

**Documents for opening Savings Bank Account:**  
儲蓄銀行賬戶開戶文件：

Documents to be provided by all the account holder(s) and authorized signatories (if any):  
所有賬戶持有人及獲授權簽署人（如有）須提供的文件有：

- A/C opening form duly filled in & signed*  
妥為填寫及簽署的開戶表格
- Hong Kong Identity Card*  
香港身份證
- Passport*  
護照
- Residential address proof of all signatories (e.g. documents with name and address issued by the governmental authorities within 3 months, utility bills/Tax Receipts or statement issued by financial institutions within 3 months, etc.)  
所有簽署人的住址證明（例如，政府當局在3個月內發佈的載有姓名及地址的文件、金融機構在3個月內發出的公用事業賬單／納稅收據或結單等）
- Form No. Bill 1005*  
表格編號：匯票1005
- Personal Data Privacy Ordinance (PDPO) Circular*  
《個人資料（隱私）條例》(PDPO)通函
- Letter of indemnity for authorizing bank to act on fax/facsimile instructions*  
按照傳真指示為批核銀行作出的賠償保證書
- Declaration form of HKDPB*  
香港存款保障委員會(HKDPB)之聲明書

**Note:**  
註：

The account holder (s) and authorized signatories (if any) must be present at the bank premises for opening the account.  
賬戶持有人及獲授權簽署人（如有）必須到銀行場所開立賬戶。

Alternatively, the account opening form and the signature of the account holder(s) and authorized signatories (if any) should be verified and authenticated by any officials of Bank of India with their Signature code and date. The account opening form and signatures of the account holders and authorized signatories (if any) may also be verified and authenticated by the CPA. However, bank reserves its right to accept such account opening form verified & authenticated by the CPA. 此外，開戶表格及賬戶持有人及獲授權簽署人（如有）的簽名應經印度銀行的任何高級人員核實及認證，並附上他們的簽名碼及日期。開戶表格及賬戶持有人和獲授權簽署人（如有）的簽名亦可經CPA核實及認證。但銀行保留其權利接納經CPA核實及認證的開戶表格。

Apart from the documents listed above, Bank may further request the account holder to provide account opening details and documents if necessary.  
除上文所列文件外，貴行可進一步要求賬戶持有人提供開戶詳情及文件（如必要）。

All the above documents should be submitted in original for verification. Alternatively certified "True Copies" by any branches of Bank of India or by firm of solicitors or by CPA can also be submitted.  
所有上述文件均應提交正本以供核實。此外，亦可提交經印度銀行任何分行、律師事務所或CPA核證的「真確副本」。

In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.  
本條款及細則之中，英文版如有歧異，概以英文版為準。

For further details, please visit: [www.bankofindia.com.hk](http://www.bankofindia.com.hk)  
更多詳情，請瀏覽：[www.bankofindia.com.hk](http://www.bankofindia.com.hk)



Saving & Term Deposit  
Account Opening Form  
儲蓄及定期存款開戶表格

A/c Number:   
賬戶編號:

Hong Kong / Kowloon Branch 香港/九龍分行

The Branch Manager,  
Bank of India.  
印度銀行, 分行經理.

Date:     
日期:

I/We request you to open a Saving Bank and Term Deposit accounts with you, for which I/we initially deposit HKD/USD .....(In words HKD/USD.....) by cash/ Cheque on yourselves drawn on ..... Bank.

本人/吾等申請在貴行開立儲蓄及定期存款賬戶, 而本人/吾等對該賬戶的初始存款為....., 港元/美元(大寫金額.....), 貴行可以現金/支票從..... 銀行自行提取。

	First Name 名字								Middle Name 名字								Surname 姓																
1 <sup>st</sup> Applicant/ Proprietor/Partner /Director 第一申請人/東主 /合夥人/董事																																	
HKID No. 身份證號碼										Sex (✓ Tick) 性別(✓ 勾選)								Male / Female 男 <input type="checkbox"/> / 女 <input type="checkbox"/>															
Date of Birth 出生日期		D	D	M	M	Y	Y	Y	Y	Marital Status (✓ Tick) 婚姻狀況(✓ 勾選)								Single / Married / Others 單身 / 已婚 / 其它 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>															
Relationship to 1 <sup>st</sup> Applicant 與第一申請人關係		xxx								Nationality 國籍																							
Passport No. 護照號碼										Country of Issue of passport 護照發出國家																							
Place of Birth 出生地點										Place of Issue of passport 護照發出地點																							
Date of Issue Of passport 護照發出日期		D	D	M	M	Y	Y	Y	Y	Date of Expiry of passport 護照有效期								D	D	M	M	Y	Y	Y	Y								
Permanent Address 地址																Correspondence Address 通訊地址																	
1 <sup>st</sup> Applicant/ Proprietor/Partner /Director 第一申請人/東主 /合夥人/董事																																	

Telephone (O) 電話號碼(辦公室)				Telephone (R) 電話號碼(住宅)							
Mobile No 流動電話				Email Address 電郵地址							
Occupation (Tick) 職業(勾選)		Corporate 企業 <input type="checkbox"/>		Salaried 受薪 <input type="checkbox"/>		Professional 專業人士 <input type="checkbox"/>		Business 商人 <input type="checkbox"/>			
		Self employed 自願人士 <input type="checkbox"/>		Retired 退休 <input type="checkbox"/>		Others 其它 <input type="checkbox"/>					
Monthly Income Amount in USD(✓ Tick) 每月入息折合美元(✓勾選)		< 5000 少於五千 <input type="checkbox"/>		5000 - 10000 五千至一萬 <input type="checkbox"/>		10000 - 20000 一萬至二萬 <input type="checkbox"/>		20000 - 30000 二萬至三萬 <input type="checkbox"/>		30000 & above 三萬以上 <input type="checkbox"/>	

	First Name 名字								Middle Name 名字								Surname 姓						
2 <sup>nd</sup> Applicant/ Proprietor/Partner /Director 第二申請人/東主 /合夥人/董事																							
HKID No. 身份證號碼								Sex (✓ Tick) 性別(✓ 勾選)								Male / Female 男 <input type="checkbox"/> / 女 <input type="checkbox"/>							
Date of Birth 出生日期				D 日	D 日	M 月	M 月	Y 年	Y 年	Y 年	Y 年	Marital Status (✓ Tick) 婚姻狀況(✓ 勾選)				Single / Married / Others 單身 / 已婚 / 其它 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Relationship to 1 <sup>st</sup> Applicant 與第一申請人關係								Nationality 國籍															
Passport No. 護照號碼												Country of Issue of passport 護照發出國家											
Place of Birth 出生地點												Place of Issue of passport 護照發出地點											
Date of Issue Of passport 護照發出日期				O 日	D 日	M 月	M 月	Y 年	Y 年	Y 年	Y 年	Date of Expiry of passport 護照有效期				D 日	D 日	M 月	M 月	Y 年	Y 年	Y 年	Y 年

	Permanent Address 地址										Correspondence Address 通訊地址									
2 <sup>nd</sup> Applicant/ Proprietor/Partner /Director 第二申請人/東主 /合夥人/董事																				

Telephone (O) 電話號碼(辦公室)										Telephone (R) 電話號碼(住宅)									
Mobile No 流動電話										Email Address 電郵地址									

Occupation (Tick) 職業(勾選)	Corporate 企業	<input type="checkbox"/>	Salaried 受薪	<input type="checkbox"/>	Professional 專業人士	<input type="checkbox"/>	Business 商人	<input type="checkbox"/>
	Self employed 自願人士	<input type="checkbox"/>	Retired 退休	<input type="checkbox"/>	Others 其它	<input type="checkbox"/>		<input type="checkbox"/>

Monthly Income Amount in USD(✓ Tick) 每月入息折合美元(✓ 勾選)	< 5000 少於五千	<input type="checkbox"/>	5000 – 10000 五千至一萬	<input type="checkbox"/>	10000 – 20000 一萬至二萬	<input type="checkbox"/>	20000 – 30000 二萬至三萬	<input type="checkbox"/>	30000 & above 三萬以上	<input type="checkbox"/>
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	First Name 名字								Middle Name 名字								Surname 姓							
3 <sup>rd</sup> Applicant/ Proprietor/Partner /Director 第三申請人/東主 /合夥人/董事																								
HKID No. 身份證號碼									Sex (✓ Tick) 性別(✓ 勾選)								Male / Female 男 <input type="checkbox"/> / 女 <input type="checkbox"/>							
Date of Birth 出生日期	D 日	D 日	M 月	M 月	Y 年	Y 年	Y 年	Y 年	Marital Status (✓ Tick) 婚姻狀況(✓ 勾選)								Single / Married / Others 單身 / 已婚 / 其它 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Relationship to 1 <sup>st</sup> Applicant 與第一申請人關係								Nationality 國籍																
Passport No. 護照號碼								Country of Issue of passport 護照發出國家																
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Date of Issue Of passport 護照發出日期	D 日	D 日	M 月	M 月	Y 年	Y 年	Y 年	Y 年	Date of Expiry of passport 護照有效期								D 日	D 日	M 月	M 月	Y 年	Y 年	Y 年	Y 年

	Permanent Address 地址	Correspondence Address 通訊地址
3 <sup>rd</sup> Applicant/ Proprietor/Partner /Director 第三申請人/東主 /合夥人/董事		

Telephone (O) 電話號碼(辦公室)		Telephone (R) 電話號碼(住宅)	
Mobile No 流動電話		Email Address 電郵地址	

Occupation (Tick) 職業(勾選)	Corporate 企業 <input type="checkbox"/>	Salaried 受薪 <input type="checkbox"/>	Professional 專業人士 <input type="checkbox"/>	Business 商人 <input type="checkbox"/>
	Self employed 自願人士 <input type="checkbox"/>	Retired 退休 <input type="checkbox"/>	Others 其它 <input type="checkbox"/>	<input type="checkbox"/>

Monthly Income Amount in USD(✓ Tick) 每月入息折合美元(✓ 勾選)	< 5000 少於五千 <input type="checkbox"/>	5000 - 10000 五千至一萬 <input type="checkbox"/>	10000 - 20000 一萬至二萬 <input type="checkbox"/>	20000 - 30000 二萬至三萬 <input type="checkbox"/>	30000 & above 三萬以上 <input type="checkbox"/>
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Purpose for opening Account 開戶目的	
Location of counter parties with whom business relationship to be develop 將與其建立業務關係的交易對手方所在地	

Cheque Book (Tick) 支票簿 (勾選)	Not Required 不需要 <input type="checkbox"/>	(25) Leaf (25)頁 <input type="checkbox"/>	(50) Leaf (50)頁 <input type="checkbox"/>	(100) Leaf (100)頁 <input type="checkbox"/>
Statement Frequency 結單週期	Not Required 不需要 <input type="checkbox"/>	Monthly 每月 <input type="checkbox"/>	Half-yearly 每半年 <input type="checkbox"/>	Annually 每年 <input type="checkbox"/>

Operational Instructions (Tick) 操作指示 (勾選)	<input type="checkbox"/> Single (Self Operated) 單獨 (自動操作)	<input type="checkbox"/> Either or Survivor 任何一人或尚存者	<input type="checkbox"/> Former or Survivor 前任或尚存者
	<input type="checkbox"/> Anyone or Survivor 任何人或尚存者	<input type="checkbox"/> Jointly by all 所有人共同	<input type="checkbox"/> Others 其他人

**Introduction Details:**  
介紹詳情

I certify that I have known .....for the Past.....months/years and confirm his/her occupation and address as stated in the application. 本人證明，本人與.....已結識.....月/年，並對其在申請表中列明之職業及地址予以確認。	
A/c No: 賬戶編號:	Introducer's signature: 介紹人簽名:

Specimen Signature 簽名式樣			
	1 <sup>st</sup> Applicant/Proprietor/ Partner/Director 第一申請人/東主/合夥人/董事	2 <sup>nd</sup> Applicant /Proprietor Partner/Director 第二申請人/東主/合夥人/董事	3 <sup>rd</sup> Applicant/Proprietor Partner/Director 第三申請人/東主/合夥人/董事

## Declaration/Undertaking by Applicant (s) 申請人聲明/承諾

I/We confirm having received, read/been explained and understood the General terms and conditions pertaining to opening and operating of various accounts/services as also the specific terms and conditions for Savings Bank and Term Deposit Account. I/We do hereby agree to be bound by the terms and conditions, outlined in these rules which govern the account (s) which I/we am/are opening with Bank of India and amendments thereto made from time to time and those relating to various services.

本人/吾等確認已收到、閱讀/獲解釋及理解與開立及操作各種賬戶/服務有關的一般條款及條件和儲蓄及定期存款特殊條款及條件，且本人/吾等特此同意受該等規則中載列之規限本人/吾等在印度銀行開立的賬戶之條款及條件以及不時對此作出的、與各種服務有關的修訂之約束。

I/We agree that changes from time to time in the Bank's rules relating to my/our different accounts and/or other services would be made available to me/us on the Bank's website. And that I would be bound by such changes in terms and conditions pertaining to the different accounts/services.

本人/吾等同意，貴行不時對有關本人/吾等的不同賬戶及/或其他服務的規則進行的變更，可在貴行網站上向本人/吾等提供，以及本人將受與不同賬戶/服務有關的條款及條件變更的約束。

I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me/us.

本人/吾等了解貴行可絕對酌情完全或部份中止任何服務，而無須向本人/吾等發出任何通知。

I/We agree that the bank may debit my account for service charges as applicable from time to time.

本人/吾等同意貴行可從本人賬戶中扣除不時適用的服務收費。

I/We will take every care to keep the cheque book in my/our safe custody. I/We will also keep watch on the day to day transactions to detect early frauds, if any, committed by my/our agent/employee.

本人/吾等將採取一切謹慎措施，妥善保管本人/吾等的支票簿。本人/吾等亦會監視日常交易，以監察本人/吾等的代理人/僱員犯下的早期欺詐（如有）。

Any Other: -任何其他：

I/We hereby declare that the information furnished above is true, correct and complete to the best of my knowledge and authorize the Bank to verify the same from any source it may deem it fit. I/We also undertake to notify the Bank immediately of any changes to the above information.

本人/吾等特此聲明，盡本人/吾等所知，上述已提交的資料真實、準確及完整，並授權貴行根據其認為合適的任何來源對此進行核實。本人/吾等亦承諾，若上述資料有任何變動，將立即通知貴行。

Signature of 1 <sup>st</sup> Applicant 第一申請人	Signature of 2 <sup>nd</sup> Applicant 第二申請人	Signature of 3 <sup>rd</sup> Applicant 第三申請人

To: BANK OF INDIA, Hong Kong  
致: 香港印度銀行

No. : Bills 1005  
編號: 匯票 1005

Dear Sirs 敬啟者:

Cheque, Bills, Hundis and other Instruments with or without Share Certificates or other Documents attached lodged with you for Collection and/or Discount and/or purchase from time to time 支票、匯票、印度票據(Hundis)和其他票據(附帶或未附股份證明書)或其附帶文件, 存于貴行以供不時進行收執/貼現及/或購買。

With reference to all cheques, bills hundis and other instruments with or without share certificates or other documents attached, now lodged or which may at any time hereafter be lodged by me/us with you for collection and/or discount and/or purchase the following arrangements are hereby agreed upon:-

1. You may, at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my/our agent to collect;
2. You or the agent, at your or his option, may send for collection or payment on my/our account at my/our entire risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, hundis or other instruments with or without share certificates or other documents attached. We agree that such other agent or the drawee shall be my/our agent for collection at my/our entire risk and responsibility in all respects.
3. You, or an agent may, at your or his option but at my/our risk and responsibility, receive, in exchange for cheques, bills, hundis and other instruments, cheques, bank drafts or other mandates for payment in lieu of cash.
4. Receipt by you or by an agent of cheques, bank drafts or other mandates for payments, which are thereafter lost, mutilated or dishonored, and/or of securities of any description, is not to prejudice your rights on any cheques, bills, hundis or other instruments in case of dishonor, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, hundis or other instruments (and we hereby consent to your so granting time or entering into arrangements) prejudice or affect your absolute recourse to me/us.
5. Should you, or an agent receive, in exchange for such cheques, bills, hundis or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels it is clearly understood that such instrument may be collected in any manner and by any agency (including dispatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents.

We hereby agree that all cheques, bills, hundis, or other instruments and/or share certificates or documents which we may from time to time hand you for discount or purchase, or agent which you may make advances or pass consideration to me/us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundis or other instrument so discounted or purchased and of all advances, banking accommodation and/or expenses which you may make, afford, or incur to or for me/us in connection therewith with an all other liabilities to you present and future, and you are to be at liberty to exercise all my/our rights (if any) as unpaid seller or sellers of the said shares or goods and without further reference to me/us to sell, insure, warehouse or otherwise deal with the said shares or goods as though you are the absolute owners thereof, and you are expressly authorized by me/us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills hundis or other instruments (whatever be their tenor) except against payment. We agree that your accounts of sale and accounts of your expenses shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and we declare that this agreement and your rights hereunder shall in no way be affected by me or the death of any one of us or by any change in my/our name, style or constitution.

6. The transmission of any cheques, bills, hundis or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments therefor, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air, or by telegram or cable shall be entirely at my/our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, hundis, or other instruments or share certificates or documents, or goods or any instruments received in exchange or in payment therefore in general and by reason of the following in particular:-

- (a) loss or damage in transmission by an manner;
- (b) telegraphic or cable error, irregularity, delay, mistake, commission, misreading, misinterpretation or mutilation;
- (c) loss, damages, or deterioration or any share certificates or documents or goods during transit or wheresoever's incurred;
- (d) loss or damage to or mutilation or alteration or any such cheques, bills, hundis or other instruments or share certificates or documents or any instruments issued or received in exchange or payment therefor;
- (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telegram or cable or relative advices or correspondence or the non-dispatch or non-receipt of such relative advices or correspondence.

7. We do hereby dispense with the due presentment for acceptance and/or payment and also with giving me/us of any notice of dishonor either for non-acceptance and/or non-payment of any such bills/cheques/hundis or any other instrument and we shall pay the amount of such bills/cheques/hundis or any other instrument whenever demanded by you.

至於本人/吾等現已或今後任何時候交存貴行以供收執及/或貼現及/或購買之用的所有支票、匯票、印度票據(hundi)及其他票據(附帶或未附股份證明書)或附帶的其他文件, 茲將定有請安協如下:

1. 貴行可(在貴行的選擇下)委任一名代理人(該人為本人/吾等的收執代理人), 但各方面的風險及責任由本人/吾等承擔。
2. 貴行或代理人可(在貴行或該代理人的選擇下)以本人/吾等賬戶的收執或付款, 以郵寄或其他方式向另一名代理人或其受票人寄出任何支票、匯票、印度票據(hundi)或其他票據(附帶或未附股份證明書)或附帶的其他文件, 而一切風險及責任由本人/吾等承擔。本人/吾等同意有關其他代理人或受票人須為本人/吾等的收執代理人, 各方面的一切風險及責任由本人/吾等承擔。
3. 貴行或代理人可以(在貴行或該代理人的選擇下)為交換支票、匯票、印度票據(hundi)和其他票據, 而接收支票、銀行匯票或其他代替現金的支付授權書, 相關風險及責任由本人/吾等承擔。
4. 貴行或代理人收取的支票、銀行匯票或其他付款授權(隨後遺失、毀壞或拒付)及/或任何種類的抵押物, 在拒付情況下, 不得損害貴行對任何支票、匯票、印度票據(hundi)或其他票據的權利, 亦不得就此採取任何法律程序, 且貴行的發放時間或該等支票、匯票、印度票據(hundi)或其他票據與任何訂約方訂立的任何安排(及本人/吾等特此同意貴行的發放時間或訂立安排)亦不得損害或影響貴行對本人/吾等的絕對擔保權。
5. 如貴行或代理人為交換該等支票、匯票、印度票據(hundi)或其他票據, 而收取由一被簽發所作的付款, 但貴行或該代理人無法透過正常途徑方便地清收該付款, 則各方明白, 該票據可由任何代理人以任何方式代為清收(包括派派予受票人), 並由本人/吾等承擔全部風險及責任, 而為該清收特約的代理人(包括受票人)須被視作完全是本人/吾等的代理人。
6. 本人/吾等特此同意, 本人/吾等不時提交予貴行進行貼現或購買, 或貴行可對此作出放款或將代價移交予本人/吾等的所有支票、匯票、印度票據(hundi)或其他票據及/或股份證明書或文件, 以及特此描述的股份證明書或商品及其收益, 將由貴行持有作為下述各項的持續抵押物: 僅要求支付此項貼現或購買的上述支票、匯票、印度票據(hundi)或其他票據, 貴行可能就此向或為本人/吾等作出, 提供或招致的所有放款, 銀行利息及/或附帶, 以及貴行所有其他現有及未來法律責任; 並且貴行可自行向本人/吾等作為上述股份證明書或商品未償付款項方的一切權利(如有), 且無須進一步向本人/吾等證明擔保, 擔保, 儲蓄或以其他方式處理上述股份證明書或商品, 如同貴行為其絕對所有人, 且貴行獲得本人/吾等的明確授權(視同義務如此行事), 在未收到付款的情況下拒絕交付匯票、印度票據(hundi)或其他票據(不論其票類為何)所運送的股份證明書或商品。本人/吾等同意, 貴行的銷售賬戶及儲支賬戶被本人/吾等接納為當中所做事項正理性的不可推卸證據, 且本人/吾等聲明該同意及貴行在當中的權利在何方面都不會因本人或吾等中任何一人的亡故或本人/吾等姓名, 名稱或構成任何變更而受到影響。
7. 對於任何支票、匯票、印度票據(hundi)、其他票據、股份證明書或其他文件或商品或於交換或付款中收到的票據, 以及與此相關的運送及通訊的傳送, 不論以郵寄或其他方式, 亦不論是透過陸路運輸、海運或空運, 或透過電報或傳真傳送, 本人/吾等將承擔一切風險, 且對於不論因何原因而招致的任何損失、損害或延誤均記入本人/吾等賬戶並完全由本人/吾等承擔, 本人/吾等同意, 就與上述支票、匯票、印度票據(hundi)、其他票據、股份證明書或返常於相關交換或付款中所收到的任何票據有關的及因下述原因而招致的一切損失或損害而言, 貴行及代理人獲得免除及彌償, 具體如下:
  - (a) 因任何方式對傳送造成的損失或損害;
  - (b) 電匯或電傳失誤、不當之處、延誤、錯誤、錯誤、錯誤、錯誤或毀壞;
  - (c) 在傳送過程中或因任何原因招致的任何股份證明書、文件或商品損壞、遺失或損毀;
  - (d) 上述支票、匯票、印度票據(hundi)、其他票據、股份證明書、文件或於相關交換或付款中發出或收到任何票據的缺損、損壞或毀壞;
  - (e) 因未能或延誤以郵寄、海運或空運、電報或電傳方式傳送的傳送或相關延誤或通訊的傳送, 或未曾寄出或未收到相關匯票或匯票而引致的任何損失或損害。
8. 本人/吾等特此免除為提示承兌及/或付款, 並免除或任何上述票據/支票/印度票據(hundi)或任何其他票據的不承兌/不付款, 向本人/吾等發出任何拒付通知, 且本人/吾等須在貴行要求時支付上述票據/支票/印度票據(hundi)或任何其他票據的款項。

Dated 日期: \_\_\_\_\_ 簽名 Signature \_\_\_\_\_ 簽名 Signature \_\_\_\_\_ 簽名 Signature \_\_\_\_\_

BANK OF INDIA  
HONG KONG CENTRE

Notice relating to the

Personal Data (Privacy) Ordinance (the "Ordinance")

- (a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when the customers write cheques or deposit money.
- (d) The purposes for which data relating to a customer may be used are as follows: -
- (i) the daily operation of the services and credit facilities provided to customers;
  - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
  - (iii) creating and maintaining the Bank's credit scoring models;
  - (iv) assisting other financial institutions to conduct credit checks and collect debts;
  - (v) ensuring ongoing credit worthiness of customers;
  - (vi) designing financial services or related products for customers' use;
  - (vii) marketing services, products and other subjects (please see further details in paragraph (g) below);
  - (viii) determining amounts owed to or by customers;
  - (ix) collection of amounts outstanding from customers and those providing security for customers' obligation;
  - (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:
    - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
    - (2) any guidelines or guidance given or issued by any legal, regulatory, government, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
    - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, government, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
  - (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  - (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
  - (xiii) purposes relating thereto.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank May provide such information to the following parties for the purposes set out in Paragraph (d) above: -
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;



- (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
- (iii) The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
- (v) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
- (vii) (1) the Bank's group companies;  
 (2) third party financial institution, insurers, credit card companies, securities and investment services providers;  
 (3) third party reward, loyalty, co-branding and privileges programme providers;  
 (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);  
 (5) charitable or non-profit making organizations; and  
 (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(vii) above.

Such information may be transferred to a place outside Hong Kong.

- (f) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
  - (i) full name;
  - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
  - (iii) Hong Kong Identity Card Number or travel document number;
  - (iv) date of birth;
  - (v) correspondence address;
  - (vi) mortgage account number in respect of each mortgage;
  - (vii) type of the facility in respect of each mortgage;
  - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

**(g) USE OF DATA IN DIRECT MARKETING**

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (1) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (2) the following classes of services, products and subjects may be marketed:
  - financial, insurance, credit card, banking and related services and products;
  - reward, loyalty or privileges programmes and related services and products;
  - services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - donations and contributions for charitable and/or non-profit making purposes;
- (3) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  - the Bank's group companies;
  - third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - third party reward, loyalty, co-branding or privileges programme providers;
  - co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - charitable or non-profit making organization;
- (4) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (5) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

- (h) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right: -
- (1) to check whether the Bank holds data about him and of access to such data;
  - (2) to require the Bank to correct any data relating to him which is inaccurate;
  - (3) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
  - (4) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
  - (5) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

- (i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h) (v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (j) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (h) (v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (k) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (l) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -

For Hong Kong Branch:                   The Data Protection Officer  
 Bank of India  
 2<sup>nd</sup> Floor, Ruttonjee Centre,  
 11 Duddell Street, Central, Hong Kong.  
 Tel No.: (852) 28209246, 25240186  
 Fax No.: (852) 28771178, 28106149

For Kowloon Branch :                   The Data Protection Officer  
 Bank of India  
 906-08, H.K. Pacific Centre,  
 28, Hankow Road, TST Kowloon  
 Hong Kong  
 Tel No. : (852) 23686196  
 Fax No.: (852) 23686521

- (m) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (n) Nothing in this Notice shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

Date:

1) Signature \_\_\_\_\_

2) Signature \_\_\_\_\_

3) Signature \_\_\_\_\_

To: Bank of India,  
Hong Kong  
致: 印度銀行  
香港

Date : \_\_\_\_\_  
日期 : \_\_\_\_\_

Letter of Indemnity  
賠償保證書

Account No. \_\_\_\_\_  
賬戶編號:

In consideration of your agreeing to accept from me/us from time to time instructions by telephone/fax/email/facsimile, then in writing in relation to my/our account (s) referred to above without requiring written confirmation prior to acting thereon, I/We confirm that-  
鑒於貴行同意不時透過電話/傳真/電郵/傳真接受本人/吾等指示, 則就上述本人/吾等賬戶而言, 執行相關指示前無須發出書面確認, 本人/吾等確認:

1. You are hereby authorized to act on my/our telephone/fax/email/facsimile instructions which you in your sole discretion believe emanate from me/us and you shall not be liable for acting in good faith on telephone/fax/email/facsimile instructions which emanate from unauthorized individuals and you shall not be under any duty to verify the identity of the person or persons giving telephone/fax/email/facsimile instructions purportedly made on my/our behalf.  
特此向貴行授權執行貴行全權的情認為由本人/吾等發出之本人/吾等電話/傳本/電郵/傳真指示, 且貴行無須為真誠執行非獲授權個人發出之電話/傳本/電郵/傳真指示承擔法律責任, 且對於據稱代表本人/吾等發出電話/傳本/電郵/傳真指示的一名或多名人士而言, 貴行概無任何義務核證其身份。
2. Any transaction made pursuant to a telephone/fax/email/facsimile instruction shall be binding upon me/us whether made with or without my/our authority, knowledge or consent and I/We shall confirm in writing or hard copy would be sent to you by mail/courier.  
不論本人/吾等是否授權、知悉或同意, 凡根據電話/傳本/電郵/傳真指示作出的任何交易須對本人/吾等具有約束力, 且本人/吾等須透過郵寄/快遞向貴行發出書面或硬拷貝確認。
3. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly in connection with your accepting telephone/fax/email/facsimile instructions and acting thereon, whether or not the same are confirmed in writing by me/us.  
本人/吾等承諾, 隨時就貴行因接受並執行電話/傳本/電郵/傳真直接或間接引致向貴行提起或使貴行遭受或招致或產生所有法律訴訟、法律程序、申索、損失、損害賠償、費用及開支, 而使貴行獲得賠償並免受傷害, 而不論本人/吾等是否對有關指示進行書面確認。

IN WITNESS thereof this letter of indemnity has been duly executed by me/us.  
茲見證, 本人/吾等已妥為簽署本賠償保證書。

Date : \_\_\_\_\_  
日期 : \_\_\_\_\_

Signature : \_\_\_\_\_  
簽署 : \_\_\_\_\_  
Name : \_\_\_\_\_  
姓名 : \_\_\_\_\_

Signature : \_\_\_\_\_  
簽署 : \_\_\_\_\_  
Name : \_\_\_\_\_  
姓名 : \_\_\_\_\_

THE FOLLOWING TYPES OF DEPOSIT MAINTAINED WITH BANK OF INDIA ARE DEPOSITS QUALIFIED FOR PROTECTION BY THE DEPOSIT PROTECTION SCHEME IN HONG KONG:  
印度銀行接受的下列存款，是符合香港的存款保障計劃保障資格的存款：

SAVINGS BANK DEPOSITS

儲蓄存款

CURRENT ACCOUNTS

來往存款

CALL ACCOUNTS

通知存款

DEPOSITS WITH MATURITY UPTO 5 YEARS

五年期或以下的定期存款

HOWEVER THE FOLLOWING ARE NOT COVERED UNDER THE DEPOSIT PROTECTION SCHEME  
但下列存款未納入存款保障計劃

Time deposits with a maturity longer than 5 years

五年期以上的定期存款

Foreign currency linked Products

外匯掛鈎產品

Bearer Instruments (Such as bearer certificate of deposits)

不記名文書（如不記名存款證）

Offshore Deposits

境外存款

I have read and understood the above and I agree for the same.  
本人已閱讀並了解上述內容，且本人同意上述內容。

(Authorised Signature)  
(獲授權簽署)

(Authorised Signatuare)  
(獲授權簽署)

(Authorised Signature)  
(獲授權簽署)

(Authorised Signatuare)  
(獲授權簽署)