

CMBI (Singapore) Pte. Limited

招銀國際新加坡有限公司

Account opening agreement – Individual Accredited Investor

合格投资者(个人)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，在客户妥善填写并签署后生效。

- ACCREDITED INVESTOR INFORMATION FORM (INDIVIDUAL/JOINT)
合格投资者资料表格（个人/联名账户）

APPENDIX 附件

1. CLIENT INVESTMENT RISK PROFILE QUESTIONNAIRE – INDIVIDUAL
客户投资风险预测问卷——个人
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
3. COMMON REPORTING STANDARD (CRS) – TAX RESIDENCY SELF-CERTIFICATION FORM – (FOR INDIVIDUALS) 共同汇报标准（CRS）——税务居民自我证明表格——（个人）
4. PERSONAL DATA PROTECTION STATEMENT
个人资料保护声明
5. CLIENT CONSENT ON THE NORTHBOUND INVESTOR ID MODEL AND THE PERSONAL INFORMATION COLLECTION STATEMENT CONCERNING NORTHBOUND CHINA CONNECT ORDERS (If Applicable) 第九部份-客户同意书 有关「北向交易投资者识别字模式」及有关中华通北向交易委托的个人资料收集声明（如适用）
6. CUSTOMER CONSENT TO USE OF INFORMATION 客户资料使用同意书
7. ACKNOWLEDGEMENT BY CLIENT

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 账户生效日期:	Name of RM 客户经理:
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ACCREDITED INVESTOR INFORMATION FORM (INDIVIDUAL/JOINT)

合格投资者资料表格 (个人/联名账户)

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.

请您在签署本表格前，仔细阅读附件、随附的《现金客户协议》、《保证金客户协议》及相关文件和条款。《现金客户协议》及/或《保证金客户协议》应构成该《开户协议》的不可分割的组成部分，并通过引用纳入本《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 现金帳戶 <input type="checkbox"/> B. Margin Account 保证金客户
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2. Identity of Client 客户身份

<input type="checkbox"/> Individual Account 个人账户	<input type="checkbox"/> Joint Account 联名账户
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3. 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-shares 上海B股	<input type="checkbox"/> Shenzhen B-shares 深圳B股
<input type="checkbox"/> Other International Stock Markets, please specify: 其他国际股票市场，请注明: _____		
<input type="checkbox"/> Bonds, Funds, Over-the-counter Derivatives and Structured Products 债券、基金、场外衍生工具和结构性产品		

According to the Implementation Measures for Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect of SSE and SZSE respectively with effect from 25 July 2022, Mainland investors* will be prohibited from buying or selling China Connect Securities through Northbound Trading under Stock Connect.

Mainland investors include:

- (a) individuals that possess Mainland ID documents, including the Mainland Resident's Household Register ("Hukou"), Resident Identity Card, Passport of the People's Republic of China, and the Exit/ Entry Permit for Travelling to and from Hong Kong and Macao;
- (b) holders of a joint account if one of the holders is considered as Mainland investor under (a); and
- (c) corporate or unincorporated entities which are registered in the Mainland.

4. Client Information 客户资料

	Account Holder 账户持有人(A)	Account Holder 账户持有人(B)
	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Miss 女士 <input type="checkbox"/> Mrs 夫人	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Miss 女士 <input type="checkbox"/> Mrs 夫人
Name in English 英文姓名		
Name in Chinese 中文姓名		
Identity Document Types 身份证件类型	<input type="checkbox"/> ID card 身份证 <input type="checkbox"/> Passport 护照 <input type="checkbox"/> Others 其他: _____	<input type="checkbox"/> ID card 身份证 <input type="checkbox"/> Passport 护照 <input type="checkbox"/> Others 其他: _____
ID/ Passport No 身份证/护照号码		
Place of Issue 签发地点		
Date of Birth 出生日期 (dd/mm/yyyy)		
Place of Birth 出生地		

Nationality 国籍		
Education Level 教育程度	<input type="checkbox"/> Primary or below 小学或以下 <input type="checkbox"/> Secondary or post-secondary 中学或者专上学院 <input type="checkbox"/> University or above/professional qualifications (not related to Economics/Finance) 大学或以上/专业资料（非财经学科相关） <input type="checkbox"/> University or above/professional qualifications (related to Economics/Finance) 大学或以上/专业资料（跟财经学科相关）	<input type="checkbox"/> Primary or below 小学或以下 <input type="checkbox"/> Secondary or post-secondary 中学或者专上学院 <input type="checkbox"/> University or above/professional qualifications (not related to Economics/Finance) 大学或以上/专业资料（非财经学科相关） <input type="checkbox"/> University or above/professional qualifications (related to Economics/Finance) 大学或以上/专业资料（跟财经学科相关）
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	<input type="checkbox"/> Investment 投资 <input type="checkbox"/> Others, please specify 其他，请注明
Monthly Expected Investment Amount in CMBISG. 每月预计于招银国际新加坡的投资金额 (SGD) <small>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。</small>	<input type="checkbox"/> below \$20,000 或以下 <input type="checkbox"/> \$20,001 to 至 \$200,000 <input type="checkbox"/> \$200,001 to 至 \$1,000,000 <input type="checkbox"/> \$1,000,001 or above 或以上	<input type="checkbox"/> below \$20,000 或以下 <input type="checkbox"/> \$20,001 to 至 \$200,000 <input type="checkbox"/> \$200,001 to 至 \$1,000,000 <input type="checkbox"/> \$1,000,001 or above 或以上
Are you a U.S. citizen or a U.S. tax resident? 您是否为美国公民或美国纳税居民？	<input type="checkbox"/> Yes 是，本人確認 (i) I am not residing inside the United States and that all instructions will be given and all transactions will occur outside the United States; and 本人並不居住於美國及所有帳戶指令不會在美國境內發出；及 (ii) I will not trade US stocks or in the US markets through CMBISG. 本人 不會交易美股或透過招銀國際新加坡在 美國證券市場進行交易。 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 (i) I am not residing inside the United States and that all instructions will be given and all transactions will occur outside the United States; and 本人並不居住於美國及所有帳戶指令不會在美國境內發出；及 (ii) I will not trade US stocks or in the US markets through CMBISG. 本人 不會交易美股或透過招銀國際新加坡在 美國證券市場進行交易。 <input type="checkbox"/> No 否
Residential Address 住址		<input type="checkbox"/> Same as Account holder (A) <input type="checkbox"/> 与账户持有人（A）相同 <input type="checkbox"/> Other Address, please state <input type="checkbox"/> 其他地址，请注明
	Account Holder 账户持有人(A)	Account Holder 账户持有人(B)
Correspondence Address 通信地址	<input type="checkbox"/> Same as above	<input type="checkbox"/> Same as Account holder (A) 与账户持有人（A）相同 <input type="checkbox"/> Other Address, please state 其他地址，请注明
E-mail Address 电邮地址		
Tel. No. (if applicable) 电话号码 (如適用)		<input type="checkbox"/> Same as Account holder (A) 与账户持有人（A）相同
Mobile 手机		
Tel. No. (Office) (if applicable) 电话号码（办公室）(如適用)		

Fax No. (Office) (if applicable) 传真号码 (办公室) (如適用)		
Relationship with Account Holder (A) 与账户持有人 (A) 的关系		
Accredited Investor Status 合格投资者	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
5. Update Personal Particulars		
<p>Please note that your personal particulars in all your trading accounts maintained with CMBI Group will be updated with the information provided in the latest account opening form. 您在招银国际集团持有的所有交易账户中的个人资料将根据最新开户表格中所提供的信息进行更新。</p> <p>Are you a client of CMBI group? 您是招银国际集团的现有客户吗?</p> <p> <input type="checkbox"/> Yes, Account No. 是, 帳戶號碼: <input type="checkbox"/> No 否 </p>		
6. Financial Information 财务信息		
Employment Status 就业状况	<input type="checkbox"/> Employed 受雇 <input type="checkbox"/> Senior Management 高级管理層层 <input type="checkbox"/> Administrative Staff 行政人员/ General Staff 一般职员/ Officer 办公室文员 <input type="checkbox"/> Professional 专业人士 (如医生、律师、会计师) <input type="checkbox"/> Others, please specify 其他, 请注明 <input type="checkbox"/> Self-employed 自雇/Freelancer 自由职业者* <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Housewife 家庭主妇 <input type="checkbox"/> Private Investor 自由投资者 <input type="checkbox"/> Others其他: _____	<input type="checkbox"/> Employed 受雇 <input type="checkbox"/> Senior Management 高级管理層层 <input type="checkbox"/> Administrative Staff 行政人员/ General Staff 一般职员/ Officer 办公室文员 <input type="checkbox"/> Professional 专业人士 (如医生、律师、会计师) <input type="checkbox"/> Others, please specify 其他, 请注明 <input type="checkbox"/> Self-employed 自雇/Freelancer 自由职业者* <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Housewife 家庭主妇 <input type="checkbox"/> Private Investor 自由投资者 <input type="checkbox"/> Others其他: _____
<small>*Please provide information of self-employed business nature 请提供自雇业务性质的资料</small>		
Name of Employer 雇主名称		
Industry 行业		
Occupation 职业		
Position 职位		
Years of Service 工作年限		
<i>For Joint Account, please complete the below section(s) either jointly (if both account holders are accredited investors) or individually (if only one account holder is an accredited investor) 对于联名账户, 请共同填写以下部分</i>		
Annual Income (SGD) 年收入 (新加坡元)	<input type="checkbox"/> below \$100,000 或以下 <input type="checkbox"/> \$100,001 to 至 \$200,000 <input type="checkbox"/> \$200,001 to 至 \$1,000,000 <input type="checkbox"/> \$1,000,001 or above 或以上	<input type="checkbox"/> below \$100,000 或以下 <input type="checkbox"/> \$100,001 to 至 \$200,000 <input type="checkbox"/> \$200,001 to 至 \$1,000,000 <input type="checkbox"/> \$1,000,001 or above 或以上
Source of Funds 资金来源	<input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Income Accumulation 收入累积 <input type="checkbox"/> Business Income 营业收入 <input type="checkbox"/> Return on Investment 投资收益 <input type="checkbox"/> Others其他: _____	Salary 薪金 <input type="checkbox"/> Income Accumulation 收入累积 <input type="checkbox"/> /Business Income /营业收入 <input type="checkbox"/> Return on Investment 投资收益 <input type="checkbox"/> Others 其他: _____

Source of Wealth 財富來源	<input type="checkbox"/> Salary and/or Bonus 受僱薪金及或花紅 <input type="checkbox"/> Investment/Saving 投資/儲蓄 <input type="checkbox"/> Sale of Property/Investment/Assets 售賣物業/投資/資產 <input type="checkbox"/> Other 其他	<input type="checkbox"/> Salary and/or Bonus 受僱薪金及或花紅 <input type="checkbox"/> Investment/Saving 投資/儲蓄 <input type="checkbox"/> Sale of Property/Investment/Assets 售賣物業/投資/資產 <input type="checkbox"/> Other 其他
Liquid Assets Held (SGD) (including Cash, Deposit and short term investments etc.) 拥有流动资产（新加坡元）（包括现金、存款及短期投资等）	<input type="checkbox"/> below \$20,000 或以下 <input type="checkbox"/> \$20,001 to 至 \$100,000 <input type="checkbox"/> \$100,001 to 至 \$200,000 <input type="checkbox"/> \$200,001 and above 及以上	<input type="checkbox"/> below \$20,000 或以下 <input type="checkbox"/> \$20,001 to 至 \$100,000 <input type="checkbox"/> \$100,001 to 至 \$200,000 <input type="checkbox"/> \$200,001 and above 及以上
Net worth Held (SGD) ('Total Assets' minus 'Total Liabilities', excluding the value of your self-occupied property) 净资产（新加坡元）（总资产减去总负债，不包括自住物业的价值）	<input type="checkbox"/> below \$1,000,000 以下 <input type="checkbox"/> \$1,000,001 to \$2,000,000 <input type="checkbox"/> \$2,000,001 to \$10,000,000 <input type="checkbox"/> \$10,000,001 and above 及以上	<input type="checkbox"/> below \$1,000,000 以下 <input type="checkbox"/> \$1,000,001 to \$2,000,000 <input type="checkbox"/> \$2,000,001 to \$10,000,000 <input type="checkbox"/> \$10,000,001 and above 及以上
Residential Status 住宅状况	<input type="checkbox"/> Owned Property 自有房产 <input type="checkbox"/> Mortgaged, outstanding amount 按揭，未偿还金额 _____ <input type="checkbox"/> Rented, monthly rent 租用，月租金 _____ <input type="checkbox"/> Others 其他: _____	<input type="checkbox"/> Owned Property 自有房产 <input type="checkbox"/> Mortgaged, outstanding amount 按揭，未偿还金额 _____ <input type="checkbox"/> Rented, monthly rent 租用，月租金 _____ <input type="checkbox"/> Others 其他: _____
	Account Holder (A) 账户持有人 (A)	Account Holder (B) 账户持有人 (B)
Years of Living 居住年限		
7. Disclosure of Identity 身份披露		
Are you an employee of China Merchants Bank? 您是否为中国招商银行的员工?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Are you an employee of the CMBI Group? 您是否为招银国际集团的员工?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Are you related to any employee of the CMBI Group? 您是否与招银国际集团的员工有关系?	<input type="checkbox"/> Yes, 是, Name of staff 员工姓名 _____ Relationship 关系 _____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes, 是, Name of staff 员工姓名 _____ Relationship 关系 _____ <input type="checkbox"/> No 否
Is/Are any of your immediate family member(s) a margin client of CMBI Group? 您的直系亲属是否招银国际集团的保证金客户?	<input type="checkbox"/> Yes, 是, Account Name 帳戶名稱: _____ Account No. 帳戶號碼: _____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes, 是, Account Name 帳戶名稱: _____ Account No. 帳戶號碼: _____ <input type="checkbox"/> No 否
Are you, either alone or with your immediate family members, in control of 25% or more of the voting rights of any margin account of CMBI Group? 您是否单独或与您的直系亲属共同控制任何招银国际集团保证金账户 25%或以上投票权?	<input type="checkbox"/> Yes, 是, Account Name 帳戶名稱: _____ Account No. 帳戶號碼: _____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes, 是, Account Name 帳戶名稱: _____ Account No. 帳戶號碼: _____ <input type="checkbox"/> No 否
8. Settlement Account Information 结算账户信息		
Banking Accounts (bank accounts under client name) 银行账户（客户名下的银行账户）		
Name of Bank/ Account No.1 银行名称/账户1: _____ / _____ (SGD新元/USD美元/CNY人民币/MTC多种货币)		
Name of Bank/ Account No.2 银行名称/账户2: _____ / _____ (SGD新元/USD美元/CNY人民币/MTC多种货币)		

9. Electronic Service Application 电子服务申请 (CURRENTLY NOT AVAILABLE 目前不可用)	
Do you need online trading service? 您是否需要开通网上交易服务?	
Hong Kong Stocks 港股	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
US Stocks 美股	<input type="checkbox"/> Yes, I have read, understood and agreed the clauses in the Appendix 4 - Application form of US stocks online trading services. 是, 本人已经阅读、理解并同意附件4-《美股在线交易服务申请表》中的各项条款。 Real Time Quote Services (Optional) 即时报价服务 (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 本人想申请即时报价服务, 并同意支付每月 10 美元收费 <input type="checkbox"/> I do not want to apply the Real Time Quote Services 本人不想申请即时报价服务
I/We 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 4. Client Information) 本人希望通过以下方式接收我的客户账户代码和密码: (请只选择一种方式, 如与上述“4.客户资料”中提供的地址不同, 请注明)	
<input type="checkbox"/> E-mail address only 电邮地址:	<input type="checkbox"/> E-mail and Mailing address 电邮地址和邮寄地址:
10. Method of Communication 通信方式	
By Mail (all communications, including client statements will be sent, choose one only): 邮寄 (所有通信, 包括客户声明都将进行发送, 只勾选一种方式):	
<input type="checkbox"/> E-mail address 电子邮件地址	<input type="checkbox"/> Residential address 住宅地址
<input type="checkbox"/> Correspondence Address 通信地址	<input type="checkbox"/> Others (Please specify) 其他 (请注明):
(If E-mail is selected above, please read the provisions of the 'Client's Consent-Electronic Communication' below (如勾选电子邮件, 请阅读下面的“客户电子通信同意书”的规定))	
Client's Consent-Electronic Communication 客户电子通信同意书 Please check the box if you agree with the provisions on Client's Consent-Electronic Communication. 如您同意客户电子通信同意书的相关规定, 请勾选此框。 <input type="checkbox"/> I/We the undersigned client, hereby consent to CMBISG providing all notices, statements, trade confirmations and other communications by CMBISG to me/us through electronic communication and I/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 I/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 me/us, and I/we acknowledge and agree to, the content of this consent. 本人/吾等, 以下签署之客户, 谨此同意招银国际新加坡通过电子通信向本人/吾等提供招银国际新加坡的所有通知、声明、交易确认和其他通信, 本人/吾等谨此要求、指示和授权招银国际新加坡以本人/吾等指定的电子邮件地址 (如下所述) 向本人/吾等传输、发布和发送所有通知、声明、成交单据和其他通信 (“通信”)。本人/吾等确认及接受通过电子通信接收通信的风险, 包括但不限于《现金客户协议》、《保证金客户协议》和其他相关文件和条款中所列的风险, 并同意及承诺使招银国际新加坡免除承担因招银国际新加坡通过电子通信提供该等通信而令本人/吾等产生、蒙受及/或承受的一切损失、损害、利息、费用、开支、法律诉讼、付款、索赔等任何性质的责任。本人/吾等明白本人/吾等只可选择通过实体邮件或电子通信接收结单。一经选用电子通信服务, 本人/吾等将不会收到邮寄形式寄发之实体成交单据及实体结单。本人/吾等承诺将及时通知招银国际新加坡有关本人/吾等电子邮箱地址的变更。如果招银国际新加坡连续两次收到关于以电子方式向本人/吾等电子邮件地址发送声明发送失败的消息, 招银国际新加坡有权选择以实体邮寄的形式向本人/吾等发送文件。如果本同意书的中英文版本在解释或含义上有任何差异, 客户同意书应以英文版本为准。招银国际新加坡已向本人/吾等作出解释, 并且本人/吾等承认并同意本同意书的内容。	

11. Ultimate Beneficial Owner 账户最终权益拥有人

Are you the ultimate beneficial owner(s) of this Account 您是否为本账户的最终权益拥有人？ <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		
If not, please provide the ultimate beneficial owner details as follows 如果不是，请提供如下的最终权益拥有人详细信息：		
Name : 姓名：	ID/ Passport/ Place of Issue: 身份证/护照/签发地点：	Tel. No.: 电话号码：
Address : 地址：	Signature: 签名：	
Is the ultimate beneficial owner(s) U.S. citizen or a U.S. tax resident? 最终权益拥有人是美国公民或美国纳税居民？ <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		

12. Politically Exposed Person (“PEP”) 政治人物

PEP or PEP related 政治人物姓名或政治人物相關	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If the answer is yes, please fill in all below questions under this section 如答案是“是”，請回答所有這章節內的問題
Name of PEP 政治人物姓名	
Nature of prominent public function that the PEP is or has been entrusted with: 政治人物重要公共职能性质：	
Name of public function 公共职能名称	
Country 国家	
Period of service 工作年限	
PEP relationship with the client 政治人物与客户的关系	<input type="checkbox"/> Self 本人 <input type="checkbox"/> Immediate Family member 直系亲属 <input type="checkbox"/> Close associate 密切关系人 <input type="checkbox"/> Ultimate beneficial owner / substantial shareholder / director / partner / authorized person of client 客户的最终权益拥有人/大股东/董事/合伙人/授权人士 <input type="checkbox"/> Others (Please specify) 其他（请注明）: _____

Appendix 附件 1- Client Investment Risk Profile Questionnaire (Individual)

客戶投資風險取向分析問卷 (個人)

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.

本問卷用以協助招銀國際新加坡有限公司 (「招銀國際新加坡」) 評估您的投資風險取向，並收集有關您的風險取向、財政狀況、投資經驗及投資年期的資料。如您不提供有關資料，招銀國際新加坡可能無法處理您的申請。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您提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前，您應考慮自身情況，包括但不限於您的財政狀況、投資經驗及投資目標。於做出任何投資決策前，您應考慮諮詢您的獨立投資顧問。

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.

有關您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，您在招銀國際新加坡之內及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您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：您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。您的答案對本問卷的指示性結果有重大影響。請您務必提供有效、真實、完整、準確及最新的資料。如您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. All information obtained in this questionnaire will be used and kept confidential in accordance with CMBISG' s Personal Data Protection Statement.

招銀國際新加坡將會根據招銀國際新加坡的個人資料保障聲明使用並保密處理本問卷所收集的資料。

6. When conducting transaction by using joint account, CMBISG will merely rely on the investment risk profile and personal information provided by the client, who places the investment order, when conducting the suitability assessment and introducing products (if applicable). Therefore, the product being subscribed by the relevant client may not be suitable for another joint account holder due to different factors including but not limited to product nature, structure or complexity etc.

在以聯名賬戶辦理投資交易時，招銀國際新加坡只會以交易來人的投資風險取向及所提供的個人資料，進行合適性評估及介紹合適產品(如有)。故此認購的產品(包括但不限於產品特性、結構或複雜性等不同因素)可能未必適合另一位聯名戶戶主。

7. 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. Which of the following age group do you belong to?

你屬於以下那一個年齡組別?

- (a) 18 to 24
18 至 24 歲
- (b) 25 to 34
25 至 34 歲
- (c) 35 to 50
35 至 50 歲
- (d) 51 to 64
51 至 64 歲
- (e) 65 or above
65 歲或以上

2. How much funds (including cash or highly liquid assets e.g. foreign currency, bullion, freely tradable securities, etc.) have been roughly reserved for your monthly household expenses?

你已預留大約多少備用金(包括現金或高流動性的資產，例如：外幣、黃金、股票等)去應付每月的家庭開支?

- (a) Less than 6 months of household expenses
少於 6 個月的家庭開支
- (b) 6 to less than 12 months of household expenses
6 至少於 12 個月的家庭開支
- (c) 12 to less than 24 months of household expenses
12 至少於 24 個月的家庭開支
- (d) 24 months or more of household expenses
24 個月或以上的家庭開支

3. Please state your highest education level:

請簡述你的最高學歷:

- (a) Primary or below
小學或以下
- (b) Secondary or post-secondary
中學或專上學院
- (c) University or above / professional qualifications (not related to Economics / Finance)
大學或以上/專業資格 (非財經學科相關)
- (d) University or above / professional qualifications (related to Economics / Finance)
大學或以上/專業資格 (跟財經學科相關)

4. Which of the following is the best one that expresses your attitude toward price fluctuation and returns on financial investment?
以下那一項最佳表達你對金融投資上價格波動及回報的看法?
- (a) In general, I can only bear less than 5% price fluctuation of financial investment within one year and do not expect considerable returns.
一般來說，本人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, I can only bear less than 5% to 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，本人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, I can only bear 10% to less than 15% price fluctuation of financial investment within one year and would like to acquire returns that are comparable to the major stock market indexes.
一般來說，本人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, I 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 major stock market indexes.
一般來說，本人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, I 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，本人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。
5. In general cases, how long is the maximum length of your expected investment horizon?
在一般情況下，你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
6. What is the percentage of your after-tax income* that will be set aside for investment purpose?
你將會分配多少百分比的稅後收入*作為投資用途?
- (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

* Income refers to the sum of all sources of income coming from, but not limited to, work, investment, business, tenancy, interest, coupon, dividend, pension, estate, etc. 收入是指合計所有來源的收入，包括但不限於來自工作、投資、商務、租務、利息、票息、股息、退休金、遺產等。

7. What is the percentage of your net worth asset (excluding the value of your real estate properties) that will be set aside for investment purpose?

你將會分配多少百分比的淨資產(即不包括房地產物業的價值)作為投資用途?

- (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

8. Which of the following is the best one that expresses your principal investment objective?

以下那一項最佳表達你的主要投資目標?

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

9. 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. 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攤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撇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撇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

I 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 my investment risk profile is correctly stated above. 本人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，並同意及確認上述的投資風險取向已正確顯示本人的投資風險取向。

I 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. 本人同意此投資風險取向將存於招銀國際新加坡記錄，及招銀國際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. 招銀國際新加坡將就您對整份問卷提供的答案而綜合評估您的投資風險取向，而非取決於問卷內任何單一問題的答案。而您的產品合適性評估則會在往後於每次交易前敘做。

Appendix 附件 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《证券及期货法》第289章的规定，未附有招股说明书或资料声明的证券只能向合格投资者和某些其他人士提供。因此，本人知晓，本人为《证券及期货法》或任何其他适用法律或法规（如下列脚注1所述）中定义的合格投资者（“AI”）¹

2. (A) ☐ For Individual 适用于个人 (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) 本人声明（请将适用项打勾）：

- ☐ **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 exceed 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 本人的个人资产价值超过200万新元（或等值外币）并本人的主要住所价值不超过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 请提供以下其中一份文件：

1. A copy of your latest Income Tax Assessment from IRAS; 新加坡国内税务局最新版的所得税评估；
2. A copy of your latest bank statements; 最新版银行对账单；
3. A copy of a letter from your employer certifying employment and income in the preceding 12 months; 雇主提供的证明过去12个月的就业和收入证明函；
4. A letter from a lawyer certifying your net assets, which must not be more than 6 months old from the date of declaration; 律师提供的您净资产证明函件，函件日期自声明之日起不得早于6个月；
5. A copy of your latest SGX Central Depository statement; or 新加坡交易所中央存管处最新声明；
6. Such other documentary proof which is acceptable to CMBI (Singapore) Pte Limited ("CMBISG"). 招银国际新加坡（CMBISG）可接受的此类其他文件证明。

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.

- (B) ☐ For Non-Individual 适用于非个人

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

本人声明，本人为以下各方的正式授权代表（请勾选适用项）：

- ☐ **A corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) 公司，其净资产价值超过1000万新元（或等值外币）**
- ☐ **An entity that is a trust of which all the beneficiaries are accredited investors within the meaning of s4A(1)(a)(i), (ii) or (iv) of the Securities and Futures Act;**
- ☐ **An entity that is a trust of which all the settlors are accredited investors within the meaning of s4A(1)(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;**
- ☐ **An entity that is a trust of which the subject matter exceeds S\$10 million in value (or its equivalent in a foreign currency);**
- ☐ **An entity (other than a corporation) with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency); 实体（除公司以外），其净资产价值超过1000万新元（或等值外币）；**

- ☐ **A partnership (other than a LLP) in which each partner is an accredited investor; or 合伙企业（有限责任公司除外），其中各合伙人均为合格投资者；或**
- ☐ **A corporation of which the entire share capital is owned by one or more persons, all of whom are accredited investors. 公司，其唯一业务是持有投资，其全部股本由一人或多人持有，其中每个人均为合格投资者。**

Please provide either 请提供以下其中一份文件:

1. *A copy of the most recent audited balance sheet of the entity; or 该实体最近审计的资产负债表；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. 若该实体无需定期编制经审计的账目，则需提交一份能真实公允地反映该实体截至资产负债表日（该日期应在过去 12 个月之内）财务状况的经实体认证的资产负债表；*

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，本人为根据《证券及期货法》或任何其他适用法律或法规（经不时修订和补充）的规定，在本声明之日和每次证券购买之时确定的合格投资者。

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，本人在本声明中所提供的信息和作出的声明均真实准确，招银国际新加坡有权依赖本人在本声明中作出的声明，以确定本人是否为合格投资者。如果招银国际新加坡提出要求，本人同意向招银国际新加坡提供证明文件以进行验证。

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.

本人承诺将及时通知招银国际新加坡有关下列情况的变化：（i）上述任何已申报的净资产持股和/或收入，和/或（ii）根据所有适用的新加坡法律法规，本人在七（7）个工作日内作为合格投资者的身份。本人知悉，本人可以在任何时刻

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.

本人知晓，招银国际新加坡可能会不时定期审查本人的合格投资者身份，并且本人同意，在招银国际新加坡有所要求或适用法律有所规定的情况下，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.

本人知悉，招银国际新加坡可免于遵守《财务顾问法》（第 110 章）（“FAA”）中的某些商业行为规定，特别是第 25 节（关于披露任何投资产品信息义务）、第 27 节（关于任何具有合理依据的投资产品的建议）及第 36 节（关于在发送通知或其他进行有关证券的建议的通信时披露证券利益的义务）。本人知晓，本人对自己的投资和交易决策的任何和所有适用性和合理性全权负责，包括本人可能从招银国际新加坡和/或其指定代表处收到的任何和所有意见的适用性和合理性。本人在此确认，招银国际新加坡已向本人透露，上述《财务顾问法》规定不适用于本人作为合格投资者的身份。

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.

本人同意确保招银国际新加坡免于承担招银国际新加坡因其依赖本文件中的本人声明而可能遭受或招致的任何索赔、要求、行动、诉讼、费用（包括按全额赔偿的法律费用和/或监管机构的任何罚款）、程序或任何损失或损害。

- (ii) 其金融资产（扣除任何有关负债）价值超过 100 万新元（或等值外币）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：
 - (a) 净资产价值超过 1000 万新元（或等值外币）的实体（公司除外）；
 - (b) 每个合伙人均为合格投资者的合伙企业（有限合伙企业除外）；
 - (c) 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 附件 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 3A: Opt-In Letter to request for Accredited Investor status (FOR 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 have read and understood the terms of your Procedure for Opt-In Requests set out in your Opt-In Notification (“Notification”).

I confirm that I wish 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, I 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 I have 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 my elected status as an AI, I will be treated as an AI in respect of all Consent Provisions and Services provided by you.

I understand that I have the right to opt out of my AI status at any time as long as I comply with your opt out procedures which will be made available to me upon request. Upon such withdrawal of my consent to be treated as an AI, I understand that you will, within 1 week, no longer treat me as an AI and will regard me as a retail investor entitled to the protection and rights mentioned above.

I understand that should I choose to opt out of my AI status, you will not be able to provide any Services to me as you are licensed to provide Services to AIs only.

I confirm and acknowledge that I am responsible for keeping you informed of any change that may affect my eligibility as an AI, as this will affect my ability to buy into new funds or collective investment schemes which are only available to AI.

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

Signature

Name:

Passport/NRIC:

Address:

Email:

Contact Number:

Date:

Appendix 附件 2B

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

Procedure for Processing Opt-Out Requests

9. 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.

10. 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).
11. 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.
12. 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.
13. 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).

14. The Opt-Out Letter may be sent via soft copy to 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.
15. 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").
16. Please note that you will be responsible for keeping us informed of any change that could affect your eligibility and status as an AI.
17. 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.
18. 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 3A: Opt-Out Letter to elect out of Accredited Investor status (FOR 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 have read and understood the terms of your Procedures for Opt-Out Requests set out in your Opt-Out Notification (“Notification”).

I confirm that I no longer wish 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 my AI status, I will no longer qualify to invest in certain investment products and restricted funds which may only made available to AIs. I confirm that I have reviewed and considered my decision to opt-out of my AI status carefully and have 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 protection and rights made available to retail investors.

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

I understand that I have the right to elect to be treated as an AI at any time as long as I satisfy the conditions for qualifying as an AI and comply with your opt-in procedures which will be made available to me upon request.

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

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

Signature

Name:

Passport/NRIC:

Address:

Email:

Contact Number:

Date:

Appendix 附件 3

Common Reporting Standard (CRS) 共同汇报标准 (CRS) Tax Residency Self-Certification Form (For Individuals) 税务居民自我证明表格 (个人)

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 you are resident in the jurisdiction on the OECD automatic exchange of information portal. If your tax residence is located outside Singapore, we may be legally obliged to pass on the information in this form and other financial information with respect to your 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.

根据基于经合组织《共同汇报标准》("CRS")的2016年所得税(《国际税务合规协议》)(《共同汇报标准》等监管规定(简称"规定")的要求,招银国际新加坡必须收集和报告有关账户持有人的税务居民的某些资料。各司法管辖区都有自己的税收居民定义规则,司法管辖区提供了有关如何确定您是否是经合组织自动信息交换门户网站管辖区居民的信息。如果您的税收居所位于新加坡境外,我们可能在法律上有义务将此表中的信息和有关您的金融账户的其他财务信息转交给新加坡国内税务局("IRAS")。他们可以根据政府间的金融账户信息交换协议,与其他司法管辖区的税务机关交换此信息。

For joint account holders, please complete a separate form for each individual person. 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.

对于联名账户持有人,请每一名持有人单独填写一份自我证明表格。您可以在规定中找到相关术语定义(如账户持有人、控制人)汇总和其他条款。可根据要求提供定义术语的副本。

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.

除非相关信息情况发生变化,例如账户持有人的身份变更、或其他必填信息使此表不正确或不完整,否则此表将持续有效。在任何信息变更的情况下,您必须在30天内通知我们并提供更新的自我证明表格。

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.

作为一个金融机构,我们不得就规定对您产生影响的方式向您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对与规定相关问题有任何疑问,请浏览经合组织网站<http://www.oecd.org/tax/automatic-exchange/>或与您的专业税务顾问或法律顾问进行咨询。

Part 1 – Particulars (All fields, unless otherwise stated, are mandatory)

第1部分——账户持有人的身份 (除非另有说明,所有内容均为必填项)

(1)	Account Number 账号	_____
(2)	Name of Account Holder 账户持有人姓名	_____
	Title (e.g. Mr, Mrs, Ms, Miss) 称呼 (例如先生、夫人、女士、小姐)	_____
	Last Name or Surname 姓	_____
	First or Given Name 名	_____
	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 其他身份证件类型和编号	_____
(5)	Current Residential Address 当前住址	_____
	Line 1 (e.g. Suite, Floor, Building, Street, District 例如单位、楼层、大楼、街道、区)	_____
	Line 2 (City) 第2行 (城市)	_____

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

Country 国家

Post Code/ZIP Code 邮政编码

(6) Mailing Address（Complete if different from the current residential address）
邮寄地址（如果与当前住宅地址不同，请填写）
Line 1 (e.g. Suite, Floor, Building, Street, District 例如单位、楼层、大楼、街道、区)
Line 2 (City)（城市）
Line 3 (e.g. Province, State 例如省、州）
Country 国家
Post Code/ZIP Code 邮政编码

(7) Date of Birth 出生日期

(8) Place of Birth（Not compulsory）出生地（非必填）
Town/City 城镇/城市
Province/State 省/州
Country 国家

Part 2 – Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent (“TIN”) 第2部分——税收居所的国家/司法管辖区及相关纳税人识别号码或等效编码（“TIN”）

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

(i) Where you are tax resident; and您的纳税居住地；以及

(ii) Your TIN for each Jurisdiction of residence. 您在各个居所司法管辖区的纳税人识别号码。

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

请浏览经合组织网站<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>，以获取正确的纳税人识别号码示例。

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

如果纳税人识别号码不可用，请说明适当的原因，**A**、**B**或**C**，原因如下：

Reason 原因 A - The country/jurisdiction where you are resident does not issue TINs to its residents. 您居住的国家/司法管辖区不向其居民签发纳税人识别号码

Reason 原因 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*) 您以其他方式无法获得纳税人识别号码或等效编号（如果您选择此原因，请在下表中说明您为何无法获得纳税人识别号码）

Reason 原因 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 不需要纳税人识别号码，因为相关司法管辖区的国内法不要求收集该司法管辖区签发的纳税人识别号码

Jurisdiction of Residence 居住司法管辖区	TIN 纳税人识别号码	Enter Reason A, B or C if no TIN is available 如果无可用的纳税人识别号码，请填写原因 A、B 或 C	If you selected Reason B, please explain why you are unable to obtain a TIN 如果您选择了原因B，请说明您无法获得纳税人识别号码的原因
(1)			
(2)			
(3)			
(4)			
(5)			

Part 3 – Declarations and Signature

第3部分——声明和签署

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 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.

本人知悉，本人提供的信息涵盖了管理本人与招银国际新加坡的关系的所有条款与条件，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使用和分享本人所提供的信息的方式。

本人承认，此表中包含的信息以及与本人的招银国际新加坡账户有关的信息可能会提供给新加坡国内税务局，并根据政府间、双边或多边的主管当局金融账户信息交换协议的规定，与其他国家的税务机关进行交换。

本人保证，本人是此表所涉及的账户持有人。

本人承诺，若影响本人的税务居民身份的情况或导致本文件包含的信息不正确或不完整的情况发生任何变化，会立即通知招银国际新加坡，并在情况发生变化后30天内向招银国际新加坡提供更新的自我证明。

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，就我所知和所信，本声明中所作的所有陈述均真实、正确且完整。

Dated this 签署日期: _____ day of _____ 20 _____.
Day 日 month 月 year 年

Signature 签名: _____

Name of Account Holder 账户持有人姓名: _____

Appendix 4 - PERSONAL DATA PROTECTION STATEMENT

1. I understand that I may have been or may in the future from time to time be requested to supply my 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. I understand that a request for my Personal Data in the Account Opening Agreement or any other document shall oblige me 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. I understand that you may provide my 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 my Personal Data may or is required to be passed;
 - (d) any person with whom you enter into or propose to enter into transactions on my 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. I understand that my 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 my orders relating to transactions or otherwise, and carrying out my 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 me and ascertaining my 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 my 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 any one or more of the above.
5. I understand that I may request for a copy of my Personal Data held by you. I also understand that I may request the correction of my Personal Data. Any such request may be addressed to the Personal Data Protection Officer of CMBI (Singapore) Pte. Limited at its registered address. I understand that a fee may be charged by you for any such request.
6. I agree that where my written consent is required by law or otherwise for any collection, storage, use, disclosure, transfer or procession of personal data by you, my signing of the Account Opening Agreement shall constitute and be deemed as my written consent for any collection, storage, use, disclosure, transfer or processing of my Personal Data.

附件 4——《个人资料保护声明》

1. 本人知悉，本人现已或在将来可能不时需要向贵方提供本人的个人资料（定义见《现金客户协议》），并且在进行本协议项下规定的交易时，贵方还可能收集其他信息。
2. 本人知悉，《开户协议》或任何其他文件中对本人个人资料的要求将强制要求我填写或提供该个人资料。如果本人没有这样做，可能导致贵方无法开立或继续维护该账户，或无法在该账户下进行交易。
3. 本人知悉，贵方可以向以下人士提供本人的个人资料：
 - (a) 任何中国招商银行集团成员；
 - (b) 证券或其他资产以其名义登记的任何指定人员；
 - (c) 向任何招银国际集团成员或可能需要向其提交本人个人资料的任何其他人士提供行政、数据处理、财务、电脑、电信、支付或证券结算、专业服务或其他服务的任何承包商、代理商或服务商；
 - (d) 贵方代表本人与其进行交易的任何人士，或代表该交易的人士；
 - (e) 任何承让人、受让人、参与者、次级参与者、代表、继承人或本协议更新的人士；以及
 - (f) 政府、监管机构或其他机关或机构，无论是法律或其他法规还是适用于任何招银国际集团成员的规定或其他规定的要求。
4. 本人知悉，本人的个人资料可能会被贵方收集、存储、使用、披露、转让和/或处理，以用于以下一个或多个目的：
 - (a) 使本人有关交易或其他方面的授权生效，并执行本人的其他指示；
 - (b) 提供与该账户相关的服务，无论服务是否由或通过任何招银国际集团成员或任何其他人士提供；
 - (c) 对本人进行信用查询或检查，以及确定本人的财务状况和投资目标，或授权或协助任何其他人士进行此类行为；
 - (d) 征收到期款项、执行有利于贵方或任何招银国际集团成员的保证、收费或其他权益；
 - (e) 营销任何招银国际集团成员的现有和未来服务或产品；
 - (f) 构成本人个人资料可能向其提交的人员或任何招银国际集团成员的记录的一部分；
 - (g) 遵守任何招银国际集团成员或任何其他人员应遵守的任何法律、监管或其他要求；以及
 - (h) 与上述任何一个或多个目的相关或附带的其他目的。
5. 本人知悉，本人可要求贵方持有的本人个人资料的副本。本人还知悉，本人可要求更正本人的个人资料。任何此类要求均可按其注册地址发送给招银国际新加坡的个人资料保护专员。本人知悉，贵方可能就任何此类要求收取费用。
6. 本人同意，如果法律或其他法规要求本人就贵方对个人资料的收集、存储、使用、披露、转移或处理出具书面同意，本人对《开户协议》的签署应构成且应视为本人针对本人个人资料的收集、存储、使用、披露、转让或处理的书面同意。

Appendix 附件 5**Client Consent on The Northbound Investor ID Model and The Personal Information Collection Statement concerning Northbound China Connect Orders (If Applicable) 第九部份-客戶同意書 有關「北向交易投資者識別字模式」及有關中華通北向交易委託的個人資料收集聲明（如適用）****Processing of Personal Data as part of the Stock Connect Northbound Trading 處理個人資料作為滬深港通北向交易的一部份**

You acknowledge and agree that in providing our Stock Connect Northbound Trading Service to you, we will be required to 閣下知悉及同意有關閣下提供的滬深港通北向交易服務，我司將被要求進行以下工作：

- (i) tag each of your orders submitted to the China Stock Connect ("CSC") with a Broker-to-Client Assigned Number ("BCAN") that is unique to you (for clients having single account) / tag each of your orders submitted to the CSC with a Broker-to-Client Assigned Number ("BCAN") that is unique to you or the BCAN that is assigned to your joint account with us, as appropriate (for clients having a joint account); and 對閣下每一個提交到中華通交易系統的委託，加上一個獨一無二而且專屬於閣下的券商客戶編碼（以下簡稱「BCAN」）（適用於客戶持有單一帳戶）/ 對閣下每一個提交到中華通交易系統的委託，加上一個獨一無二而且專屬於閣下的券商客戶編碼（以下簡稱「BCAN」）或加上一個編配給閣下聯名帳戶的 BCAN 碼（適用於客戶持有聯名帳戶）；及
- (ii) provide to the Exchange your assigned BCAN and such identification information ("Client Identification Data" or "CID") relating to you as the Exchange may request from time to time under the Rules of the Exchange. 向交易所提供已編配給閣下的 BCAN 碼及有關閣下的識別資訊（「客戶識別資訊」或以下簡稱「CID」），一切皆由於，交易所可根據交易所規則而不時提出的要求。

Without limitation to any notification we have given you or consent we have obtained from you in respect of the processing of your personal data in connection with your account and our services to you, you acknowledge and agree that we may collect, store, use, disclose and transfer personal data relating to you as required as part of our Stock Connect Northbound Trading Service, including as follows 有關處理閣下帳戶上及為閣下提供服務上的個人資料，在不限制我司過往已發給閣下任何相關通知或已從閣下那邊取得任何相關同意的情况下，閣下現在知悉及同意我司可因應滬深港通北向交易服務而收集、保存、使用、透露及轉發有關閣下的個人資料，包括如下：

- (a) to disclose and transfer your BCAN and CID to the Exchange and the relevant SEHK Subsidiaries from time to time, including by indicating your BCAN when inputting a China Connect Order into the CSC, which will be further routed to the relevant China Connect Market Operator on a real time basis 不時透露及轉發閣下的 BCAN 碼及 CID 給交易所及相關的香港交易所子公司，透過將中華通交易委託輸入中華通交易系統，而該委託會即時被轉到相關的中華通市場營運者時，我司在該委託上標示出閣下的 BCAN 碼；
- (b) to allow each of the Exchange and the relevant SEHK Subsidiaries to: (i) collect, use and store your BCAN, CID and any consolidated, validated and mapped BCANs and CID information provided by the relevant China Connect Clearing House (in the case of storage, by any of them or via HKEX) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange; (ii) transfer such information to the relevant China Connect Market Operator (directly or through the relevant China Connect Clearing House) from time to time for the purposes set out in (c) and (d) below; and (iii) disclose such information to the relevant regulators and law enforcement agencies in Hong Kong so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets 容許每一個交易所及相關的香港交易所子公司：(i) 收集、使用及保存閣下的 BCAN、CID 及任何由相關的中華通結算所提供已整合、已驗證及已配對的 BCAN 及 CID 資訊（資訊由他們保存或透過香港交易所保存）用作監控、監察市場及執行交易所規則；(ii) 不時為了滿足以下(c)及(d)段的目的而須要（直接或透過相關中華通結算所）轉發這些資訊到相關的中華通市場營運者；及(iii) 透露這些資訊給在香港相關的監管機構及執法機關，以致有助他們在香港金融市場上提升他們的法定功能；
- (c) to allow the relevant China Connect Clearing House to: (i) collect, use and store your BCAN and CID to facilitate the consolidation and validation of BCANs and CID and the mapping of BCANs and CID with its investor identification database, and provide such consolidated, validated and mapped BCANs and CID information to the relevant China Connect Market Operator, the Exchange and the relevant SEHK Subsidiary; (ii) use your BCAN and CID for the performance of its regulatory functions of securities account management; and (iii) disclose such information to the Mainland regulatory authorities and law enforcement agencies having jurisdiction over it so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets; and 容許相關的中華通結算所：(i) 收集、使用及保存閣下的 BCAN 及 CID，有助進行對 BCAN 及 CID 的整合及驗證，以及進行對 BCAN 及 CID 與投資者識別資料庫之間的配對，從而提供已整合、已驗證及配對的 BCAN 及 CID 資訊給相關的中華通市場營運者、交易所及相關的香港交易所子公司；(ii) 透過使用閣下的 BCAN 及 CID 來表現出在證券帳戶管理上的監管功能；及(iii) 透露這些資訊給對此有司法權的中國大陸監管當局及執法機關，以致有助他們在中國大陸金融市場上提升他們的監管、監察及執法功能；及

- (d) to allow the relevant China Connect Market Operator to: (i) collect, use and store your BCAN and CID to facilitate their surveillance and monitoring of securities trading on the relevant China Connect Market through the use of the China Connect Service and enforcement of the rules of the relevant China Connect Market Operator; and (ii) disclose such information to the Mainland regulatory authorities and law enforcement agencies so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets 容許相關的中華通市場營運者：(i) 收集、使用及保存閣下的 BCAN 及 CID，有助透過應用中華通服務及執行相關中華通市場營運者所訂定的規則來監控及監察在相關中華通市場上的證券交易；及(ii) 透露這些資訊給對此有司法權的中國大陸監管當局及執法機關，以致有助他們在中國大陸金融市場上提升他們的監管、監察及執法功能。
- (e) By instructing us in respect of any transaction relating to China Connect Securities, you acknowledge and agree that we may use your personal data for the purposes of complying with the requirements of the Exchange and its rules as in force from time to time in connection with the Stock Connect Northbound Trading. You also acknowledge that despite any subsequent purported withdrawal of consent by you, your personal data may continue to be stored, used, disclosed, transferred and otherwise processed for the above purposes, whether before or after such purported withdrawal of consent 透過給我司有關中華通證券相關交易的指示，閣下知悉及同意我司為符合交易所的要求及符合其對滬深港通北向交易持續有效的規則而使用閣下的個人資料。閣下亦知悉儘管閣下之後據稱有任何撤回同意，不論在閣下據稱撤回同意之前或之後，閣下的個人資料仍可被保存、使用、透露、轉發及以其他方式用作以上用途。

Consequences of failing to provide Personal Data or Consent 不提供同意書或個人資料所須承擔的後果

Failure to provide us with your personal data or consent as described above may mean that we will not, or no longer be able, as the case may be, to carry out your trading instructions or provide you with our Stock Connect Northbound Trading Service 不提供上述閣下的同意書或個人資料，即表示我司將不會或不再能夠處理閣下的交易指示或向閣下提供滬深港通北向交易服務。

Acknowledgement and Consent 知悉及同意

I acknowledge I have read and understand the content of the Personal Information Collection Statement concerning Northbound China Connect Orders of **CMBI (Singapore) Pte. Limited.** and its affiliates. By ticking the box below, I signify my consent for **CMBI (Singapore) Pte. Limited.** and its affiliates to use my personal data on the terms of and for the purposes set out in the Personal Information Collection Statement.

本人知悉本人已閱讀及已明白此份由招銀國際新加坡有限公司及其附屬公司發出有關中華通北向交易委託的個人資料收集聲明同意書。透過勾選以下方格，本人表示同意招銀國際新加坡有限公司及其附屬公司根據個人資料收集聲明內的條款及目的而使用本人的個人資料。

- ☒ I agree with the use of my personal data by for **CMBI (Singapore) Pte. Limited.** and its affiliates for the purposes set out in the **Personal Information Collection Statement.** 本人表示同意招銀國際新加坡有限公司及其附屬公司根據個人資料收集聲明內的條款及目的而使用本人的個人資料。

Signature 签名	Signature (Joint Account Holder) 签名 (联名账户持有人)
Date 日期	Date 日期
Name 姓名	Name 姓名

Appendix 附件 6- CUSTOMER CONSENT TO USE OF INFORMATION 客戶資料使用同意書

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.	

本人/吾等確知悉為了招銀國際(新加坡)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)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(新加坡)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。

I/We acknowledge that for the purpose of enabling the parent company of CMISG, 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 CMBISG 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

(必須與客戶開立帳戶資料上的簽署相同 Please sign with the signature in your account opening form)

[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.]

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

Appendix 附件 7- Acknowledgement by Client 客户声明与确认

I/We do not wish the CMBISG to use my/our personal data in direct marketing via the following channel(s) (please use “√” 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 “√” 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.

本人/吾等不希望招銀国际新加坡通过以下管道使用本人/吾等的个人资料进行直销推广（请使用“√”选择管道）：-

☐ 电子管道 ☐ 邮件 ☐ 私人电话

如果您在不勾选任何上述方框的情况下返还此表格，则表示您希望参与招銀国际新加坡任何形式的直销推广。

☐ 为了改善并为我们的客户提供更全面的服务，招銀国际新加坡可能会将您的个人资料提供给本集团*的其他成员和其他任何职员，用于金融、保险、信用卡、证券、商品、投资、银行业务及相关服务、产品和设施等的直销推广。

如果您不希望招銀国际新加坡出于上述目的向上述人员提供您的个人资料，请在此框中打“√”

*“本集团”系指招銀国际新加坡及其控股公司、分行、附属公司、代表办事处和关联公司。关联公司包括招銀国际新加坡控股公司任何地方的分行、附属公司、代表办事处和关联公司。

上述内容代表了您目前的选择，决定是否接收直销资料以及招銀国际新加坡有意将您的个人资料提供给本集团其他成员*用于直销。这取代了您在此份申请之前向招銀国际新加坡表述的任何选择。请注意，您的上述选择适用于招銀国际新加坡“资料政策通告”中规定类别的产品、服务和/或对象的直销。另请参阅上述关于直销中可能使用的个人资料种类以及可能向其提供您的个人资料用于其直销的人员类别的通告。

I/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 change. 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, I/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.

I/We agree and confirm the Specimen Signature(s) herein under will be used to verify all written instructions given relating to the operation of the Account(s).

My/our signature(s) will be used to verify any written instructions to operate the account.

I/We also ensure that the information provided in the "Investment Risk Profile Questionnaire" is true to me/us and is solely based on my/our own circumstances and judgment, and I/we accept your assessment. At the same time, I/we confirm that if there is any situation/conditions happened to affect my/our risk tolerance level, I/we must take the initiative to require CMBISG to reassess my/our risk tolerance level. Otherwise I / we shall bear all the consequences resulting therefrom.

☐ I/We, the undersigned Client, acknowledge and confirm that I/We have read and 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. I/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 my/our choice and that I/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 I/We so wish.

本人/吾等确认并声明本客户资料表中的信息以及与本申请相关的文件内容真实、完整且无误，并且随附协议中的声明准确无误。除非收到有关任何变更的书面通知，招银国际新加坡有权出于任何目的完全依赖此类信息和声明。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，以验证本客户资料表中的信息。

根据《海外账户税收合规法案》或适用的当地法律的规定，本人/吾等特此同意招银国际新加坡在必要时向美国相关当地监管机构或税务机关上报本人的个人资料，以遵守《海外账户税收合规法案》或适用的当地法律的规定。

本人/吾等同意並確定下列簽署式樣將被用作核證任何就帳戶運作之書面指示。

本人/吾等的簽署印鑒樣式將被用作核實任何對該帳戶進行操作的書面指示。

本人/吾等亦保證《投資風險取向分析問卷》填寫之資訊為本人/吾等真實的意思，完全獨立依據自身情況和判斷做出上述答案，並接受貴行評估意見。同時確認如本人/吾等發生可能影響自身風險承受能力的情形，再次購買金融產品時必須主動要求招银国际新加坡控股公司重新對本人/吾等進行風險承受能力評估。否則由此導致的一切後果由本人/吾等承擔。

☐ 本人/吾等，即以下簽署之客戶，承認並確認本人/吾等已閱讀並理解和接受《現金客戶協議》、《保證金客戶協議》及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《個人資料保護聲明》，並同意受上述各項不時的修訂條款和/或補充條款的約束。《現金客戶協議》、《保證金客戶協議》及其他相關文件和條款，包括中英雙語的《風險披露聲明》和《個人資料保護聲明》提及本人/吾等，並且下述工作人員用本人/吾等熟知的語言進行了解釋。本人/吾等受邀且并被建議閱讀《現金客戶協議》、《保證金客戶協議》及其他相關文件和條款，包括《風險披露聲明》和《個人資料保護聲明》，如果本人/吾等願意，可以提出問題并征求獨立建議。

Applicable to account managed under External Asset Manager Model 适用于以外部资产管理人模式运作帐户

I/We understand and agree that CMBISG only acts as an execution broker and provides execution services to me/us by executing the orders placed by my/our designated Asset Manager (the "AM") on behalf of me/us. 本人/吾等清楚明白且同意招银国际新加坡将以执行买卖盘的经纪身分行事，并通过执行本人/吾等所委托的资产管理公司代表本人/吾等发出的买卖盘指示，向本人/吾等提供执行买卖盘服务。

1. CMBISG merely provides order execution services to me/us and has no day-to-day contact or direct communication with me/us. 招银国际新加坡作为执行买卖盘的经纪仅向本人/吾等提供买卖盘执行，日常不会与本人/吾等联络或直接沟通。

CMBISG does not do any of the followings (included but not limited to) 招银国际新加坡不会执行以下任何一项工作：

- advises on my/our trades 就本人/吾等的买卖提供建议；
- manages my/our investment portfolio, 管理本人/吾等的投资组合；and 及
- handles my/our enquiries on complex products or my/our requests to trade complex products etc. 处理本人/吾等就复杂产品所作出的查询或买卖复杂产品的要求等。

2. CMBISG has agreed in writing with the AM that 招银国际新加坡已与本人/吾等所委托的资产管理公司就以下事项达成书面协议：

- (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 my/our order to be executed 若阁下所委托的资产管理公司为海外司法管辖区的受规管实体，该资产管理公司在传送有待执行的本人/吾等买卖盘前，有责任遵从海外司法管辖区的适用规定；or 或
- (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 me/us and providing sufficient product information and warning statements in respect of the complex product to me/us before transmitting my/our order to be executed 若本人/吾等所委托的资产管理公司为新加坡金融管理局发牌或在新加坡金融管理局注册的资产管理公司，该资产管理公司在传送有待执行的本人/吾等买卖盘前，有责任确保就某复杂产品进行的交易适合阁本人/吾等，并就该复杂产品向本人/吾等提供充足的产品资料和警告声明；and
- (iii) CMBISG is not responsible for ensuring suitability of the order transmitted by the AM or providing product information and warning statements to me/us 招银国际新加坡不负责确保该资产管理公司所传送的买卖盘的合适性，或向本人/吾等提供产品资料和警告声明。

<p>Applicable for Joint Account 聯名帳戶適用</p> <p>All written instructions of the account can be signed by any one of the account holders. 所有帳戶書面指示可由任何一位帳戶持有人簽署。</p>	
<p>Date: 日期:</p>	
<p>Signature 簽名</p>	<p>Signature (Joint Account Holder) 簽名（聯名賬戶持有人）</p>
<p>Name 姓名</p>	<p>Name 姓名</p>

15. Witness 见证人

<p>Witness: I, the undersigned, have witnessed the signature and inspected the original identity document of the above-named client(s). 见证人：本人，以下签名者，已见证并验证了上述客户的签名和身份证明文件原件。</p>			
<p>Signature: 见证人签名: _____</p>	<p>Name of Witness: 见证人姓名: _____</p>	<p>Date: 日期: _____</p>	
<p>Address: 地址: _____</p>	<p>Occupation: 职业: _____</p>		
<p>Note: The address and occupation fields are not applicable for account opened and witnessed by CMBISG's authorized representatives.</p>			

Internal use 内部使用

RM / RM supervisor 主管

i) Commission 佣金: ☐ Standard 标准 ☐ CMB staff 招商银行职员 ☐ CMBI staff 招银国际职员

ii) Application review 申请审核

Required documentation 所需文件	Please tick accordingly ✓ 请勾选相应的✓
1. Completed and duly signed client information form 已妥善填写并正式签署的客户资料表格	<input type="checkbox"/>
2. The identification document (verified copy) 身份证明文件（经核实的副本）	<input type="checkbox"/>
3. Proof of address (within three months) (verified copy) 地址证明（三个月内）（经核实的副本）	<input type="checkbox"/>

RM Name& signature 姓名和签名: _____ Supervisor Name signature & 主管姓名和签名: _____

Referrals 推介人资料:

☐ External Introducer Name & passport 外部介绍人姓名/PP: _____ phone 电话: _____

Remark 备注:

☐ CMB / CMBI Introducer (name / system number) 招商银行/招银国际介绍人（姓名/系统编号） _____ / _____
Segment 分部: ☐ Retail 零售 P / ☐ Corporate 公司 C / ☐ international 国际 I / ☐ Other 其他 O
Branch (Branch name / branch number): 分行（分行名称/分行编号）: _____ / _____
Sub Branch (Sub Branch name/ branch number): 网点（网点名称/网点号）: _____ / _____

For CMB customer, provide CMB Card information: One Card Number 一卡通 _____ RM Signature 客户经理签名 _____

<input type="checkbox"/> Online 在线 <input type="checkbox"/> Phone 电话	account number 账号:	
Broker No. 经纪人编号:	commission 佣金: (specify market , currency, order placing channel, new commission rate and minimum charge 請注明市場、貨幣、下單通路、新佣金率和最低費用):	interest rate 利率: (specify currency, variable or flat rate 請注明貨幣、变动类别):
Review / date 审核/日期:	Data entry date 资料输入日期:	Check date 检查日期:
Other remarks 其他备注:		Password generation date 密码生成日期:

Use for FATCA Compliance 美国《海外账户税收合规法案》合规性

☐ Opt to be recalcitrant 可能不配合

☐ Situation resolved 情况已解决

Reason 原因: _____ Reasons 原因: _____

Data input date 资料输入日期: _____ Data input date 资料输入日期: _____

Review Date 审核日期: _____ Review Date 审核日期: _____

Remark:备注:

1. 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 (ie 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)

美国公民包括在美国境内或美国属地（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）内出生的个人，而美国纳税居民系指美国绿卡持有人（即美国永久居民卡持有人）或符合实质居住测试要求的个人（即他/她在当前纳税年度在美国至少实际居住 31 天，并且在三年期间在美国实际居住 183 天）。

2. 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.

如有必要，客户应就实质居住测试向各自的税务顾问咨询。客户应向各自的税务顾问咨询，以了解进行测试的实际天数。