

合作金庫商業銀行香港分行

Taiwan Cooperative Bank

Hong Kong Branch

□	□	□	□	□	□	-	□
---	---	---	---	---	---	---	---

Customer Information (Individual/Joint name Account) 客戶資料(個人/聯名帳戶)

Please complete in BLOCK LETTERS and put a tick in the appropriate box. For joint name account, please fill in separate sheets for each applicant individually.

請用正楷填寫，並在適當方格內加上剔號✓，聯名帳戶申請人需各自填寫表格一份。

Individual Account 個人帳戶 Joint Account 聯名帳戶

Identification Document Details 身分證明文件資料

Type 類別： HK Identity Card 香港身份證 Passport 護照：(Issue Country 簽發國) _____

Number 號碼：_____ Date of Issue 簽發日期：_____

Hong Kong Resident 香港居民： Yes 是 No 否 If not please answer the following question 如否請回答下列問題

Having resident accounts at other financial institutions in Hong Kong

是否在香港其他金融機構擁有居民帳戶： Yes 是 No 否

Name 姓名： Mr. 先生 Ms. 小姐 Mrs. 女士

In English 英文：_____ In Chinese 中文：_____

Date of Birth 出生日期：_____ (DD/MM/YY) Nationality 國籍：_____

Marital Status 婚姻狀況： Single 未婚 Married 已婚

Occupation 職業

Self-Employed 自僱 Full-Time Employed 全職 Student 學生 Housewife 家庭主婦

Retired 退休 Others 其他：_____

Name of Employment 僱主名稱：_____

Business Type 行業類別：_____ Job Position 職位：_____

Years of Service 任期：_____

Introducer/Referee (Compulsory) for Applicant of Current Account) 介紹人

Name 姓名	Account Number 帳戶號碼	Relation with Applicant 與申請人關係
_____	_____	_____

Correspondence Address 通訊地址

Please send your entire Bank's correspondence (including monthly statement etc.) to my:

Residential Address 住宅地址：_____

Correspondence Address 通訊地址：_____

Contact Telephone Number 聯絡電話

Residential 住宅： 1. _____ 2. _____

Correspondence 通訊： 1. _____ 2. _____

Fax No. 傳真號碼： 1. _____ 2. _____

Bank Account Types 銀行帳戶

Current 支票存款： 全部幣別 HKD 港幣 USD 美元

Savings 活期存款： Statement 無摺 Passbook 有摺

全部幣別 HKD 港幣 USD 美元 EUR 歐元 JP 日幣 AUD 澳幣 NZD 紐西蘭幣 RMB 人民幣

Time 定期存款： 全部幣別 HKD 港幣 USD 美元 EUR 歐元 JP 日幣 AUD 澳幣 NZD 紐西蘭幣 RMB 人民幣

□	□	□	□	□	□	—	□
---	---	---	---	---	---	---	---

Authorized Signatory and Agreement 授權人及被授權簽字人員協定簽名安排

Authorized Signatory (accompany with the specimen signature) and agreement are particularized as follows :

授權人及被授權人簽字人員(連同簽單式樣)及協定簽名安排如下：

Particulars of Authorized Signatory 授權人及被授權簽字人員資料	Specimen Signature 簽章式樣
Name 姓名：_____	
<input type="checkbox"/> HK I.D 香港身分證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼：_____	
Name 姓名：_____	
<input type="checkbox"/> HK I.D 香港身分證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼：_____	
Name 姓名：_____	
<input type="checkbox"/> HK I.D 香港身分證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼：_____	
Name 姓名：_____	
<input type="checkbox"/> HK I.D 香港身分證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> _____ No. 號碼：_____	

Signing Arrangement: There is (are) _____ signature(s) set out above and in the Continuation Sheet(s) (if any), of which signature(s) is (are) required for document(s) to be valid and effective.

簽名安排：上表共 _____ 式簽名，憑其中任何 _____ 式生效。

Special Instruction (If any) 特別指示： **This account is being held by us as Joint Tenants/Tenants in Common (in equal shares).**

我們是以長命契/份數契(平均擁有)形式持有這帳戶。

I/We hereby agree that the Bank (and its successors and assigns') may without notice combine or consolidate my/our account(s) with any liabilities to the Bank and set off or transfer any sum(s) standing to the credit any such accounts or any other sum(s) owing to me/us from the Bank in or toward satisfaction of my/our liabilities to the Bank on any other account or in any other respect whether such liabilities be actual or contingent or primary or collateral and several or joint. I/We further agree that the Bank may at any time at the Bank's complete discretion convert any of my/our account(s) into any currency by any lawful means at the Bank's disposal, and at the Bank's buying and/or selling rates applicable on the day of passing the entry for the purpose of set-off without any reference to me/us.

本人/吾等茲同意合作金庫商業銀行(該行及其承接人及承讓人)，可無需事先知會本人/吾等，而將本人/吾等在該行之帳戶及債務合併對銷，或對本人/吾等帳戶之結存或該行應支付本人/吾等之款項，轉撥作償付本人/吾等欠該行債務，無論此等債務為實有、預期、主要、附連、個別負責者。又本人/吾等同意該行得隨時自行決定將本人/吾等帳戶之結存，循合法手續依其所訂之當日買賣匯率，兌算為其他外幣，以做對相帳項之用。

Signature of Customer 客戶簽章

Name 姓名：

Signature of Customer 客戶簽章

Name 姓名：

For bank use only 銀行內部使用		
Approver 覆核	Maker 經辦	S.V. 身份核對

□	□	□	□	□	□	—	□
---	---	---	---	---	---	---	---

Personal/Joint Account Agreement 個人/聯名帳戶協議書**To: Taiwan Cooperative Bank,
Hong Kong Branch**

Gentlemen,

先生們，

I/We, the undersigned, hereby request and authorize you:

本人/吾等，以下簽署方特此請求並授權貴行：

- To open and/or continue a current/savings/time deposit/loan account(s) or _____ account in _____ currency(ies) in my/our name and at any time subsequently to open and/or continue such further account(s) in my/our name of whatever nature as I/we may direct.
以本人/吾等的名義，開立和/或繼續進行支票/活期/定期存款/貸款帳戶或(_____)帳戶，及在往後之任何時候，以本人/吾等的名義開立和/或繼續本人/吾等管理之任何性質之其他帳戶。
- To honour and debit to such account(s) all cheques, bill of exchange, promissory notes and other orders for payment expressed to be drawn, signed, accepted, indorsed or made or receipts from monies drawn by me/us or on my/our behalf or for monies owing by you to me/us on any account whatsoever or any other document or instruction of whatever nature, kind of description (including, but not limited to the purchase and sale of foreign currencies, stocks, bonds, shares and other securities and metals) provided that such cheques, bills of exchange, promissory notes, orders, receipts and other documents and instructions as aforesaid are purported to bear my/our signature(s) a specimen which appears in your specimen signature card or other record or purports to bear my/our thumb print or mark or the impression of chop (hereinafter referred to as "the authorized print, mark or impression") of which a specimen appears below notwithstanding that any such debiting or carrying out of instructions may cause such account(s) to be overdrawn or any overdraft thereon to be increased but without prejudice to your right to refuse to allow any overdraft or increase of overdraft.
將所有支票、匯票、本票或其他付款單存入此帳戶，即表示此為由本人/吾等開立、簽署、接受、背書由我貸出資金之借據或由貴行向本人/吾等任何帳戶貸出之資金或以其他任何文件或指示(包括但不限於買賣外幣、股票、股份、其他證券及金屬)。前述這些支票、匯票、本票、訂單、收據和其他單據及指示，是指在貴行的簽名式樣卡或其他記錄中出現的樣本，或聲稱承擔本人/吾等的拇指紋或標記或印章的印記(以下簡稱"授權印刷，標記或印記")，其中一個樣式出現，儘管任何此類扣除或執行指示可能導致此類帳戶透支或任何透支增加，但不影響貴行拒絕允許透支或增加透支的權利。
- You may carry out oral or written instructions given by me/our countermending payment of cheques, bills of exchange, promissory notes or orders for payment:
貴行可以藉由本人/吾等所發出的口頭或書面指示，實行撤銷支票、本票或支付的指令：
- I/We agree that:
本人/吾等同意：
 - The authorized print, mark or impression by itself will be sufficient authority for the operation of my/our account or accounts generally; that I/we fully understand all the risks and do assume full responsibility for all losses involved in or caused or occasioned by operating my account or accounts by means of the authorized impression in lieu of my/our signature and that you will not be liable for any loss or damage whatsoever arising out of your acceptance of the authorize impression as aforesaid for the operation of my/our account or accounts with you.
本人/吾等完全理解授權印刷、標記或印記本身對本人/吾等的帳戶或帳戶的操作所引起之風險，並承擔所有因涉及帳戶直接及間接操作所引起之損失責任。意即貴行將不承擔任何因接受上述授權印記帳戶操作所引起之任何損失及損害。
 - That any instruction or documents bearing what purports to be authorized impression of my chop shall be binding on me/us, my/our executors, administrators and assigns and that I/we shall not be at liberty to question to plead the validity or invalidity of such chop or to question or plead the capacity or incapacity of the party who actually affixed the same on such instructions or documents.
任何指令或文件中有出現任何被本人授權之印鑑指示，均對本人/吾等、本人/吾等的執行人、行政人員和指示具有約束力，而本人/吾等不得任意就此類印鑑的合法性提出質疑，或質疑該指示或文件中當事人的資格。
- You are authorized to pay any cheque drawn by me/us at the counter of any of your Branches in Hong Kong, Kowloon and the New Territories Provided that it is clearly understood that you may without notice to me/us discontinue at any time the above practice in which event cheques drawn by me/us cannot be cashed over the counter otherwise than at the Branch of the Bank at which I/we keep the account in operation.
貴行獲授權於香港、九龍及新界區任何分行的櫃台繳付由本人/吾等在開立的任何支票。無論何時，若當由本人/吾等開出的支票無法兌現，貴行無需通知本人/吾等終止上述支票帳戶運作。
- You may, at any time without notice, notwithstanding any settlement of account or other matter whatsoever, combine or consolidate all or any of then existing accounts opened in my name or in the name of any firm of which I am/we are the sole proprietor (which current, savings, deposit, loan or of any other nature whatsoever, and whether subject to notice or not) and set-off or transfer any sum standing to the credit of any one or more such accounts wheresoever's situate in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whatsoever., # whether such liabilities be present or future, actual or contingent, primary or collateral, or joint or several and where such combination, set-off or transfer requires the conversion of one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by you) prevailing in such foreign exchange market as you shall determine to be relevant on the date of the combination, set-off or transfer.
為了清償本人/吾等對貴行的負債或其他帳戶或任何情況，貴行可以在不另行通知的情況下，隨時對帳戶或其他事項進行任何結算、合併或合併以本人/吾等名義開立的所有或任何現有帳戶，或以本人/吾等名義為唯一擁有者的任何公司之帳戶(支票、活期、存款、貸款或任何其它性質，以及是否須予通知)，以及將任何一筆或多於一項該等帳目的負債結清或轉讓。無論這些負債是存在的還是未來的，實際的還是應得部份的，主要的還是抵押品的，或聯合的或數個的，如果這種組合、設置或轉讓需設及幣別轉換，此幣別轉換匯率之計算是以貴行決定之相關合併、清算或轉讓日於主要外匯交易市場之現貨匯率。

□	□	□	□	□	□	—	□
---	---	---	---	---	---	---	---

7. I/We agree to verify the correctness of each statement of account received from you and:

本人/吾等同意核實由貴行發出的每份帳單之正確性，並：

(a) If a statement of account and relative vouchers are not received by the 10th day after the end of each month or, if statements are not to be prepared monthly, by the 10th day after the end of the terms agreed on for their preparation, I will obtain them from you.

若在每月月底結束後 10 天內，非按月編制報表則是商定條款結束後 10 天內，我尚未收到帳戶結單和相關憑證，則我將可從貴行取得上述資料。

(b) I will, within 90 days after delivery of the statement of account and relative vouchers to me/us or, if sent by post, within the said period after it being posted by you, notify you by writing at the Branch or agency where the account is kept of any alleged omission from or debits wrongly made to or inaccurate entries in the account as so stated; and

在帳戶結單及相關收據交付於本人/吾等後 90 天內，若以郵寄則由寄送日起算，我將會透過分行或代理人以書面方式聲明帳戶中任何可疑疏漏或帳戶錯誤或不正確事項。

(c) At the end of the period of **90 days** referred to in sub-paragraph (b) hereof, the account as stated by you shall be conclusive evidence without any further proof that except as any alleged errors, omissions or wrongly debits or inaccurate entries contained in the account and of which I/we have notified you in writing as aforesaid, the account is accepted by me/us as correct and containing all credits that should be contained therein and no debits that should not be contained therein and subject to the above exceptions you shall be free from all claims from me/us in respect of such account.

在本協議第 (b) 款所提述的 90 天期限結束時，若未有確實證據證明帳戶有任何可疑疏漏或帳戶錯誤，則視為本人/吾等接受貴行所述的帳戶為正確的，其包含所有應有的存款與沒有任何不應包含其中之負債。在上述情況下，貴行是免於本人/吾等要求之任何索賠。

8. In case of any remittance and deposit instruction request by facsimile, the facsimile documents will be treated prevail even if any difference between the original and facsimile.

如有傳真的匯款和存款指示要求，若原件和傳真指示之間有任何差異，傳真指示將被視為優先。

9. If the account holder comprises of more than one person:

如果帳戶持有人由一人以上組成。

(a) the Bank is authorized to provide information on or relating to the account to any one of them in such form and manner and to such extent as any one or more of such persons shall request or as the Bank shall in its sole discretion determine at any time and from time to time;

當任何一方提出請求，或銀行在任何時間以全權酌情權決定，銀行有權以任何形式和方式向其中任何一方提供有關帳戶的信息，

(b) each of them shall be bound by these General Terms and conditions and such other terms and conditions governing the account even though (I) any other person or any person intended to be bound hereby is not or (II) these Terms and Conditions may be invalid or unenforceable against any one or more of such persons by reason of fraud, Forgery or otherwise (whether or not the deficiency is known to the Bank);

每一項規定均受一般條款及條件的約束，以及管理該帳戶的其他條款及條件，即使 (一) 任何其他人或擬受其約束的任何人或 (二) 這些條款及條件可能無效或因欺詐偽造或其他 (不論銀行是否知道) 致無法執行對抗任何一個或多個管理人員。

(c) the Bank shall be entitled to deal separately with any one of them on any matter (including (i) the variation or discharge of any liability to any extent or (ii) the granting of time or other indulgence to or making other arrangements with any such person) without prejudicing or affecting the Bank's rights, powers and remedies against any other such persons; and

在不損害或影響銀行對任何其它該等人士的權利、權力及補救措施下，貴行有權與其中任何一方單獨處理任何事項，包括 (一) 在任何程度上或在任何範圍內或 (二) 對任何責任的變更或清償，給予對任何一方的時間或寬限期或其他任何約定。

(d) where any one of them is authorized to operate the account singly, the Bank is authorized to comply with the instructions or directions of any one of such persons in relation to the account and acceptance of any terms and conditions of any services rendered by the Bank in respect of the account by any one of such persons will be deemed acceptable by each and all of them and accordingly, such terms and conditions will be binding on each and all of such account holders.

凡其中任何一方獲授權單獨經營該帳戶，則貴行獲授權遵從其中任何一人對帳戶之指示或表示其接受由貴行提供的任何服務之條款與條件。就該帳戶而言，任何其中一人將被認為是可以接受的，因此，這些條款及條件之約束力將適用於每位及此帳戶全部持有人。

10. I/We agree that:

本人/吾等同意：

(a) the Bank's indebtedness to the account holder shall not exceed the net amount owing by the Bank to the account holder after deducting from any credit balance held by the Bank or providing for the aggregate of all the account holder's liabilities including, in the case of a joint account, the liabilities of all or any one or more of the joint account holders to the Bank on any account or in any respect whatsoever whether such liabilities be actual, present, future, deferred, contingent, primary, collateral, several, joint or otherwise (together the "account holder's aggregate liabilities"). Without prejudice to the generality of the foregoing and in addition to any general lien, right of set-off or other right by way of security which the Bank may have on any account whatsoever, the account holder agrees that the Bank shall have the right, at its sole and absolute discretion and without notice to the account holder, to refuse to repay when demanded or when the same falls due any of the Bank's indebtedness to the account holder if and to the extent that the account holder's aggregate liabilities at the relevant time are equal to or exceed the Bank's indebtedness to the account holder at that time. If the Bank exercises such right with respect to any of its indebtedness to the account holder, such indebtedness shall remain outstanding from the Bank on substantially the Terms and Conditions in effect immediately prior to such exercise or on such other terms as the Bank may, at its discretion, consider appropriate in the circumstances, but the Bank may, at any time and without notice to the account holder, consolidate any or all credit balances or credit balances of the account holder with the Bank with all or any of the account holder's aggregate liabilities. In the case of an individual account holder, the Bank's rights hereunder shall not be affected by the account holder's death or legal incapacity.

貴行對帳務持有人之負債，不得超過帳戶持有人扣除於貴行所有貸款後之餘額或所提供之總負債，或所有提供予總帳戶持有人包含聯名帳戶之貸款。所有或任何一個或多個聯名帳戶持有人對銀行之負債不限於實際的、現實的、未來的、遞延的、有條件的、主要的、抵押的聯合的或其他負債。在不損害前述規定的一般性原則或其他抵押權時，若帳戶持有人總負債在相對時間等於或超過貴行對帳戶持有人的債務時，若有必要或當貴行對帳戶持有人的任何債務到期時，帳戶持有人同意貴行不需償還且有自由裁量權及不需通知帳戶持有者。

如貴行對其負債的任何債務行使此種權利，則此種負債應從銀行實質上是在該項行使之前立即生效的條款及條件，或按貴行可酌情考慮在上述情況下，但貴行可在任何時間及無須通知帳戶持

有人，將帳戶持有人的任何或所有負債結餘與該銀行的全部或任何帳戶合併。持有人的總負債，如屬個別帳戶持有人，貴行的權利不受帳戶持有人的死亡或法律喪失行為能力的影響。

CUSTOMER NO. 帳號

□	□	□	□	□	□	—	□
---	---	---	---	---	---	---	---

- (b) the terms herein and those pertaining to any services provided by the Bank may, at the Bank's sole discretion, be changed from time to time upon giving the account holder prior notice by way of display in the Bank's premises or by such other method as the Bank may decide. If the account holder does not close the account or cancel the services prior to the expiry of the notice period, the account holder shall be deemed to have agreed to such change.
若事先通知該帳戶持有人，貴行可不時更改本條款及與有關貴行提供之任何服務的條件，並在貴行營業處所內揭露或以貴行可決定的其它方法。如果帳戶持有人未在通知期屆滿前關閉帳戶或取消服務，則帳戶持有人應被視為已同意此種變更。
- (c) the Bank may impose services fees, facility fees and/or other charges (including without limited deposit charges on the credit balance of any account) from time to time as the Bank at its sole discretion thinks fit. The Bank's charges, as in effect from time to time, apply to all accounts and a list is available upon request from any branch of the Bank.
若貴行認為合適時，其可酌情收取服務費、設施費和/或其他費用（包括在任何帳戶的貸方餘額上不受限制的存款費用）。貴行的收費適用於所有帳戶，並可從其任何分行的索取該清單。
- (d) the account holder shall comply with all applicable laws and regulations in force from time to time in relation to all accounts, activities or transactions contemplated by these Terms and Conditions. The account holder shall indemnify the Bank from and against all liabilities, losses, costs, expenses and charges (whether on account of taxes, duties, imposts or otherwise) which the Bank may incur as a result of:
帳戶持有人所有相關帳戶、活動或交易應遵守本條款和法律條例。帳戶持有人應根據銀行可能招致的所有債務、損失、費用、費用和費用（不論是因稅款、關稅、捐稅或其他原因）向貴行賠償，為了：
- (1) maintain the accounts for the account holder
維護帳戶持有人的帳戶
 - (2) providing services to or transacting with the account holder, and/or
向帳戶持有人提供服務或與之交易，及/或
 - (3) a breach of any of these Terms and Conditions or any applicable laws and regulations by the account holder.
帳戶持有人違反本條款、條件或任何適用的法律法規。

In absence of contrary written instructions signed by me/us the foregoing conditions shall apply to each and every account of whatever nature which I/we may now or hereafter direct you to open in my/our name.

I/We agree that any notice to be given by me/us hereunder shall be deemed served on you only on actual receipt thereof by you.

(if the account in credit is a joint account, then such of my/our liabilities to be offset by you will include my/our liabilities and joint liabilities with others)

In addition to the foregoing conditions I/we agree to be bound by your Rules and Regulations governing any of such above accounts as may from time to time be in force or Rules and Regulations which may be made at any time and from time to time by you.

如無相反的書面指示，由本人/吾等簽署之上述條件應適用於本人/吾等現在或以後指示貴行以本人/吾等名義開立的任何性質帳戶。

本人/吾等同意，本合同所給予的任何通知，僅在貴行實際收到的情況下被視為送達貴行。

(如果為聯名帳戶之貸款，本人/吾等的負債將被貴行抵消，包括本人/吾等的負債和與他人的連帶責任)。

除上述條件外，本人/吾等同意遵守貴行對上述任何帳戶現行規則和條例之約束，或任何時間由貴行制定的規則和條例。

In case of any difference between the English and the Chinese version of this guide, the English version shall prevail.

中文譯本如與英文文義有歧異應以英文為準。

Dated this _____ day of _____, 20_____.

(to be used if Applicant cannot read or is unable to sign manually)

Executed with the mark/thumb print of the Applicant, this document

having first been duly interpreted to him/her in Chinese language and

being witnessed by:

已先用中國方言向存款人解釋，並證明此項劃押/指印確屬存款人

所劃/印，特此證明。

Specimen of the Authorized impression of the chop of the Applicant

憑此授權印章式樣

Signature of Applicant 客戶簽署

Address:

Signature of Applicant 客戶簽署

Name:

ID Card or Passport No.

For bank use only 銀行內部使用		
Approver 覆核	Maker 經辦	S.V. 身份核對

□	□	□	□	□	□	—	□
---	---	---	---	---	---	---	---

傳真彌償書 Facsimile Indemnity

致：合作金庫商業銀行香港分行（以下稱本行）

To：Taiwan cooperative bank Hong Kong Branch（The Bank）

1. 申請人謹此要求本行接受並執行申請人或聲稱由申請人發出關於由本行提供的服務或於本行開立的帳戶的任何傳真指示、指令、通知或要求（下稱“傳真指示”）。惟本行保留根據本彌償書的條款及細則拒絕接受或執行傳真指示的權利。

The Applicant hereby requests the Bank considers to accept and execute any facsimile instruction, directions, communications or requests (“Facsimile Instruction”) in connection with the service provided by or account maintained with the Bank given by the Applicant or person purports to be the Applicant provided always that the Bank reserves its right to refuse to accept or execute the Facsimile Instruction subject to the terms and conditions.

2. 鑑於本行不時同意接受及執行傳真指示，申請人向本行陳述、保證及承諾：

In consideration of the Bank from time to time agreeing to accept and execute the Facsimile Instruction, the Applicant hereby represents and warrants to and undertakes with the Bank that:

- (a) 本行可要求傳真指示須載有本行不時指定的識別代碼或鑒定裝置；

The Bank may require the Facsimile Instruction to contain an identification code or test device stipulated by the Bank from time to time;

- (b) 在本行決定的某些情況下，本行在按傳真指示行事前可要求申請人以**本行指定的方式確認**傳真指示及可保留權利拒絕接受或執行傳真指示而毋須給予任何理由。此外，本行毋須為拒絕接受或執行傳真指示而導致申請人所承受或蒙受的損失或損害承擔任何責任；

The Bank may require from the Applicant confirmation of any of the Facsimile Instruction in such form as the Bank may, under circumstances determined by the Bank specify before executing on the same and reserve the Bank’s rights to refuse to follow or execute the Facsimile Instruction without offering any reason. Further, the Bank shall not be liable to any loss or damages the Applicant may suffer or sustain by reason of the Bank’s refusal to accept or execute the Facsimile Instruction;

- (c) 儘管就任何傳真指示而言，存在於任何錯誤、誤解、不清楚、欺詐、偽造或並無授權，祇要銀行或其職員於真誠地相信該等傳真指示時認為指示乃是真的，且不論發出指示當時之情況或交易之性質或金額，銀行有權將該等傳真指示視為業經取得客戶之充份而據以行事，同時對客戶有約束力。銀行對此行事而使客戶遭受之任何損失毋須負責；

Regardless of the circumstances prevailing at the time of the instructions being given or the nature or amount of the transaction and notwithstanding any error, misunderstanding, lack of clarity, fraud, forgery or lack of authority in relation to the Facsimile Instructions, the Bank shall be entitled to execute Facsimile Instructions given to it so long as the Bank or any of its officers or employees believes the same to be genuine when given. The Bank shall not be liable to the Applicant for any losses sustained by the Applicant as a result thereof.

- (d) 除本行與申請人另有協議外，申請人於傳真指示傳送到本行後，須即時將傳真指示的正本送遞到本行，本行毋須因未能收到傳真指示的正本而引起的一切後果承擔任何責任。此外，申請人同意及聲明，申請人須為送遞傳真指示的正本予本行負上全部責任。倘若正本因任何原因未能送達本行，則本行有權將傳真指示作為有關已提供的服務及/或交易的最終及終局性的證據；

Unless otherwise agreed between the Bank and the Applicant, the Applicant shall forward the original hard copy of the Facsimile Instruction to the Bank immediately following the transmission of the Facsimile Instruction. The Bank will not be liable for any consequence whatsoever if the original hard copy of the Facsimile Instruction is or has not been received by the Bank. Further, the Applicant agrees and declares that it is the Applicant’s sole responsibility to send the original hard copy of the Facsimile Instruction to the Bank. Should the original hard copy fail to reach the Bank for whatsoever executed reason, the Bank shall be entitled to treat the Facsimile Instruction as final and conclusive evidence in relation to the relevant service rendered and/or transaction ;

- (e) 凡以圖文傳真機發出的傳真指示而隨後將正本送交本行，則申請人保證正本必清楚註明該傳真指示曾以傳真機發出及傳真日期。本行毋須承擔任何因正本欠缺該附註而引起的一切直接或間接的後果，包括但不限於本行按傳真指示作出雙重付款或資產調撥及其他申請人因雙重付款或資產調撥而承受或蒙受的任何損失或損害；

Where any of the Facsimile Instruction is given by facsimile machine and followed by delivery of the original thereof, the representation made by the Applicant that it has been given by facsimile machine together with the date of the facsimile shall be unequivocally annotated on the original hard copy. The Bank will not be held liable for any result, directly or indirectly, due to the absence of such annotation in any case including, without limitation, duplicated payment or transfer of asset and any loss or damage suffered or sustained by the Applicant arising from the duplicated payment or transfer of asset.

對於因本行無法控制的任何原因，包括但不限於傳送或通訊設施因任何原因損壞或失效，或因任何其他原因導致傳送或通訊無法進行或發生延誤或錯誤，導使本行未能或延遲按傳真指示行事，本行毋須承擔任何責任；及

The Bank will not be liable for any failure or delay in executing on any of the Facsimile Instruction by reason of any cause beyond control including, without limitation, any breakdown or failure of transmission or communication facilities for whatsoever reason, or breakdown of or delay or error in transmission or communication for any other reason; and

對於本行依照上述任何傳真指示行事而直接或間接引起之所有索償、法律行動、責任、損失及支出（包括法律費用），申請人須向本行作出全面的彌償。

The Applicant will fully indemnify the Bank against all claims, proceedings, liabilities, losses and expenses (including legal costs) resulting directly or indirectly from the Bank acting on any of the Facsimile Instruction.

3. 申請人授權本行在任何申請人於本行的帳戶中借記款項，以解除申請人按本彌償書對本行的責任。

The Bank is authorized to debit any of the Applicant’s account with the Bank in discharge of the Applicant’s liability to the Bank hereunder.

4. 當申請人多於一個人時，本彌償書的陳述、保證、承諾及彌償均被視作由所有申請人共同及分別地作出。

Where the Applicant is more than one person, the representations, warranties, undertakings and indemnities given herein shall be deemed to be given by all the Applicants jointly and severally.

□	□	□	□	□	□	—	□
---	---	---	---	---	---	---	---

5. 管轄並依據香港法律解釋。申請人不可撤銷地接受香港法院的非專屬司法管轄權管轄，但本行可在本行選擇的其他有司法管轄權的法院強制執行本彌償書。

This Indemnity shall be governed by and construed in all respects in accordance with Hong Kong law. The Applicant irrevocably submits to the non-exclusive jurisdiction of the Hong Kong Courts but the Bank shall be entitled to enforce this Indemnity in courts of other competent jurisdiction as the Bank may select.

6. 單筆交易限額 Single Transaction Limit

- 單筆交易無金額限制 No limit in single transaction.
 單筆交易最高限額美金 100,000 元 Single transaction Max. limit (USD)100,000

以圖章/印章代替親筆簽署彌償書 Indemnity for use of Chop/Seal in lieu of Manual Signature

1. 鑑於本行接受執行或遵從載有申請人或授權人的印章式樣（下稱“獲授權印記”）的指示（下稱“指示”），申請人在此不可撤銷地及無條件地與本行同意及承諾如下：-

In consideration of the Bank's agreeing to accept, follow or act on any such of the Applicant's instruction (the "Instruction") bearing an impression of the Applicant's or the authorized person's chop or seal (the "Authorized Impression"), the Applicant hereby irrevocably and unconditionally agrees with and undertakes to the Bank that:-

- (a) 針對關乎無論任何性質的帳戶及/或服務的任何轉帳、付款、提款、交易或運作而言，單憑獲授權印記本身即構成足夠及終局性的授權，並對申請人具有終局性的約束力；The Authorized Impression by itself shall be sufficient and conclusive authority for any transfer, payment, withdrawal, transaction or operation of whatever nature in respect of the account and/or service and shall be conclusively binding on the Applicant;
- (b) 本行有絕對的權利可以拒絕接受任何指示，倘若該等指示不遵從或遵守任何當時有效的本行為規管帳戶及/或服務而訂立的條款及細則（下稱“條款及細則”）；The Bank has absolute right to refuse to accept any of the Instruction in the event that any of the Bank's terms and conditions (the "Terms and Conditions") governing the relevant account and/or service for the time being in force shall not be complied with or otherwise observed;
- (c) 倘若條款及細則與本彌償書的條文有任何差異，以本彌償書的條文為準；
If there is any difference between the Terms and Conditions and the provisions of this Indemnity, the provisions of this Indemnity shall prevail;
- (d) 本行毋須確認：
The Bank is not obliged to verify whether:
i. 獲授權印記是否由申請人蓋上；
The Authorized Impression is affixed by the Applicant;
ii. 獲授權印記是否真實或偽造；
The Authorized Impression is genuine or forged;
iii. 獲授權印記的蓋印是否已獲申請人的授權或已為申請人所知悉；或
The Authorized Impression has been affixed with the Applicant's authority or knowledge; or
iv. 任何指引是否已獲申請人妥為授權。
Any of the Instruction has been duly authorized by the Applicant.
- (e) 本行對於以蓋印獲授權印記形式代替申請人的親筆簽署形式運作帳戶或使用服務所涉及、導致或引起的所有風險及損失將不承擔任何責任；
The Bank shall accept no responsibility for all risks and losses of whatever nature in connection or associated with or caused or occasioned by operating the account or using the service by means of the Authorized Impression in lieu of the Applicant's manual signature;
- (f) 倘若在任何時候，獲授權印記遺失或被竊，或申請人知悉或有合理的理由相信或懷疑獲授權印記可能於未獲申請人授權的情況下被使用，則申請人將立刻以書面通知本行有關的事宜。若本行在收到前述通知之後，但在有合理機會作出回應之前，執行任何指示，則本行毋須對之承擔責任；
The Applicant shall promptly notify the Bank in writing if at any time the Authorized Impression shall be lost or stolen or the Applicant shall have notice or reasonable ground to believe or to suspect that the same may be used or stamped without the Applicant's authority. The Bank shall not be responsible for following the Instruction provided always that it is followed before the Bank has had a reasonable opportunity to respond subsequent to the fact that such notice has reached the Bank;
- (g) 本行對接受及遵從指示而引起申請人的任何損失或損害，毋須承擔任何責任；
The Bank will not be liable for any loss or damage whatsoever suffered or sustained by the Applicant arising out of the Bank's accepting and following the Instruction;
- (h) 倘若因為本行接受指示及按該等指示行事，而蒙受或招致任何訴訟、法律行動、訟案、損失、損害、索償、支出（法律上或其他）、利息、成本及費用，則申請人保證本行不致蒙受損害或損失並對本行作出全面彌償。
The Applicant shall hold the Bank harmless and keep the Bank fully indemnified against all actions, proceedings, suits, losses, damages, claims, expenses (legal and otherwise), interests, costs and charges whatsoever suffered or incurred by the Bank howsoever arising out of the Bank's acceptance of or acting upon the Instruction.

CUSTOMER NO.帳號

□	□	□	□	□	—	□
---	---	---	---	---	---	---

- 申請人授權本行在任何申請人於本行的帳戶中借記款項，以解除申請人按本彌償書對本行的責任。
The Bank is authorized to debit any of the Applicant's account with the Bank in discharge of the Applicant's liability to the Bank hereunder.
- 當申請人多於一個人時，本彌償書的陳述、保證、承諾及彌償均被視作由所有申請人共同及分別地作出。
Where the Applicant is more than one person, the representations, warranties, undertakings and indemnities given herein shall be deemed to be given by all the Applicants jointly and severally.
- 本彌償書在各方面均受香港法律管轄並依據香港法律解釋。申請人不可撤銷地接受香港法院的非專屬司法管轄權管轄，但本行可在本行選擇的其他有司法管轄權的法院強制執行本彌償書。
This Indemnity shall be governed by and construed in all respects in accordance with Hong Kong law. The Applicant irrevocably submits to the non-exclusive jurisdiction of the Hong Kong Courts but the Bank shall be entitled to enforce this Indemnity in courts of other competent jurisdiction as the Bank may select.

Signature of Applicant 客戶簽署

日期 Date (DD 日/MM 月/YYYY 年)

Signature of Applicant 客戶簽署

日期 Date (DD 日/MM 月/YYYY 年)

For bank use only 銀行內部使用		
Approver 覆核	Maker 經辦	S.V. 身份核對

CUSTOMER NO. 帳號

□	□	□	□	□	—	□
---	---	---	---	---	---	---

合作金庫商業銀行股份有限公司是香港的存款保障計劃的成員。本銀行接受的活期存款、支票存款及年期不多於5年的定期存款受存保計劃保障，最高保障額為每名存款人HK\$500,000.00。

Taiwan Cooperative Bank, Ltd. is a member of the Deposit Protection Scheme in Hong Kong. Savings Account、Current Account and Time Deposit Account with a term not more than 5 years taken by this Bank are protected by the Scheme up to a limit of HK\$500,000 per depositor.

Dated this _____ day of _____, _____

日期為_____日_____月_____年

Names in Full 全名

Signature(s) and/or Chop(s) 簽名及/或蓋章

Customer Numbers (if known) 客戶號碼(如知悉)

Signature of Applicant 客戶簽署

Signature of Applicant 客戶簽署

For bank use only 銀行內部使用		
Approver 覆核	Maker 經辦	S.V. 身份核對