

企业账户开立申请书
Application Form of Corporate Account Opening

致：星展银行（中国）有限公司（含在中国境内的分行及/或支行），下称贵行；
To: DBS Bank (China) Limited (including its branches and/or sub-branches in China), (The "Bank");

第一部份：企业基本信息 Part I: Business Particulars

1. 企业信息 ESTABLISHMENT/COMPANY PARTICULARS

企业中文名称 Company Name (in Chinese)

企业英文名称 Company Name (in English)

[境内机构请参照公司章程或政府批准证书上所登记的英文名称。For onshore company, please provide the official English Name registered on M&A or government approved certificates.]

TESTING CLIENT NAME (SHANGHAI) CO LTD

登记 / 注册文件 Registration /Incorporation Document Type

- 营业执照注册号 Business Registration License
 公司注册号（境外机构）Certificate of Incorporation (Offshore only)
 其他 Others :

登记 / 注册文件号码 Registration /Incorporation Number

成立日期 Date of Incorporation (YYYY-MM-DD)

成立国家/地区 Country of Incorporation

注册地址 Registered Address

邮编 Postal Code: _____

通讯地址 Correspondence Address 与注册地址相同 Same as Registered Address

邮编 Postal Code: _____

经营范围 Business Nature

[若为贸易公司，请列明交易的产品类型。For trading company, please indicate the types of trading products.]

开户目的 Purpose of Account [可多选 Can select more than one]

- 商业运营 Business Operations 薪酬支出 Payroll 项目专用 Standby for Project 贷款相关 Lending 资金监管 Holding Funds
 其他，请列明 Others, please specify: _____

2. 申请开立账户类型 ACCOUNT TYPE

人民币
RMB

- 基本存款账户 RMB Basic Account
 一般存款账户（适用于结算） RMB General Account (for Settlement)
 一般存款账户（适用于贷款或委托贷款发放专用） RMB General Account (for Designated Loan or Entrust Loan only)
 临时存款账户（适用于因注册验资和增资验资开立） RMB Temporary Account (for Capital Verification purpose)
 专用存款账户 RMB Special Account
 其他，请列明 Others, please specify: _____

外币
FCY

- 经常项目外汇账户 Current Items Account
 境外机构外汇账户 Non Resident Account
 外汇贷款专户 FCY Loan Account
 资本金账户 FCY Capital Account
 外债专户 FCY Foreign Debt Account
 其他，请列明 Others, please specify: _____
- 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____
 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____
 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____
 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____
 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____

其他
Others

- 多币种账户 Multi-Currency Account
 自由贸易账户 Free Trade Account: _____
- 人民币 RMB 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____
 人民币 RMB 美元 USD 港币 HKD 欧元 EUR 日元 JPY 其他 Others: _____

3. 联系人列表与授权 CONTACT LIST & AUTHORISATION

联系人种类 Types of Contact Persons

A. 遥距指示确认人 Authorized Person for Confirmation of Remote Instructions

「遥距指示」指通过以图文传真、电话、电邮或贵行不时所批准的其它通讯设备向贵行发出的任何指示、要求、确认、认可、变更及/或其它讯息。本企业同意，每位被指定为遥距指示确认人的人士（「遥距指示确认人」）均获授权以个别形式向银行就遥距指示作出确认。如果贵行怀疑所收到的「遥距指示」的真实性，或者贵行收到两份互相冲突的「遥距指示」，则贵行有权拒绝接受该等「遥距指示」。

Instruction refers to any instructions, requests, acknowledgements, consents, variations and/or other communications made via facsimile, telephone, email or such other communication device as the Bank may from time to time approve. We agree that each of the persons specified as the "Authorized Persons for Confirmation of Remote Instructions" have been duly authorized by us to individually confirm the Remote Instructions with the Bank. If the Bank has questions about the authenticity of the Remote Instructions received or has received two Remote Instructions which are inconsistent with each other, the Bank has the right to refuse to accept such Remote Instructions.

B. 大额资金划出预留联系人 Contact Person for Funds Transfer of Large Sum

- 向任意两位大额资金划出预留联系人进行确认 To confirm with any TWO of the above Contacts for Funds Transfer of Large Sum
- 向任意一位大额资金划出预留联系人进行确认 To confirm with any ONE of the above Contacts for Funds Transfer of Large Sum

本企业同意，在不影响本企业被授权签署人权限的前提下，贵行可在大额资金划出交易时依以上指示与指定为「大额资金划出预留联系人」进行确认。若对以「遥距指示」做出的大额资金划出交易指示，贵行只需与「大额资金划出预留联系人」进行确认即可，而无需与「遥距指示确认人」确认。

We agree that without prejudice to any authorities granted to the authorised signatory, the Bank may confirm with the person(s) specified as the "Contact Person for Funds Transfer of Large Sum" in respect of funds transfer of large sum (for instructions of funds transfer of large sum given through the Remote Instruction, the Bank is only required to contact the Contact Person for Funds Transfer of Large Sum, other than Authorised Person for Confirmation of Remote Instructions) for confirmation.

若企业勾选「向任意一位大额资金划出预留联系人进行确认」的，本企业进一步承诺，上述大额资金划出预留联系人确认安排是基于本企业的特殊情况及内部工作的安排，本企业自行承担由此授权安排所产生的风险，且本企业确认知晓贵行会对大额资金划出交易基于此安排进行确认（大额资金的标准可由贵行不时确定和调整）。

If we choose "To confirm with any ONE of the above Contacts for Fund Transfer of Large Sum", we hereby further acknowledge that the above confirmation arrangement of Contacts for funds transfer of Large Sum is granted with regards to specific situations and internal arrangements of us and undertakes to assume all from time to time risks arising out of the above authorisation. We understand that the Bank will confirm any funds transfer of large sums (threshold sums to be determined and adjusted by the Bank time) and hereby authorises the Bank above confirmation.

C. 电子回单服务及日常联系人 Contact Person for E-advice Services and Daily Operation

- 保留纸质回单 Maintain Paper Advices

贵行有权通过「电子回单服务及日常联系人」在本申请书预留的电子邮箱地址或电话联络账户或其它日常交易中所涉及的任何事项（包括但不限于寄月结单等），并且每位「电子回单服务及日常联系人」的预留的电子邮箱可用来接收由贵行发件箱（dbseservice@dbs.com）发送的本企业的所有电子回单。「电子回单服务及日常联系人」通过电子方式或其他形式对相关事项确认和回复对本企业具有约束力。本企业授权联系人不时向贵行提供的信息和指示是准确、完整、有效的。若本公司指定贵行代表人或财务主管为「电子回单服务及日常联系人」，贵行就账户或日常交易的事项应先与贵行代表人或财务主管外的其他「电子回单服务及日常联系人」联络。「电子回单服务」提供综合月结单、电子邮件提醒、余额及多种产品的电子回单（包含各类日结电子通知书和单笔实时收付款通知书）。若勾选电子回单服务，贵行将停止向本企业寄送任何通过本服务项下发送的文件或信息的纸质版，包括但不限于纸质的回单、通知书、日结单等综合月结单等文件或信息。若对纸质回单有特殊需求，请勾选以上保留纸质回单。

The Bank may contact the Contact Person for E-advice and Daily Operation through the emails or phone number we provided in this account application form in connection with any matter of the transactions of our bank account or daily transaction (including but not limited to, sending us the monthly bank statement), and e-mail address reserved by each of the persons specified as the "Contact Person for E-advice Services and Daily Operation" can be used to receive all E-advice sent from the Bank (Sender address: dbseservice@dbs.com). All the confirmation and replies sent via the above email addresses are binding on us. We confirm that any documents or information sent to the Bank via electronic method is accurate, complete and valid. If we assign legal representative or CFO/finance manager as Contact Person for E-advice and Daily Operation, the legal representative or CFO/finance manager shall not be the priority for contact in connection with general matter of our bank account or daily transaction. E-advice Service provides Monthly statements, rolling account balance email confirmation and email advices for various products (including various daily e-advice and real-time inward/outward alert by transaction). Unless otherwise choose to maintain paper advice, the application of E-advice Service will be deemed as we have agreed the Bank stop to send any documents or information in hard copy that will be send through the Service including but not limited to the hard copies of Advice, Notification, Daily Statement, Monthly Statement and other documents and information.

联系人列表 Contact List

法定代表人 Legal Representative / 单位负责人 Person in charge		<input type="checkbox"/> A指派为遥距指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> B指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> C指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	
财务主管 CFO / Finance Manager		<input type="checkbox"/> A指派为遥距指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> B指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> C指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	

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其他联络人 1 Other Contact Person 1		<input type="checkbox"/> ^A 指派为远程指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> ^B 指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> ^C 指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	
其他联络人 2 Other Contact Person 2		<input type="checkbox"/> ^A 指派为远程指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> ^B 指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> ^C 指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	
其他联络人 3 Other Contact Person 3		<input type="checkbox"/> ^A 指派为远程指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> ^B 指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> ^C 指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	
其他联络人 4 Other Contact Person 4		<input type="checkbox"/> ^A 指派为远程指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> ^B 指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> ^C 指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	
其他联络人 5 Other Contact Person 5		<input type="checkbox"/> ^A 指派为远程指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> ^B 指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> ^C 指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	
其他联络人 6 Other Contact Person 6		<input type="checkbox"/> ^A 指派为远程指示确认人 Assigned as Authorized Person for Confirmation of Remote Instructions <input type="checkbox"/> ^B 指派为大额资金划出预留联系人 Assigned as Contact Person for Funds Transfer of Large Sum <input type="checkbox"/> ^C 指派为电子回单服务及日常联系人 Assigned as Contact Person for E-advice Services and Daily Operation
姓名 Name	电子邮箱 Email	
身份证明文件种类 ID Type	身份证明文件号码 ID Number	
公司座机 DID	手提电话 Mobile Number	

第二部份： 遥距系统授权及赔偿书 Part II: Remote Channel Authority and Indemnity

本企业不授权「遥距指示」(此页不适用) No Remote Instructions allowed. (This page is not applicable.)

我 / 我们 (下列签署人) 现要求星展银行 (中国) 有限公司 (下称「贵行」, 「贵行」一词应包括贵行的所有分行、支行和继承人及/或受让人), 在贵行认为适当时, 对我 / 我们的任何账户 (包括现时或此后不时在贵行开立的) 及/或在任何性质的银行产品或服务项下执行以图文传真、电话、电邮或贵行不时所批准的其它通讯设备所发出的任何指示、要求、确认、认可、变更及/或其它讯息 (下称「遥距指示」)。

I/We, the undersigned, hereby request DBS BANK(CHINA) LIMITED ("the Bank", which expression shall include its branches, sub-branches, successors and/or assigns), if it sees fit, to act on any instructions, requests, acknowledgements, consents, variations and/or other communications (a "Remote Instruction") to my/our account(s) (including currently, or may hereafter from time to time be, opened by me/us with the Bank) and/or any/all banking products or services of any nature given by facsimile, telephone, email or such other communication device as the Bank may from time to time approve.

鉴于贵行同意执行遥距指示, 我 / 我们理解、确认、接受及同意, 使用该等遥距指示涉及某些风险, 特别而言, 遥距指示可能由未获授权人士发出及 / 或涉及不诚实意图。我 / 我们亦同意及承诺。

In consideration of the Bank agreeing to act on Remote Instructions, I/we understand, acknowledge, accept and agree that use of such Remote Instructions involves some risk, in particular, that Remote Instructions may be given by unauthorised persons and/or for dishonest purposes. I/We also agree and undertake:

- (a) 我 / 我们应承担因贵行所收到及/或执行的任何遥距指示而引起的一切风险。而且, 贵行不须负责非其所能合理控制的任何事宜, 包括但不限于任何设备的出错、失灵或故障或任何传送受干扰或被截取;
that I/we shall bear all risks arising from any Remote Instructions received and/or carried out by the Bank. In addition, the Bank shall not be responsible for any matters beyond its reasonable control, including, but not be limited to, error, failure or breakdown in any equipment or interference with or interception of any transmission;
- (b) 所有遥距指示必须符合任何交易前、日常或其他的金额规限或贵行不时要求的操作、程序或其他的限制或规定;
that all Remote Instructions must comply with any per-transaction, daily or other monetary limits, or such operating, procedural or other limits or requirements from time to time required by the Bank;
- (c) 贵行有绝对酌情权随时要求遥距指示先被确认 (无论以回电复查、传真复查或贵行认为合适的任何其他方法) 而后执行该等指示, 或拒绝执行任何遥距指示而无需提供任何理由, 即使该遥距指示之前已获贵行 (或代表贵行) 接受, 并且贵行不须对任何后果承担责任。在任何情况下, 贵行有权 (但无义务) 要求我 / 我们在贵行要求的时间内提交载有遥距指示的原件。在任何上述情况下, 贵行可在其绝对酌情权决定之情况下, 拒绝执行遥距指示或按贵行认为适当之其它方式决定如何处理有关遥距指示;
that the Bank shall be entitled at any time, at its absolute discretion, to require confirmation of Remote Instructions before carrying them out (via call or fax back or any other way the Bank may think fit), or refuse to carry out any Remote Instruction without giving any reason, even if the Remote Instruction has previously been accepted by (or on behalf of) the Bank and shall not be liable for any consequences. In any event, the Bank shall be entitled (but not obliged) to require me/us to submit the original document in relation to the Remote Instruction within the time as required by the Bank. In any such case, the Bank may at its sole discretion, refuse to carry out any Remote Instruction or otherwise determine the disposal of the relevant Remote Instruction as it sees fit;
- (d) (如贵行发出任何遥距指示的书面确认书), 除非有明显错误, 否则贵行的确认书将被视为正确无误及决定性的证据, 证明该宗交易对我 / 我们具约束力。我/我们必须核对该确认书, 并且必须在收讫该确认书后 3 日内通知贵行, 有关基于无论何种原因 (包括假冒行为、欺诈行为、欠缺授权或我 / 我们或任何其它人士的疏忽) 而产生的任何错误、差异或未获授权交易;
(if the Bank gives written confirmation of any Remote Instructions), unless there is a manifest error, the Bank's confirmation will be deemed to be correct and conclusive evidence that the transaction is binding on me/us. And I/we must examine such confirmation and must notify the Bank within 3 days of its receipt of any error, discrepancy or unauthorised transaction arising from whatever cause (including forgery, fraud, lack of authority or negligence by me/us or by any other persons);
- (e) 贵行应有权 (但没有义务) 就我/我们与贵行职员的所有电话谈话进行录音;
that the Bank shall be entitled (but not obliged) to record any telephone conversations between me/us and the Bank's staff;
- (f) 如向贵行发出任何遥距指示的任何确认书, 该确认书上必须清楚注明「只属确认 - 请勿重复执行」。如任何确认书并无清楚注明该等字样, 贵行对任何后果 (包括如该指示被执行一次以上而引致的所有损失) 将不须承担责任;
that if any written confirmation of any Remote Instructions is given to the Bank, it must be clearly marked: "Confirmation only - do not duplicate". If any confirmation is not clearly marked in this way, the Bank will not be liable for any consequences, including for all losses if an instruction is executed more than once;
- (g) 对于贵行因按照本授权书执行或拒绝执行遥距指示而直接或间接蒙受或招致的任何索赔、法律程序、责任、损失及开支 (包括法律费用), 将应要求使贵行免受损失并且使贵行获得赔偿。我/我们同意履行及追认贵行因该等指示而承担的任何义务或采取的任何行动;
to hold the Bank harmless and to keep the Bank indemnified on demand against any claims, proceedings, liabilities, losses and expenses (including legal expenses) directly or indirectly suffered or incurred as a result of acting or refusal to act on Remote Instructions in accordance with this Authority. I/We agree to perform and ratify any obligation entered into or action taken by the Bank as a result of such instructions;
- (h) 不论贵行与我 / 我们之间现时或日后另订授权书及/或其它协议或有进行其它交易, 本授权书应仍适用;
that this Authority shall apply notwithstanding existing or future mandates and/or other agreements or course of dealings between the Bank and me/us;
- (i) 本授权书应为贵行及贵行的继承人及/或受让人的利益而执行, 即使贵行或任何上述继承人及/或受让人以合并、整合、兼并方式作任何更改或以其它方式作任何改组亦然。贵行可转让或以其它方式让与贵行在本授权书下的全部或任何权利及利益;
that this Authority shall operate for the benefit of the Bank and its successors and/or assigns, notwithstanding any change by way of amalgamation, consolidation, merger or otherwise in the constitution of the Bank or any such successor and/or assignee. The Bank may assign or otherwise transfer all or any of its rights and interests under this Authority;
- (j) 在不影响贵行在本授权书下的其他权利的前提下, 我/我们在此承诺, 所有经由传真发出的遥距指示均会发送至贵行指定的传真号码上或贵行不时补充或修改指定并书面通知我/我们的其他传真号码 (该等修改和补充自该等通知中注明的日期之日起生效)。所有未发至该等指定传真号码的遥距指示, 贵行有权不予执行, 并对不予执行所造成的任何后果不承担任何责任。
Without prejudice to the Bank's rights under this Authority, I/we hereby agree and confirm that all Remote Instructions given by facsimile shall be faxed to the designated fax number/s, or other designated fax number/s may be added or varied by the Bank from time to time notified to us in writing (such supplement and change shall be effective from the date indicated in the notification). The Bank is entitled to refuse to carry out any Remote Instruction not given via such fax number/s, and will not be liable for any consequences incurred.

修订、暂时中止或取消本授权书的任何要求必须以书面提出, 并且只有在贵行收到该要求并书面同意该要求的情况下才会生效。

Any request to amend, suspend or cancel this Authority must be given in writing and shall only become effective once the Bank has received and consented in writing to such request.

本授权书应适用中华人民共和国 ("中国") 的法律, 且我/我们接受中国法院的非专属司法管辖权所管辖。

This Authority shall be governed by the laws of the People's Republic of China ("PRC") and I/we submit to the non-exclusive jurisdiction of the PRC courts.

我 / 我们同意本授权书的中英文译本如有任何歧义, 应以中文版本为准。

第三部份：星展企业网银IDEAL标准申请表 Part III: DBS IDEAL Registration Form

本企业不申请「IDEAL网上银行」(p5-8不适用) Do not apply for DBS IDEAL Online Banking. (p5-8 is not applicable.)

1. 星展企业网银IDEAL相关授权设置 DBS IDEAL AUTHORISATION POLICY

现金管理服务授权设置 Authorisation Policy for Cash Management

授权金额 Authorisation Limit	交易授权要求 Authorisation Requirement
从 From ¥ 到 To ¥	<input type="checkbox"/> 任意一个授权人 Any 1 Approver 或者 or <input type="checkbox"/> 自定义 Custom:
从 From ¥ 到 To ¥	<input type="checkbox"/> 任意两个授权人 Any 2 Approver 或者 or <input type="checkbox"/> 自定义 Custom:
从 From ¥ 到 To ¥	或者 or <input type="checkbox"/> 自定义 Custom:
从 From ¥ 到 To ¥	或者 or <input type="checkbox"/> 自定义 Custom:

管理员授权设置 (客户自助管理服务) Administrator Authorization Policy for Customer Self Administrator Service

- 请求需要任意一名管理员授权
Any 1 Administrator required to approve a request
- 请求需要任意两名管理员授权
Any 2 Administrator required to approve a request
- 请求需要任意三名管理员授权
Any 3 Administrator required to approve a request
- 请求需要任意四名管理员授权
Any 4 Administrator required to approve a request
- 请求需要任意五名管理员授权
Any 5 Administrator required to approve a request

一个由管理员创建一个请求再经由三位管理员授权的案例:
Scenario of administrator creating a request with 3 Administrator approvals:



注 Note:
每个请求您可以最多由五名管理员授权。You may have up to 5 administrator approvals required for a request.

贸易融资服务授权设置 Authorisation Policy for Trade Finance

授权金额 Authorisation Limit	交易授权要求 Authorisation Requirement
从 From ¥ 到 To ¥	<input type="checkbox"/> 任意一个授权人 Any 1 Approver 或者 or <input type="checkbox"/> 自定义 Custom:
从 From ¥ 到 To ¥	<input type="checkbox"/> 任意两个授权人 Any 2 Approver 或者 or <input type="checkbox"/> 自定义 Custom:
从 From ¥ 到 To ¥	或者 or <input type="checkbox"/> 自定义 Custom:
从 From ¥ 到 To ¥	或者 or <input type="checkbox"/> 自定义 Custom:

注 Note:
授权金额以人民币金额设置。若交易货币不是人民币，应适用星展银行合理决定之汇率换算为等值人民币金额。
Currency of Authorisation Limit allows RMB only. If a transaction is denominated in a currency other than RMB, the exchange rate as reasonably determined by DBS shall be applied for calculation of equivalent amount in RMB.

在线贷款申请服务授权设置 Authorisation Policy for Online Loan Application Service

本授权策略将仅运用于在线贷款申请服务，包括四个主要交易服务：贷款提款，贷款展期，部分还款，全额还款。任何贷款的提款/支付/还款将通过您的星展银行贷款账户进行，并基于您在下面选择的需要授权的人数的相应授权。对于一个请求，您可以至多要求两个授权人批准。
This authorisation policy is for Online Loan application service Only and would apply for the 4 main servicing transactions: Loan Drawdown, Loan Rollovers, Partial Repayment, Full Repayment. Any withdrawal/disbursements/repayments will be made to or from your DBS loan servicing account and will be based on the number of authorisers you have selected below. You may have up to 2 Approver approvals required for a request.

- 需要任意一位授权人审批通过请求
Any 1 Approver required to approve a request
- 需要任意两位授权人审批通过请求
Any 2 Approvers required to approve a request

一个由两位授权人审批请求的案例
Scenario of 2 Approvers approving a request



2. 星展企业网银 IDEAL 相关设定 DBS IDEAL SETTING

双重管理控制 Dual Management Control

- 对于所有通过星展企业网银IDEAL进行的交易活动（FX Online服务除外），系统默认采用双重管理控制程序（“双重控制”），双重控制需要两个或更多的人员参与方能完成每个特定的交易过程，包括创建交易的制单人员和批准交易的其他拥有更高授权权力的人员，有利于避免单个人既发起交易又批核交易，有利于降低欺诈的风险。
For all transactions initiated through DBS IDEAL (other than FX Online Service), the system defaults to have dual management control ("Dual Control") in place, which is a procedure that involves two or more people to complete a transaction – one person to create a transaction and another of higher authority to approve in the system, to reduce the possibility of fraudulence arising from that single person could initiate and approve transactions.

- 已了解相关风险但仍确认变更为单一管理控制程序，即所有交易授权人可以授权由自己发起的交易。（不建议）
I/we fully understood the possibility of fraudulence but still insist on adopting Single Control, and shall bear all risks arising from Single Control.

访问账户 Access to Accounts

- 所有用户将被授权访问所有已开立账户。
All users will be granted access to all your opened accounts.

电子令牌 Security Device

- 手机电子令牌 Digital token (该服务免费, Free for charge)
为了给您更便捷的服务，我行免费提供手机电子令牌。您可以在苹果商店通过搜索'DBS IDEAL Mobile'，或在华为商城搜索'DBS IDEAL'来下载该App
We provide free mobile Digital Token for your convenient access. Please download 'DBS IDEAL Mobile' from apple store, or "DBS IDEAL" from Huawei app store.



加强版手机验证码 M-Challenge Plus

- 加强版的手机验证码是星展银行对于网银交易附加的一项安全设置。系统会智能辨别高风险的交易并通过短信形式发送手机验证码给第一位交易授权人在星展银行预留的手机号码。此设置是为了减少由欺诈交易和网络钓鱼攻击造成的风险。撤销加强版手机验证码服务将带来风险，并可能使您遭受损失（包括经济损失）。
M-Challenge Plus is an additional security feature that DBS may, from time to time, implement for transaction conducted over IDEAL. This feature will determine higher risk transactions through a smart algorithm and will send the approval Challenge via SMS to the registered mobile number of the First approver. It is intended to mitigate the risk of fraudulent transactions and phishing attacks. Opting out of M-Challenge Plus is at your own risk and may expose you to losses (including financial loss).

- 撤销加强版的手机验证码 Opt out of M-Challenge Plus
您同意星展银行将完全依赖并按照收到的您的指令（或声称是您的指令）进行操作，而无须另行确认，并且星展银行无须为欺诈交易或未授权指令而引起的损失承担责任。
You agree that DBS shall not be liable for any losses or liabilities in connection with any fraudulent or unauthorised instructions and that DBS may, without further inquiry, rely and act on your instructions or purported instructions received from you.

授权通知 Post Authorisation Alert

- 为确保未经授权的交易能够及时发现，我们会在您授权交易后，以短信和电子邮件方式告知您。这些提醒将会发送到您在星展银行预留的手机号码和电子邮箱。此通知是一项重要的防范措施，确保您能够及时得到通知。撤销此通知可能会影响到我们及时通知您未经授权的交易。
To enhance the timely detection of unauthorised transactions, we notify you via SMS and email when you have approved a transaction. These alerts are sent to your mobile number and email registered with DBS. This alert is a key detective control for you/your company to be notified in a timely manner. Opting out of this alert may affect our ability to notify you of any unauthorised transactions done by your ID.

- 撤销授权提醒 Opt out of Post Authorisation Alert
您和您的公司清楚地知道，选择撤销此项通知意味着所有的用户在授权以后将不再接收到任何提醒。
You and your company understand that opting out from this Alert will mean that Post Authorisation Alerts will not be sent to any of your users.

特殊指令 Special Requirement

- 设置“多公司一站式访问”Multi-CIN Setup :

母公司 (HQ Company) _____ 子公司 (Sub Company) _____

- 申请“网上银行多币种结算账户电子对账单”Apply for Multi-Currency Account eStatement on IDEAL
您可通过网上银行直接获取多币种结算账户电子对账单。You may easily access to the Multi-Currency Account eStatement on IDEAL upon your application.

2. 星展企业网银 IDEAL 用户档案 DBS IDEAL USER PROFILE

¹网上银行用户 1 IDEAL USER 1		<p>IDEAL用户权限 (现金管理贸易融资平台) IDEAL User Role</p> <p><input type="checkbox"/> 查询 Enquiry <input type="checkbox"/> 制单人 Maker <input type="checkbox"/> 授权人 Approver [组别 Group:_____] <input type="checkbox"/> ²管理员 Administrator</p> <p>用户权限 (²Treasury eDoc) Access Level for ³Treasury eDOC</p> <p><input type="checkbox"/> 交易确认书查询 Enquiry <input type="checkbox"/> 交易确认书核准人 Approver <input type="checkbox"/> 市值重估报告 Valuation Report</p> <p>交易服务类型 Service Type</p> <p><input type="checkbox"/> 付款 Payment <input type="checkbox"/> 工资 Payroll <input type="checkbox"/> ⁴贸易融资 Trade Finance <input type="checkbox"/> 文件交换 File Exchange</p> <p><input type="checkbox"/> 电票 ECDS <input type="checkbox"/> 供应链融资 SCF <input type="checkbox"/> 保理 ARP <input type="checkbox"/> ⁵外汇在线交易服务 FX Online</p> <p><input type="checkbox"/> ⁶在线贷款申请服务 Online Loan application service</p>
姓名 Name		
电子邮箱 Email		
手提电话 Mobile Number		
¹网上银行用户 2 IDEAL USER 2		<p>IDEAL用户权限 (现金管理贸易融资平台) IDEAL User Role</p> <p><input type="checkbox"/> 查询 Enquiry <input type="checkbox"/> 制单人 Maker <input type="checkbox"/> 授权人 Approver [组别 Group:_____] <input type="checkbox"/> ²管理员 Administrator</p> <p>用户权限 (²Treasury eDoc) Access Level for ³Treasury eDOC</p> <p><input type="checkbox"/> 交易确认书查询 Enquiry <input type="checkbox"/> 交易确认书核准人 Approver <input type="checkbox"/> 市值重估报告 Valuation Report</p> <p>交易服务类型 Service Type</p> <p><input type="checkbox"/> 付款 Payment <input type="checkbox"/> 工资 Payroll <input type="checkbox"/> ⁴贸易融资 Trade Finance <input type="checkbox"/> 文件交换 File Exchange</p> <p><input type="checkbox"/> 电票 ECDS <input type="checkbox"/> 供应链融资 SCF <input type="checkbox"/> 保理 ARP <input type="checkbox"/> ⁵外汇在线交易服务 FX Online</p> <p><input type="checkbox"/> ⁶在线贷款申请服务 Online Loan application service</p>
姓名 Name		
电子邮箱 Email		
手提电话 Mobile Number		
¹网上银行用户 3 IDEAL USER 3		<p>IDEAL用户权限 (现金管理贸易融资平台) IDEAL User Role</p> <p><input type="checkbox"/> 查询 Enquiry <input type="checkbox"/> 制单人 Maker <input type="checkbox"/> 授权人 Approver [组别 Group:_____] <input type="checkbox"/> ²管理员 Administrator</p> <p>用户权限 (²Treasury eDoc) Access Level for ³Treasury eDOC</p> <p><input type="checkbox"/> 交易确认书查询 Enquiry <input type="checkbox"/> 交易确认书核准人 Approver <input type="checkbox"/> 市值重估报告 Valuation Report</p> <p>交易服务类型 Service Type</p> <p><input type="checkbox"/> 付款 Payment <input type="checkbox"/> 工资 Payroll <input type="checkbox"/> ⁴贸易融资 Trade Finance <input type="checkbox"/> 文件交换 File Exchange</p> <p><input type="checkbox"/> 电票 ECDS <input type="checkbox"/> 供应链融资 SCF <input type="checkbox"/> 保理 ARP <input type="checkbox"/> ⁵外汇在线交易服务 FX Online</p> <p><input type="checkbox"/> ⁶在线贷款申请服务 Online Loan application service</p>
姓名 Name		
电子邮箱 Email		
手提电话 Mobile Number		
¹网上银行用户 4 IDEAL USER 4		<p>IDEAL用户权限 (现金管理贸易融资平台) IDEAL User Role</p> <p><input type="checkbox"/> 查询 Enquiry <input type="checkbox"/> 制单人 Maker <input type="checkbox"/> 授权人 Approver [组别 Group:_____] <input type="checkbox"/> ²管理员 Administrator</p> <p>用户权限 (²Treasury eDoc) Access Level for ³Treasury eDOC</p> <p><input type="checkbox"/> 交易确认书查询 Enquiry <input type="checkbox"/> 交易确认书核准人 Approver <input type="checkbox"/> 市值重估报告 Valuation Report</p> <p>交易服务类型 Service Type</p> <p><input type="checkbox"/> 付款 Payment <input type="checkbox"/> 工资 Payroll <input type="checkbox"/> ⁴贸易融资 Trade Finance <input type="checkbox"/> 文件交换 File Exchange</p> <p><input type="checkbox"/> 电票 ECDS <input type="checkbox"/> 供应链融资 SCF <input type="checkbox"/> 保理 ARP <input type="checkbox"/> ⁵外汇在线交易服务 FX Online</p> <p><input type="checkbox"/> ⁶在线贷款申请服务 Online Loan application service</p>
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¹网上银行用户 5 IDEAL USER 5		<p>IDEAL用户权限 (现金管理贸易融资平台) IDEAL User Role</p> <p><input type="checkbox"/> 查询 Enquiry <input type="checkbox"/> 制单人 Maker <input type="checkbox"/> 授权人 Approver [组别 Group:_____] <input type="checkbox"/> ²管理员 Administrator</p> <p>用户权限 (²Treasury eDoc) Access Level for ³Treasury eDOC</p> <p><input type="checkbox"/> 交易确认书查询 Enquiry <input type="checkbox"/> 交易确认书核准人 Approver <input type="checkbox"/> 市值重估报告 Valuation Report</p> <p>交易服务类型 Service Type</p> <p><input type="checkbox"/> 付款 Payment <input type="checkbox"/> 工资 Payroll <input type="checkbox"/> ⁴贸易融资 Trade Finance <input type="checkbox"/> 文件交换 File Exchange</p> <p><input type="checkbox"/> 电票 ECDS <input type="checkbox"/> 供应链融资 SCF <input type="checkbox"/> 保理 ARP <input type="checkbox"/> ⁵外汇在线交易服务 FX Online</p> <p><input type="checkbox"/> ⁶在线贷款申请服务 Online Loan application service</p>
姓名 Name		
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¹网上银行用户 6 IDEAL USER 6		<p>IDEAL用户权限 (现金管理贸易融资平台) IDEAL User Role</p> <p><input type="checkbox"/> 查询 Enquiry <input type="checkbox"/> 制单人 Maker <input type="checkbox"/> 授权人 Approver [组别 Group:_____] <input type="checkbox"/> ²管理员 Administrator</p> <p>用户权限 (²Treasury eDoc) Access Level for ³Treasury eDOC</p> <p><input type="checkbox"/> 交易确认书查询 Enquiry <input type="checkbox"/> 交易确认书核准人 Approver <input type="checkbox"/> 市值重估报告 Valuation Report</p> <p>交易服务类型 Service Type</p> <p><input type="checkbox"/> 付款 Payment <input type="checkbox"/> 工资 Payroll <input type="checkbox"/> ⁴贸易融资 Trade Finance <input type="checkbox"/> 文件交换 File Exchange</p> <p><input type="checkbox"/> 电票 ECDS <input type="checkbox"/> 供应链融资 SCF <input type="checkbox"/> 保理 ARP <input type="checkbox"/> ⁵外汇在线交易服务 FX Online</p> <p><input type="checkbox"/> ⁶在线贷款申请服务 Online Loan application service</p>
姓名 Name		
电子邮箱 Email		
手提电话 Mobile Number		

1 网上银行用户 IDEAL USER

- 用户姓名请填写用户的真实英文/拼音姓名（应与身份证明材料上的姓名一致）。
Please fill in the user's real name in English/pinyin (should be the same as the name on the ID).
- 需提供有效的电子邮箱及手机号码，以便用户登录IDEAL网上银行，重置密码，以及接收交易授权通知等服务。
Valid e-mail address and mobile number are required for IDEAL login in; reset pin; receive notification for authorising transaction and such other services.
- 授权人和管理员需要额外提交有关资料供银行审核。
Approvers and Administrators need to submit additional information for bank review.

2 管理员 Administrator

- 出于安全原因，若指定管理员，则必须至少指定两名，由一名管理员发起的任何操作必须由至少一名其他管理员批准。
For security reasons, at least 2 Administrators must be appointed (if any), and any action initiated by one Administrator must be approved by at least one other Administrator.
- 管理员将有权利和责任代表贵公司设置、管理、维护、使用和访问IDEAL，包括用户（添加或移除交易制单人和授权人，更改用户的账户和服务访问权限，暂停及重新激活用户的IDEAL访问权限，重新设置用户密码）、电子令牌（解锁和申请）和公司配置（管理公司授权策略和管理公司IDEAL配置）
Administrators will have the authority and responsibility for the set-up, administration, maintenance, and ongoing use of and access to IDEAL on behalf of the your company, including User (Adding or removing a Transaction maker and authoriser, Modifying any user access to accounts and services, Suspending and reactivating a User's IDEAL access, Resetting User's PIN); Security Device (Unlocking and Request); Company Profile (Managing company authorisation policy and company role in IDEAL);
- 管理员应该由贵公司中具有足够执行力和权限的人来担当该角色，而贵公司也有责任确保具有适当和充分的内部控制程序和安全措施，以防止管理员发生任何欺诈、滥用或未经授权的行/疏忽。
Given the wide powers conferred on the appointed Administrator(s), Administrator(s) should be persons within your company with sufficient executive power and authority to take on the role and the organisation is responsible for ensuring that it has appropriate and adequate internal controls procedures and security measures in place to prevent any fraud, abuse or unauthorised acts/omissions by Administrators.

3 Treasury eDoc

- 通过相关内容的勾选，贵公司可以通过Treasury eDoc获取交易确认书和市值重估报告，并可在线接受“交易确认书”。“交易确认书”包括Treasury eDoc服务条款与条件所述交易（包括衍生产品交易和结构性产品交易）的交易确认书、对该等确认书的交易修订函以及交易终止函。拥有eDoc“查询”权限的用户将可以通过Treasury eDoc获取与贵公司的交易相关的交易确认书、定价/结算通知书和事件通知书。拥有eDoc“核准人”权限的用户除了将可以通过Treasury eDoc获取上述文件，还可以在线接受交易确认书（受限于相关贵公司授权文件规定的要求，例如单层或双层的核准层级）。
By the relevant selections, your company may receive Trade Confirmations and Valuation Reports via Treasury eDoc, and accept Trade Confirmations online. "Transaction Confirmation" refers to transaction confirmations and transaction amendment letters to such confirmations, and transactions termination letters for the transactions (including derivative transactions and structured products) as specified under the Terms and Conditions for Treasury eDoc Service. The User(s) with "Enquiry" role may receive Transaction Confirmations, fixing/settlement advices and event notices relating to your Transactions via Treasury eDoc. The User(s) with "Approver" role may receive the above documents, and also accept Trade Confirmations online via Treasury eDoc (subject to requirements specified in corporate authorisations of your company, such as single or dual approval levels).
- 如果贵公司仅指定拥有“查询”权限的用户，而未指定拥有“核准人”权限的用户，则贵公司将通过签署从Treasury eDoc上下载的纸质交易确认书的方式接受交易确认书，并返还至星展行。一旦贵公司指定拥有“核准人”权限的用户（无论是否指定拥有“查询”权限的用户），则视为贵公司已选择通过Treasury eDoc接受相关交易确认书，而不再以签署纸质交易确认书的方式接受相关交易确认书（除非贵公司与星展银行另有约定）。
If your company only appoints User(s) with "Enquiry" role but not User(s) with "Approver" role, Transaction Confirmation will be accepted by your company by signing on a hard copy downloaded from Treasury eDoc, and returned to DBS. So long as your company appoints User(s) with "Approver" role (no matter whether User with "Enquiry" role has been appointed or not), your company would be regarded have opted to accept Transaction Confirmations via Treasury eDoc, and would no longer accept Transaction Confirmations by signing on hard copies (unless your company and the Bank agree otherwise).
- 上述“Treasury eDoc 服务”项下拥有交易确认书“核准人”权限的用户应当为现有的纸质版本交易确认书的被授权签署人。如果拥有“核准人”权限的用户中的任何一位或多位并非现有的纸质版本交易确认书的被授权签署人，请同时向银行提供授权该等用户批准交易确认书的相关授权文件。
The User(s) with "Approver" role for Transaction Confirmations specified under the above "Treasury eDoc Service" should be existing authorised signatories of hard copy Transaction Confirmations. If any of the User(s) with "Approver" role is not existing authorised signatory of hard copy Transaction Confirmations, please submit to the Bank simultaneously corporate authorisations appointing specific User(s) to approve Transaction Confirmations.
- “市值重估报告”项下勾选的用户将可以通过Treasury eDoc获取所有未到期交易（包括衍生产品交易和结构性产品交易）的市值重估报告。除非贵公司另有要求，星展银行提供市值重估报告的频率为每月。其他频率要求（请具体填写）：
The User(s) ticked under "Valuation Report" may receive Valuation Reports for all outstanding transactions (including derivative transactions and structured products) via Treasury eDoc. Unless your company requests otherwise, the frequency of the provision of Valuation Report by DBS is Monthly. Others:

4 贸易融资、电票、供应链融资以及保理：

- 申请涉及信贷额度的贸易融资服务时，请同时提交电子银行决议(EBR)或其他银行可接收的授权文件。
Please submit the Electronic Banking Resolution (EBR) or other authorisation documents acceptable to the Bank when signing up for trade facility related service.

5 外汇在线交易服务 FX Online

- 在线交易服务只支持单一交易管理控制（只需单个用户即可经手和批核交易）；交易类型包括T+0即期交易、T+1即期交易、T+2即期交易、远期交易、择期远期交易及星展银行不时提供的任何其他交易。是否授予用户FX Online访问权限须经星展银行内部审核后决定。
FX Online Service only applies Single Management Control (only single user is required to initiate and approve transactions). The transaction type includes Value same day, Tomorrow, Spot, Forward, Time Option and any other transaction type DBS provides from time to time. The granted access to FX Online is subject to DBS's internal approval.

6 在线贷款申请服务：

- 申请在线贷款申请服务时，请同时提交电子银行决议(EBR)或其他银行可接收的授权文件。
Please submit Electronic Banking Resolution (EBR) or other authorisation documents acceptable to the Bank when signing up for online Loan Application Service or Customer Self Administrator service.

仅供本行使用 For Bank Use Only

IN-COUNTRY IDEAL SERVICE REP	CHANNEL CREATOR	CHANNEL AUTHORISER
Name:	Name:	Name:
Signature:	Signature:	Signature:
Date:	Date:	Date:

第四部份：机构声明- 海外税收申报法案&共同申报标准 Part IV: Entity Self-Certification: FATCA & CRS

根据海外税收申报法案(FATCA)和共同申报标准(CRS)，星展银行需要确定客户的税收居民状况。如果贵司是美国公司或者是帐户开立国家以外的税收居民，星展银行可能需要提供贵司的帐户信息给国家税务机关，这些信息将可能会在不同国家的税务机关中进行传递。

Under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS), we are required to determine the tax residence status of our customers. If you are a US Person or tax resident outside the country where your account is held, we may need to give the national tax authority your account information, which may then be shared with different countries' tax authorities.

1. 税收居民身份自我声明 Tax Residency Status (Please tick one of the boxes only)

<input type="checkbox"/>	<p>本公司是为非美国税收居民，且有实质经营活动的非金融机构，至少50%的总收入（以上一年计算）来自其营业活动而不是投资、股息、利息、租金或特许权使用费等被动收入，及所持有之加权平均资产（每个季度就资产负债表依照公允市价或账面价值计算），至少有 50% 会产出或是用以产出这些营业活动的收入。</p> <p>We are Non-US tax resident, and derives at least 50% of our gross income (for the previous calendar year) from active business activities rather than investments, dividends, interests, rents, royalties or other passive income, and the weighted average assets held by us (calculated on a quarterly basis based on fair market value or book value), at least 50% will generate or generate income from these business activities.</p>															
<input type="checkbox"/>	<p>请在以下完整列出公司所在的税务司法管辖区，以及每个司法管辖区的相应纳税人识别号。</p> <p>如果公司并非任何国家的税收居民，请在以下填写公司实际管理地或该贵公司的主要办公地点所在国家。</p> <p>Please list below all jurisdictions where the Entity is a resident for tax purposes and the respective TIN for each jurisdiction. If the Entity is not a tax resident of any country, please indicate its place of effective management or country in which its principal office is located.</p> <table border="1"><thead><tr><th>税收居民国家 Country of Tax Residence</th><th>纳税人识别号 Tax Identification Number (TIN)</th><th>如果未提供纳税人识别号，请选择理由 A、B 或 C If no TIN is available, please indicate the reason (A, B or C)</th></tr></thead><tbody><tr><td></td><td></td><td>理由 A、B 或 C Reason (A, B or C)</td></tr><tr><td>1</td><td></td><td>如选取B理由，请解释不能取得纳税人识别号的原因。 If B reason is indicated, please explain why you are unable to obtain a TIN in the below table</td></tr><tr><td>2</td><td></td><td></td></tr><tr><td>3</td><td></td><td></td></tr></tbody></table> <ul style="list-style-type: none">理由 A - 贵公司向其履行纳税义务的国家并不向其税收居民发出纳税人识别号。 Reason A - The country where the Entity is liable to pay tax does not issue TINs to its residents.理由 B - 贵公司不能取得纳税人识别号或等同功能的编号。如选取这一理由，请在上表解释不能取得纳税人识别号的原因。 Reason B - The Entity is otherwise unable to obtain a TIN or equivalent number. Please explain why you are unable to obtain a TIN in the above table.理由 C - 无需提供纳税人识别号。税收居民国家的主管机关不需要帐户持有人披露纳税人识别号才可选择此项。 Reason C - No TIN is required. This reason only applies if the authorities of the country of tax residence indicated do not require the TIN to be disclosed.	税收居民国家 Country of Tax Residence	纳税人识别号 Tax Identification Number (TIN)	如果未提供纳税人识别号，请选择理由 A、B 或 C If no TIN is available, please indicate the reason (A, B or C)			理由 A、B 或 C Reason (A, B or C)	1		如选取B理由，请解释不能取得纳税人识别号的原因。 If B reason is indicated, please explain why you are unable to obtain a TIN in the below table	2			3		
税收居民国家 Country of Tax Residence	纳税人识别号 Tax Identification Number (TIN)	如果未提供纳税人识别号，请选择理由 A、B 或 C If no TIN is available, please indicate the reason (A, B or C)														
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2																
3																
<input type="checkbox"/>	<p>其他，请填写标准版的机构声明文件 Others, please fill Standard Entity Self-Certification Form: FATCA & CRS</p>															

如果贵公司所属的税收居民国家不包括贵公司成立或注册地址所在地的国家，请勾选下框作为确认。
If the Entity's country(ies) of tax residence did not include the Entity's country of incorporation or country of registered address, please tick the following box as confirmation.

本公司不是其成立或注册地址所在地国家的税收居民，通过勾选此框，本公司确认除上述声明的管辖区外，本公司不是任何其他国家的税收居民。
The Entity is not a tax resident of the country(ies) where it is incorporated in or having a registered address. By checking this box, the Entity also confirms that it is not a tax resident of any countries other than those declared above.

在没有上述确认的情况下，星展银行可能需要根据我行记录向税务机关披露贵公司的帐户信息。此外，贵公司可能无法在我行开立其他额外帐户。
In the absence of the above confirmation, DBS may have to disclose the Entity's account information to the tax authority based on information held in our records. In addition, the Entity may not be able to open additional accounts with us.

如贵公司就如何决定贵公司的税收居民状况有任何疑问，请向专业税务顾问咨询。贵公司也可以参考以下提供的资料。
If you have any questions on how to determine your tax residence status, please consult a professional tax adviser as we are not allowed to give tax advice. You may also refer to the information provided below.

有关海外税收申报法案，请浏览 For FATCA, please refer to: <http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>

有关共同申报标准，请浏览 For CRS, please refer to: <http://www.oecd.org/tax/automatic-exchange/>

有关共同申报标准在中国的适用，请浏览 For CRS in China, please refer to: http://www.chinatax.gov.cn/aeoi_index.html

第五部份：声明与授权签署 Part V: Declarations and Authorisation

我司确认上述信息是真实、准确且最新的。请按上述资料以我司名义开立账户。

We hereby confirm that the information above is authentic, accurate and up-to-date. Please open account(s) in our name as detailed above.

我司已登陆贵行网站 www.dbs.com.cn 企业及机构银行或者中小企业页面的底部信息栏以及“表格和指南”中查询并阅读了账户条款和条件（“账户条款”）以及最新的对公服务收费价格目录（“价格目录”）以及相关条款，我司同意接受贵行的账户条款及价格目录、多币种结算账户条款和自贸区账户条款和条件，电子回单与电子平台服务条款及细则以及贵行另行要求的就我司拟在贵行开立的账户和操作相关的其他条件和条款，及其不时之修订和安排并同意受其约束。就我司在贵行开立的多币种账户或自贸区账户而言（如适用），我司同意账户条款中所指的账户亦适用于多币种账户下的各币种子账户以及自贸区账户，且该等多币种账户同时受制于多币种结算账户条款，该自贸区账户同时受制于自贸区账户条款和条件。

We have visited the Bank's website of www.dbs.com.cn to check relevant Terms and Conditions Governing Accounts (“Account Terms”) and the latest Corporate Banking Tariff at the bottom and the section of “Forms and Guides” of Corporate Banking webpage or SME Banking webpage. We acknowledge and agree to be bound by and comply with the Account Terms and agree with the Corporate Banking Tariff, Multi-Currency Account and Free Trade Account Terms and Conditions, E-Advice Services and E-Channel Services Terms and Conditions, and other terms and conditions otherwise required by the Bank for opening and operating the account(s) to be opened by us with the Bank now and from time to time in force, and as may from time to time be varied. Where the account we open with the Bank is a multi-currency account or free trade account or e-Advice Services and e-Channel Services Terms and conditions (where applicable), we agree that where the context so requires, the term “Account” in the Account Terms means each wallet in different currencies within the multi-currency account and the free trade account, and these multi-currency accounts are further subject to Multi-Currency Account Terms, and free trade accounts are further subject to Free Trade Account Terms and Conditions.

就IDEAL网上银行业务（如适用），我司在此确认已通过登陆贵行上述网站收到、阅读、理解并接受贵行的电子银行服务条款和条件。

In respect of IDEAL online banking business (where applicable), we hereby confirm that we have received, read, understood and accepted DBS Electronic Banking Services Terms and Conditions which is accessible via logging on the above website of the Bank.

我司明确知晓贵行为了遵守适用的法律法规或监管要求可能不时补充或修改账户条款、服务收费价目表以及其他适用于我司拟开立的账户和操作相关的条款和条件。有关最新的账户条款或补充条款可从贵行上述网站处获取。

We clearly understand that the Bank may amend or supplement the Account Terms, Tariff and other terms and conditions for opening and operating the accounts to be opened by us with the Bank from time to time to comply with applicable laws, regulations or regulatory requirements, and we are aware that the latest Account Terms or supplemental terms are available on the above website of the Bank.

我司确认已收到/查询获知上述所适用的条款与条件，且贵行已提请我司对所有该等条款、条件及细则作全面、准确的理解，并应我司要求做了相应的解释说明，包括条款与条件中加粗重要条款的含义（包括但不限于遵守法规要求、活期账户利率等），双方对该等条款、条件及细则的含义认识一致。

We hereby confirm that we have received/learned upon inquiry all applicable terms and conditions as mentioned above, and the Bank has asked us to comprehensively and correctly understand all such terms, conditions and rules, including the bold clauses in applicable terms, conditions and rules (including but not limited to Compliance with Laws and Regulations and Account Interest Rate) and has explained the same upon our request. We and the Bank have the same understanding of all such terms, conditions and rules.

我司同意除非贵行和我司另行约定，上述账户联系人和勾选服务对我司开立在贵行的所有账户均生效。

We agree that unless otherwise agreed by the Bank and us, the above account contacts and ticked services shall apply to all accounts opened by us with the Bank.

我司同意贵行遵守适用的法律和法规而收集和使用时提供的信息，并同意贵行将此申请书内所含的信息，以及任何与我们在贵行持有的账户和产品相关的信息，披露及发送给任何中国或境外其它政府机关或者机构，或贵行位于任何司法管辖地的母公司、分行、子公司、附属公司或代表处，以便它们能符合或遵从相关法律法规。We agree that the Bank may collect and use information provided by us for the purpose of complying with applicable laws and regulations. We also agree that the Bank may disclose and deliver the information contained in this form, and any information relating to our accounts and products with the Bank to any PRC or other overseas government authority or agency, or the Bank's parent company, branches, subsidiaries, affiliates or representative offices located in any jurisdiction, to facilitate their compliance with applicable laws and regulations.

我司知悉贵行已就个人信息的处理（包括收集、使用、储存、加工、对外披露、删除等活动）制定《星展银行（中国）有限公司个人信息及隐私保护政策》（“《个人信息及隐私保护政策》”）并在贵行官方网站www.dbs.com.cn进行公布和更新。我司确认并承诺，针对我司提交的或贵司为向我司提供企业账户开立等相关服务之目的而另行采集的有关个人信息，我司及相关信息主体已阅读并同意接受《个人信息及隐私保护政策》及其约束，贵行可按照《个人信息及隐私保护政策》的内容处理该等个人信息。

We understand the Bank maintains the DBS Bank (China) Limited Personal Information and Privacy Protection Policy (“Personal Information and Privacy Protection Policy”) for the processing (including, without limitation to, collection, use, storage, handling, disclosure and deletion) of personal information, which is published and updated from time to time on the Bank's official website www.dbs.com.cn. We confirm and undertake that, in regards of any and all the personal information provided by us or otherwise collected by the Bank for providing us with the account opening and other services, we and relevant personal information subjects have read and agreed to accept and be bound by the Personal Information and Privacy Protection Policy, and the Bank may process the personal information in accordance with the Personal Information and Privacy Protection Policy.

我司在贵行办理结算账户业务应当遵守法律、行政法规以及中国人民银行的有关规定，不得利用银行结算账户从事各类违法犯罪行为。我司充分了解并知晓不得出租、出借、出售、购买银行账户以及相关的法律责任和惩戒措施，并承诺依适用的法律法规开立和使用我司账户。根据监管要求，本人作为法定代表人或单位负责人为开立账户之目的特此授权贵行可通过与电信运营商的合作或加入企业/信息联网核查系统等方式核实本人的个人居民身份证信息与手机号码的对应关系。本人亦会根据贵行要求提供手机号与个人居民身份证对应关系的材料证明手机号码所有权，并授权贵行在我司账户存续期间按照监管要求定期比对该手机号码所有权，确保该手机号码真实有效。

We shall conduct the business regarding settlement account in accordance with laws, administrative regulations and the relevant regulations of PBOC, and shall not use the bank settlement account to engage in any kind of illegal and criminal activities. We undertake to open and use our accounts in accordance with all applicable laws and regulations, and will not rent, lend, sell or purchase any bank account as we fully understand the relevant legal responsibilities and disciplinary measures.

According to regulatory requirement, I, as the legal representative, or the person in charge, hereby authorize the Bank to verify the correspondence between my personal information and mobile phone number through cooperation with telecom operators or joining the enterprise information network verification system for the purpose of account opening. I will also provide materials for the correspondence between the mobile phone number and the ID card to prove the ownership of the mobile phone number according to the requirements of the Bank, and I further authorize the Bank to regularly verify the ownership of the mobile phone number in accordance with the regulatory requirements during the duration of our account to ensure the authenticity and effectiveness of the mobile phone number.

如本申请书中文与英文版本有任何不一致，以中文版本为准。

In case of any inconsistency between the Chinese and English versions of this form, the Chinese version shall prevail.

法定代表人/被授权签署人签字（章）
Signature _____

企业账户开立申请书
Application Form of Corporate Account Opening

日期：
Date _____

公章：
Company Chop: _____

此申请表一般需要法定代表人签字或法人私章，仅监管同意无需法人本人授权核实其手机号码的情形方可接受开户授权书所列的任一被授权签署人签署。如果同时申请网上银行业务且另有授权签署人的，还需要被授权的电子银行签署人签字。

This form needs Legal rep signature or name chop normally. Only under situation that regulator allowed the Bank no need perform legal rep. mobile phone verification can accept any one of the authorized signatory under Account Mandate to sign the form. If IDEAL™ service is applied and its authorized signatory is different, the Authorized Persons shall also include the authorized signatory for electronic banking services.

开立单位银行结算账户申请书

存款人名称			电 话	
地 址			邮 编	
存款人类别		组织机构代码		
法定代表人 (单位负责) 人()	姓 名			
	证 件 种 类		证 件 号 码	
行业分类	A() B() C() D() E() F() G() H() I() J() K() L() M() N() O() P() Q() R() S() T()			
注册资金	币种:	金额:	地区代码	
经营范围				
证明文件种类			证明文件编号	
税务登记证(国税或地税)编号				
关联企业	关联企业信息填列在“关联企业登记表”上。			
账户性质	基本() 一般() 专用() 临时()			
资金性质		有效日期至	年 月 日	

以下为存款人上级法人或主管单位信息:

上级法人或主管单位名称				
基本存款账户开户许可证核准号			组织机构代码	
法定代表人() 单位负责人()	姓名			
	证件种类			
	证件号码			

以下栏目由开户银行审核后填写:

开户银行名称			开户银行代码	
账户名称			账号	
基本存款账户开户许可证核准号			开户日期	
本存款人申请开立单位银行结算账户，并承诺所提供的开户资料真实、有效。 存款人(公章) 年 月 日	开户银行审核意见: 经办人(签章) 银行(签章) 年 月 日	人民银行审核意见: (非核准类账户除外) 经办人(签章) 人民银行(签章) 年 月 日		

填写说明:

1. 申请开立临时存款账户，必须填列有效日期；申请开立专用存款账户，必须填列资金性质。
2. 该行业标准由银行在营业场所公告、“行业分类”中各字母代表的行业种类如下：A：农、林、牧、渔业；B：采矿业；C：制造业；D：电力、燃气及水的生产供应业；E：建筑业；F：交通运输、仓储和邮政业；G：信息传输、计算机服务及软件业；H：批发和零售业；I：住宿和餐饮业；J：金融业；K：房地产业；L：租赁和商务服务业；M：科学研究、技术服务和地质勘查业；N：水利、环境和公共设施管理；O：居民服务和其他服务业；P：教育业；Q：卫生、社会保障和社会福利业；R：文化、教育和娱乐业；S：公共管理和社会组织；T：其他行业。
3. 带括号的选项填“√”。
4. 申请开立核准类账户、填写本表一式三联，三联申请书由开户银行报送人民银行当地分行加盖审核章后，一联开户单位留存，一联开户银行留存，一联中国人民银行当地分行留存，申请开立备案类账户，填写本表一式二联，一联存款人留存，一联开户银行留存。