) 第2行（城市） Line 3 (e.g. Province, State) 第3行（如省、州） Country 国家 Post Code/ZIP Code 邮政编码/邮编*	
(7)	Date of Birth (dd/mm/yyyy) 出生日期（年/月/日）	
(8)	Place of Birth 出生地点 Town/City 城镇/城市 Province/State 省/国家 Country 国家	
(9)	Legal Name of Account Holder (Corporate Entity) which the Controlling Person controls 受控于控权人的账户持有人（公司实体）的法定名称	

Note: Please provide us with the following documents as proof of the Residential Address:

注：请提供可作为住址证明的以下文件：

- For Singaporeans and PRs - A copy of your NRIC 新加坡人和永久居民 - 一份身份证副本
- For Passholders - Letters from the government or banks, or utility or telephone bills (dated within the last 6 months) 护照持有人-来自政府或银行的信件，或公用账单或电话账单（最近6个月内）

Part 2 - The Entity Account Holder(s) of which you are a controlling person (Enter the name of the entity account holder of which you are a controlling person.)

第2部 你作为控权人的实体帐户持有人 (填写你作为控权人的实体帐户持有人的名称。)

Entity 實體	Name of the Entity Account Holder 實體帳戶持有人的名稱
(1)	
(2)	
(3)	

Part 3 - Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN")

第2部分——税收居住国和相关纳税人识别号或等同编号 ("TIN")

Please complete the following table indicating:

请填写下表以说明：

- Where you are tax resident; and 您身为税务居民的所在地区；和
- Your TIN for each jurisdiction of residence. 每个居住地司法管辖区的TIN。

Please visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-imDlementation-and-assistance/tax-identification-numbers/> for examples of acceptable tin.

如需了解符合要求的TIN 示例，请访问 OECD 网站（<http://www.oecd.org/tax/automatic-exchange/crs-imDlementation-and-assistance/tax-identification-numbers/>）。

If a TIN is unavailable, please provide the appropriate reason, either **A, B or C**, as follows:

如果未提供 TIN，请填写合适的理由 **A、B 或 C**，如下所示：

Reason A - The country/jurisdiction where you are resident does not issue TINs to its residents

理由 A——您居住的所在国家/司法管辖区并没有向其居民发放TIN。

Reason B - You are otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

理由 B——您无法获得TIN 或具有等同功能的识别编号（如果您选取了这一理由，请在下表中解释您无法获得TIN 的原因）

Reason C - No TIN is required as the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction

理由 C——不需要提供TIN，因为相关司法管辖区的主管机关不要求获取该司法管辖区签发的 TIN

Jurisdiction of Residence 居住管辖权	TIN 纳税人识别号	Enter Reason A, B or C if no TIN is available 如未提供 TIN，请填写理由 A、B 或C	If you selected Reason B, please explain why you are unable to obtain a TIN 如果您选择了理由 B，请解释您无法获得TIN 的原因
(1)			
(2)			
(3)			
(4)			
(5)			

Part 4 Type of Controlling Person (Tick the appropriate box to indicate the type of controlling person for each entity stated in Part 2.)

第4部控權人類別 (就第2部所載的每個實體，在適當方格內加上剔號，指出控權人就每個實體所屬的控權人類別。)

Type of Entity 實體類別	Type of Controlling Person 控權人類別	Entity 實體 (1)	Entity 實體 (2)	Entity 實體 (3)
Legal Person 法人	Individual who has a controlling ownership interest (i.e. not less than 25% of issued share capital) 擁有控制股權的個人 (即擁有不少於百分之二十五的已發行股本)			
	Individual who exercises control/is entitled to exercise control through other means (i.e. not less than 25% of voting rights) 以其他途徑行使控制權或有權行使控制權的個人 (即擁有不少於百分之二十五的表決權)			
	Individual who holds the position of senior managing official/ exercises ultimate control over the management of the entity 擔任該實體的高級管理人員/對該實體的管理行使最終控制權的個人			
Trust 信託	Settlor 財產授予人			
	Trustee 受託人			
	Protector 保護人			
	Beneficiary or member of the class of beneficiaries 受益人或某類別受益人的			
	Other (e.g. individual who exercises control over another entity being the settlor/trustee/protector/beneficiary) 其他 (例如：如財產授予人/受託人/保護人/受益人/受益人為另一實體,對該實體行使控制權的個人)			

Type of Entity 實體類別	Type of Controlling Person 控權人類別	Entity 實體 (1)	Entity 實體 (2)	Entity 實體 (3)
Legal Arrangement other than Trust 除信託以外的法律安排	Individual in a position equivalent/similar to settlor 處於相等/相類於財產授予人位置的個人			
	Individual in a position equivalent/similar to trustee 處於相等/相類於受託人位置的個人			
	Individual in a position equivalent/similar to protector 處於相等/相類於保護人位置的個人			
	Individual in a position equivalent/similar to beneficiary or member of the class of beneficiaries 處於相等/相類於受益人或某類別受益人的成員位置的個人			
	Other (e.g. individual who exercises control over another entity being equivalent/similar to settlor/trustee/protector/beneficiary) 其他 (例如：如處於相等/相類於財產授人/受託人/保護人/受益人/受益人為另一實體，對該實體行使控制權的個人)			

Part 5 - Declarations and Signature

第 5 部分——声明及簽署

I understand that the information supplied by me is covered by all the terms and conditions governing my relationship with CMBI (Singapore) Pte. Limited, including but not limited to the Cash Client Agreement, which set out how CMBI (Singapore) Pte. Limited may use and share the information supplied by me.

I acknowledge that the information contained in this form and information relating to my CMBI (Singapore) Pte. Limited account(s) may be provided to IRAS and exchanged with tax authorities of other countries pursuant to intergovernmental, bilateral or multilateral competent authority agreements to exchange financial account information.

I certify that I am the Controlling Person of the Account Holder to which this form relates.

I undertake to advise CMBI (Singapore) Pte. Limited immediately of any change in circumstances which affects my tax residency status, or causes the information contained herein to become incorrect or incomplete, and to provide CMBI (Singapore) Pte. Limited with an updated self-certification from within 30 days of such change in circumstances.

In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent.

本人了解，本人所提供的信息受管辖本人与招银国际新加坡有限公司之间关系的所有条款和条件所约束，包括但不限于现金客户协议，该协议规定了招银国际新加坡有限公司可以使用和分享本人所提供的信息。

本人确认，本表格所载资料及本人在招银国际新加坡有限公司的相关账户信息均可提供给新加坡国内税务局，并且可根据政府间、双边或多边主管当局协议与其他国家的税务当局互相交换，以交换财务账户信息。

本人证明，本人是本表格相关账户持有人的控权人。

本人承诺，如情况有变，以致影响本表格所述的税务居民身份，或引致本表格所载的资料不正确或不完整，本人将会立即通知招银国际新加坡有限公司，并会在情况有变后的 30 日内，向招银国际新加坡有限公司提交一份更新完成的自我证明表格。

如果本同意书的中英文版本在解释或含义上有任何差异，客户同意以英文版本为准。招银国际新加坡已向我司解释本同意书，我司声明我司完全理解和承认这个同意书的内容。



招商银行全资附属机构
A Wholly Owned Subsidiary Of China Merchants Bank

I declare that all statements made in this declaration are, to the best of my knowledge and belief, true, correct and complete.

本人声明，就本人所知及所信，本表格所作的陈述均属真实、正确及完整。

Dated this 签署日期 _____ day 日 of 月 _____ 20 _____.

Signature 签名: _____

Name of Controlling Person 控权人姓名: _____

Name of Account Holder 账户持有人姓名: _____

Appendix 4 – PERSONAL DATA PROTECTION STATEMENT

1. We understand that we may have been or may in the future from time to time be requested to supply our Personal Data, as defined in the Cash Client Agreement, to you, and in the carrying out of transactions contemplated under this Agreement, further information shall or may be collected by you.
2. We understand that a request for our Personal Data in the Account Opening Agreement or any other document shall oblige us to complete or furnish the same, and any failure to do so may result in you being unable to open or continue to maintain the Account; or unable to effect transactions under the Account.
3. We understand that you may provide our Personal Data to the following persons: -
 - (a) any China Merchants Bank Group Member;
 - (b) any nominees in whose name securities or other assets may be registered;
 - (c) any contractor, agent or service provider which provides administrative, data processing, financial, computer, telecommunication, payment or securities clearing, professional or other services to any CMBI Group Member or to any other person to whom our Personal Data may or is required to be passed;
 - (d) any person with whom you enter into or propose to enter into transactions on our behalf or account, or persons representing the same;
 - (e) any assignee, transferee, participant, sub-participant, delegate, successor or person to whom this Agreement is novated; and
 - (f) governmental, regulatory or other bodies or institutions, whether required by law or otherwise or regulations applicable to any CMBI Group Member, or otherwise.
4. We understand that our Personal Data may be collected, stored, used, disclosed, transferred and/or processed by you for one or more of the following purposes: -
 - (a) giving effect to our orders relating to transactions or otherwise, and carrying out our other instructions;
 - (b) providing services in connection with the Account, whether the services are provided by or through any CMBI Group Member or any other person;
 - (c) conducting credit enquiries or checks on us and ascertaining our financial situation and investment objectives, or enabling or assisting any other person to do so;
 - (d) collection of amounts due, enforcement of security, charge or other rights and interests in favour of you or any CMBI Group Member;
 - (e) marketing existing and future services or products of any CMBI Group Member;
 - (f) forming part of the records of the persons or any CMBI Group Member to whom our Personal Data may be passed;
 - (g) observing any legal, regulatory or other requirements to which any CMBI Group Member or any other persons may be subject; and
 - (h) other purposes related or incidental to anyone or more of the above.
5. We understand that we may request for a copy of our Personal Data held by you. We also understand that we may request the correction of our Personal Data. Any such request may be addressed to the Personal Data Protection Officer of CMBI (Singapore) Pte. Limited at its registered address. We understand that a fee may be charged by you for any such request.
6. We agree that where our written consent is required by law or otherwise for any collection, storage, use, disclosure, transfer or procession of personal data by you, our signing of the Account Opening Agreement shall constitute and be deemed as our written consent for any collection, storage, use, disclosure, transfer or processing of our Personal Data.
7. In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent.

附录 4——个人数据保护声明

1. 我们理解，我们可能或将来可能需要向您提供我们的个人数据（如现金客户协议中所定义），并且在执行本协议项下预期的交易时，您将会或可能会收集更多信息。我们理解，
2. 我们理解，开户协议或任何其他文件中对我们个人数据的要求将迫使我们填写或提供这些资料，任何未能完成或提供这些资料的行为都可能导致您无法开立或继续维持该账户；或者无法实现该账户下的交易。
3. 我们理解，您可能会向下列人员提供我们的个人数据
 - (a) 任何中国招商银行集团成员；
 - (b) 任何以其名义登记证券或其他资产的代理人；
 - (c) 任何承包商、代理商或服务提供商，对此，他们将向任何招银国际集团成员或可能被要求传递我们个人数据的任何其他人提供行政、数据处理、财务、计算机、电信、支付或证券清算、专业或其他服务；
 - (d) 代表我方或出于我方利益与您达成或有意达成交易或开户的任何个人，或其代表人；
 - (e) 任何受托人、受让人、参与者、次级参与者、委托人、继承人或本协议指定的个人；和
 - (f) 适用于任何 CMBI 集团成员的法律或法规所要求的政府、监管或其他团体或机构，或其他人员。
4. 我们理解，您可能会出于以下一个或多个目的收集、存储、使用、披露、传输和处理我们的个人数据：
 - (a) 执行我们提出的有关交易或其他方面的指令，并执行我们的其他指示；
 - (b) 提供与账户相关的服务，无论这些服务是否通过任何招银国际集团成员或任何其他人提供；
 - (c) 对我们进行信用查询或检查，以确认我们的财务状况和投资目标，或允许或协助任何其他人对我们进行信用查询或检查；
 - (d) 应收款项（以您或任何招银国际集团成员为受益人）的收取、担保、押记或其他权益的执行；
 - (e) 营销任何招银国际集团成员现有和未来的服务或产品；
 - (f) 创建个人或任何招银国际集团成员向他人传递我们个人数据的部分记录；
 - (g) 遵守任何招银国际集团成员或任何其他人须遵守的任何法律、法规或其他要求；和
 - (h) 与上述任何一项或多项相关或附带的其他目的。
5. 我们可能要求您提供一份我们的个人数据。我们还理解，我们可能会要求更正我们的个人数据。任何该等要求均可向招银国际新加坡有限公司注册地的个人数据保护官提出。我们理解，您可能会对任何该等要求收取费用。
6. 我们同意，如果法律或其他规定要求我们书面同意您对个人数据的任何收集、存储、使用、披露、转移或处理，那么，我们对开户协议的签署，即可构成并视为我们已经书面同意您收集、存储、使用、披露、转移或处理我们的个人数据。
7. 如果本同意书的中英文版本在解释或含义上有任何差异，客户同意以英文版本为准。招银国际新加坡已向我司解释本同意书，我司声明我司完全理解和承认这个同意书的内容。

APPENDIX 5 - CUSTOMER CONSENT TO USE OF INFORMATION 客户资料使用同意书

本人/吾等確認知悉為了招銀國際新加坡、招銀國際證券母公司招商銀行股份有限公司(「招商銀行」)進行內部業務評估和為本人/吾等提供相應的銀行服務, 招銀國際新加坡, 招銀國際證券及招銀國際證券之附屬公司需要向招商銀行披露本人/吾等所有帳戶(帳戶結餘、貸款、證券、期貨、期權、財富管理等)、交易、資產及負債, 以及所有本人/吾等在招銀國際證券招銀國際新加坡及招銀國際證券之附屬公司的業務所衍生的收費及利息等相關資料, 以便招商銀行根據本人/吾等境內外資產和收益總量, 共同提供服務。

账户号码 Account Number	
客户姓名 Customer Name	
身份证明文件类别 Identity Document Type	<input type="checkbox"/> 内地身份证 Mainland ID Card <input type="checkbox"/> 香港身份证 HK ID Card <input type="checkbox"/> 护照 Passport <input type="checkbox"/> 新加坡身份证 Singapore ID Card <input type="checkbox"/> 其他, 请注明 Others, Please specify
身份证明文件号码 Identity Document No.	

I/We acknowledge that for the purpose of enabling the parent company of CMBISG, China Merchants Bank Company Limited ("CMB") to conduct internal business assessments and to provide corresponding services, CMBISG and its affiliates may need to disclose information to CMB in relation to all my/our accounts (account balances, loans, securities, futures, options, wealth management, etc.), transactions, assets and liabilities, and all costs and interests derived from all my/our business with CMBIS and its affiliates, for the purposes of enabling CMB to provide corresponding services to me/us based on my/our total assets and total revenue in or outside Singapore.

- 同意上述安排 Consent to the above arrangement
 不同意上述安排 Do not consent to the above arrangement

本人/吾等明白此乃自願選擇是否給予同意, 以及本人/吾等其後可藉給予招銀國際新加坡事先書面通知撤銷上述選擇。

I/We understand it is my/our voluntary choice whether to give the consent. I/We may subsequently change my/our choice by written notice to the CMBISG.

客戶簽名 Customer's Signature

日期 Date

[若此文件的中英文版本有任何歧義, 概以英文版為準。 If there is any discrepancy between the English and Chinese version of this document, the English version shall prevail.]

内部使用 Internal Use Only	
招行一卡通 CMB Card No.	客戶經理 Name of AE

Appendix 6 – Acknowledgement by Client

Applicable to account managed under External Asset Manager Model 适用于外部资产管理模式下管理的账户

We understand and agree that CMBISG only acts as an execution broker and provides execution services to us by executing the orders placed by our designated Asset Manager (the "AM") on behalf of us.

我理解并同意，招银国际新加坡仅作为执行经纪人，通过执行我方指定资产管理人（“AM”）代表我方下达的订单，向我方提供执行服务。

1. CMBISG merely provides order execution services to us and has no day-to-day contact or direct communication with us. CMBISG does not do any of the followings (included but not limited to): 招银国际新加坡仅向我们提供订单执行服务，与我们没有日常联系或直接沟通。招银国际新加坡不执行以下任何操作（包括但不限于）：

- advises on our trades 为我们的交易提供建议;
- manages our investment portfolio; and 管理我们的投资组合; 及
- handles our enquiries on complex products or our requests to trade complex products etc.
处理我们对复杂产品的查询或我们对复杂产品的交易请求等。

2. CMBISG has agreed in writing with the AM that 招银国际新加坡已书面同意指定资产管理人（AM）：

- (i) in respect of the AM which is a regulated entity in the overseas jurisdiction, the AM is responsible for complying with the applicable requirements of the overseas jurisdiction before transmitting our order to be executed; or
对于作为海外管辖区受监管实体的指定资产管理人，指定资产管理人负责在发送我们要执行的订单之前遵守海外管辖区的适用要求。
- (ii) in respect of the AM which is licensed by or registered with the Monetary Authority of Singapore, the AM is responsible for ensuring the suitability of a transaction in a complex product for us and providing sufficient product information and warning statements in respect of the complex product to us before transmitting our order to be executed; and
对于由新加坡金融管理局许可或在新加坡金融管理局注册的指定资产管理人，指定资产管理人负责确保复杂产品交易对我们的适用性，并在发送我们的执行订单之前，向我们提供关于复杂产品的充分产品信息和警告声明。
- (iii) CMBISG is not responsible for ensuring suitability of the order transmitted by the AM or providing product information and warning statements to us.
招银国际新加坡不负责确保指定资产管理人发送的订单的适用性，也不负责向我们提供产品信息和警告声明。

We do not wish the CMBISG to use our personal data in direct marketing via the following channel(s) (please use "v" to select the channel(s)):

- Electronic Channels Mail Personal Call

If you return this Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of CMBISG's direct marketing.

- To improve and provide more comprehensive services to our customers, CMBISG may provide your personal data to other members of the Group* and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth.

Please tick "v" this box if you do not wish CMBISG to provide your personal data to the above persons for the above purposes.

*The "Group" means CMBISG and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of CMBISG's holding companies, wherever situated.

The above represents your present choice regarding whether or not to receive direct marketing materials, and CMBISG's intended provision of your personal data to other members of the Group* for their use in direct marketing. This replaces any choice communicated by you to CMBISG prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in CMBISG's Data Policy Notice. Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

我们不希望招银国际新加坡通过以下渠道使用我们的个人资料进行直接营销（请使用“v”选择渠道）：

- 电子渠道 邮件 电话

如果您在未勾选任何上述方框的情况下返回此表格，则表示您不希望退出任何形式的招银国际新加坡直接营销。

- 为了改善并向我们的客户提供更全面的服务，招银国际新加坡可向集团其他成员*和任何其他人提供您的个人数据，供他们用于金融、保险、信用卡、证券、商品、投资、银行和相关服务以及产品和设施等的直接营销。

如您不希望招银国际新加坡为上述目的向上述人士提供您的个人资料，请在此方框内打“v”。

*“集团”指招银国际新加坡及其控股公司、分支机构、子公司、代表处和附属公司，无论其位于何处。附属公司包括招银国际新加坡控股公司的分支机构、子公司、代表处和附属公司，无论其位于何处。

以上内容代表您目前对是否接收直接营销方式的选择，以及招银国际新加坡有意将您的个人资料提供给本集团其他成员*以供其用于直接营销。这将取代您在此申请之前向招银国际新加坡传达的任何选择。请注意，您的上述选择适用于招银国际新加坡数据政策通知中规定的产品、服务和主题类别的直接营销。有关可用于直接促销的个人资料的种类以及可向哪些人提供您的个人资料以供他们在直接促销中使用，请参阅上述通知。

We confirm and represent that the information on this Client Information Form and documents provided in connection with this application is true, complete, and correct and that the representations in the attached agreement are accurate. CMBISG is entitled to rely fully on such information and representations for all purposes unless it receives notice in writing of any changes. CMBISG is authorized at any time to contact anyone, including client's banks, brokers or any credit agency, for the purpose of verifying the information provided on this Client Information Form. Pursuant to FATCA or applicable local laws. We hereby consent to CMBISG to report my personal data to the U.S. applicable local regulators or tax authorities where necessary in order to comply with FATCA or applicable local laws.

我们确认并声明本客户信息表中的信息和与本申请相关的文件是真实、完整和正确的，并且所附协议中的陈述是准确的。招银国际新加坡有权出于所有目的完全依赖此类信息和陈述，除非它收到任何更改的书面通知。招银国际新加坡有权随时联系任何人，包括客户的银行、经纪人或任何信贷机构，以核实客户信息表上提供的信息。根据 FATCA 或适用的当地法律，我们在此同意招银国际新加坡在必要时向美国适用的当地监管机构或税务机关报告我的个人数据，以遵守 FATCA 或适用的当地法律。

We, the undersigned Client, acknowledge and confirm that we have read, understood and accepted the provisions of the Cash Client Agreement, Margin Client Agreement, and other related documents and terms, including (inter alia) the Risk Disclosure Statement and Personal Data Protection Statement, and agree to be bound by each of the above as amended and/or supplemented from time to time. We have been referred to the Cash Client Agreement, Margin Client Agreement, and other related documents and terms, including (inter alia) the Risk Disclosure Statement and Personal Data Protection Statement, in both English and Chinese and have been explained by the staff named below in a language of our choice and that we are invited and have been advised to read the Cash Client Agreement / Margin Client Agreement and other related documents and terms,

including (inter alia) the Risk Disclosure Statement and Personal Data Protection Statement, ask questions and take independent advice if we so wish.

我司，以下簽署的客戶，承認並確認我司已閱讀、理解並接受現金客戶協議、保證金客戶協議和其他相關文件和條款的规定，包括（除其他外）風險披露聲明和個人數據保護聲明，並同意受不時修訂和補充的上述各項的約束。我司已參考中英文的現金客戶協議、保證金客戶協議和其他相關文件和條款，包括（除其他外）風險披露聲明和個人數據保護聲明，並由以下員工以我們選擇的語言解釋，我們被邀請並被建議閱讀現金客戶協議/保證金客戶協議和其他相關文件和條款，包括（除其他外）風險披露聲明和個人數據保護聲明，如果我們願意，可以提出問題並接受獨立建議。

In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBISG has explained to us, and we acknowledge and agree to, the content of this consent.

如果本同意書的中英文版本在解釋或含義上有任何差異，客戶同意以英文版本為準。招銀國際新加坡已向我司解釋本同意書，我司聲明我司完全理解和承認這個同意書的內容。

Date 日期:

Signature with Company Chop 加蓋公司印章的簽名

Name of Signatory 簽字人的姓名

13. Witness 見證人

Witness: I, the undersigned, have witnessed the signature and inspected the original identity document of the above-named client.

見證人：本人，以下簽字人，見證了上述委託人的簽字並查閱了身份證件原件。

Witness Signature 見證人簽名: _____ Name of Witness 見證人姓名: _____ Date 日期: _____

Address 地址: _____ Occupation 職業: _____

Note: The address and occupation fields are not applicable for account opened and witnessed by CMBISG's authorized representatives.

注：地址和職業字段不適用於招銀國際新加坡授權代表開立和見證的賬戶。

Internal use 内部使用

客户经理和客户经理主管		
commission 佣金: <input type="checkbox"/> standard 标准 <input type="checkbox"/> China Merchants Bank staff 招行员工 <input type="checkbox"/> Staff member 员工 <input type="checkbox"/> other (please note) 其他, 请注明 _____ phone 电话 _____ Online 在线 (Approval signed 批准签字: _____)		
Referrals <input type="checkbox"/> External Introducer Name 外部介绍人姓名: _____ Phone 电话: _____ Remarks 备注: 推荐人 <input type="checkbox"/> CMB 招行/ CMBI Introducer 招银介绍人 (name 姓名 / system number 系统编号) _____ / _____ Segment 划分: <input type="checkbox"/> Retail P 个人 / <input type="checkbox"/> Corporate C 公司 / <input type="checkbox"/> international I 国际 / <input type="checkbox"/> Other O 其他		
Branch 支店 (Branch name 支店名称 / branch number 支店号码): _____ / _____ network 网点(network name 网点名称/ network number 网点号码): _____ / _____ For existing CMB bank clients, please provide Merchants Bank Card Information 对于招商 银行既存的客户, 请提供招商银行卡信息: _____ RM confirmation signature 客户经理确认签名:		
<input type="checkbox"/> Online 线上 <input type="checkbox"/> Phone 电话	account number 账号:	
Broker No. 券商号码:	Commission 佣金:	interest rate 利率:
Review 审核/ date 日期:	Data entry date 数据录入日期:	Check date 检查日期:
Other remarks 备注:		Password generation date 密码生成日期:
Use for FATCA Compliance 用于 FATCA 的合规性		
<input type="checkbox"/> Opt to be recalcitrant 选择不服从 <input type="checkbox"/> Situation resolved 情况已经解决		
Reason 原因: _____		Reasons 原因: _____
Data input date 数据录入日期: _____		Data input date 数据录入日期: _____
Review Date 审核日期: _____		Review Date 审核日期: _____
Remark 备注:		
<p>iii) US citizen includes an individual who is born in the US territory or possession of the US (ie, American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, or the US Virgin Islands), while a US tax resident refers to US Green Card holder (ie holder of US Permanent Resident card) or individual who meets the substantial presence test (i.e. he / she has been present in the US for at least 31 actual days in the current tax year and 183 equivalent days during a three year period)</p> <p>美国公民包括在美国领土或美国属地（即美属萨摩亚、关岛、北马里亚纳群岛、波多黎各或美属维尔京群岛）出生的个人，美国纳税人指的是美国绿卡持有人（即美国永久居民卡持有人）或符合实质存在测试的个人（即他此人在当前纳税年度在美国实际存在至少 31 天，在三年期间在美国存在 183 天）。</p> <p>iv) Clients should seek for their own tax advisors regarding the substantial presence test if necessary. Customers should seek their own tax advisor about the actual number of days to conduct tests.</p> <p>如有必要，客户应就实质性存在测试寻求自己的税务顾问。客户应向自己的税务顾问咨询进行测试的实际天数。</p>		