

ACCOUNT OPENING APPLICATION FORM 开户申请表

Reset Form

I want to apply for / 我要申请

Individual 个人

Joint 联名

Multi-Currency Savings Account
多币种储蓄账户

Multi-Currency Time Deposit Account
多币种定期账户

All Accounts
全部

Section A: Personal Information 个人资料 (Primary Account Holder 主要账户持有人)

Full Name 姓名 (As Per NRIC/Passport 与身份证/护照一致)		NRIC/Passport No. 身份证/护照号码	
<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Others 其他 (Please Specify 请说明): _____		China National ID 中国身份证号码: _____	
Date of Birth 出生日期	YYYYMMDD 年 月 日	Nationality 国籍	Country of Issue 证件发出国: _____
Place of Birth 出生地点	Race 种族	Expiry Date 证件失效日期: _____	
Resident Status 居民身份		Education Level 教育程度	
<input type="checkbox"/> Bumiputera 土著 <input type="checkbox"/> Non-Bumiputera 非土著 <input type="checkbox"/> Non-Resident 非居民 不豁免 <input type="checkbox"/> Non-Resident Exempted 非居民豁免		<input type="checkbox"/> Primary 小学 <input type="checkbox"/> Secondary 中学 <input type="checkbox"/> Vocational/Technical 职业/技术 <input type="checkbox"/> University 大学 <input type="checkbox"/> Post-graduate/Professional 研究生/专业	
Marital Status 婚姻状态		Residential Address 居住地址	
<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚		_____ Postcode 邮区号: _____	

Correspondence Address 通讯地址	<input type="checkbox"/> Same as Residential Address 与居住地址相同	Postcode 邮区号: _____
Contact 联络方式	Mobile No. 手机号码: _____	House No. 家庭电话: _____
Email Address 邮件地址: _____	Work No. 办公电话: _____	

***Note:** The primary account holder's email address will be defaulted for receiving e-Statement, please tick **one (1)** of the following:
 *备注: 主要账户持有人的邮箱地址将被默认为用来接受电子对账单, 请勾选下列任一选项

Account Statement 账户结单 Consolidate Statement 综合结单

Section A1: Employment Information 就业资料 (Primary Account Holder 主要账户持有人)

Employment Status 就业状况:	<input type="checkbox"/> Employed 就业	<input type="checkbox"/> Unemployed 待业	<input type="checkbox"/> Self-employed 自雇	<input type="checkbox"/> Retired 退休	<input type="checkbox"/> Others 其它 _____
Occupation 职业: _____	Nature of Business 业务性质: _____				
Employer's Name 雇主名称: _____	Employer's Address 工作地址: _____				
Postcode 邮区号: _____					

Source of Wealth 财富来源 (More than one (1) is applicable 可多选)

Employment Income 就业收入 (Salary/commission/contract 薪水/佣金/合约)

Inheritance 继承 (a) Benefactor's Name 原财产所有人: _____ (b) Country of Probate 遗嘱认证国家: _____

Business Ownership 企业所有权 (a) Name and Address of Business Owned 名下企业名称与地址: _____ (b) Percentage of Ownership 所有权比例: _____ (c) Name of other Owner 其他所有人: _____

Investment Income 投资收益 (a) Nature of Investment Activities 投资类型: _____ (b) Where did the Initial Source of Funds come from? 最初的资金来源: _____

Others 其它 (Please Specify 请说明) _____

Source of Funds 资金来源 Employer 雇主 Business Declared Above 以上申报的业务 Investment Activities 投资活动 Others 其它 _____

Monthly Income Range 月收入 < USD 10,000 USD 10,000 – USD 20,000 > USD 20,000

Section A2: Politically Exposed Person (PEP) / Connected Party Declaration 政治接触者 (PEP) / 关联方声明

I am a PEP and/or family member or close associate of someone who is a PEP. If yes, please provide details: 我是 PEP 和/或我的家人或我关系密切的人是 PEP. 若是, 请提供资料 _____

I am a CCB connected party and/or family member or close associate of someone who is a CCB connected party. If yes, please provide details: 我是关联方和/或我的家人或我关系密切的人是 CCB 关联方 _____

None of the above. 以上皆非

Address: Level 13(E), Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000 FT Labuan, Malaysia.

Tel: +6087- 582018 Fax: +6087- 582028 SWIFT: PCBCMY22

Section D: Additional Details 额外细节

Purpose of Account Opening 申请开户原因

Signing Condition 签署条件
 Solely 单独 All to Sign 全部 Any One to Sign 其中一人 Others 其它 (Please specify 请说明): _____

Section E: e-Banking Services 电子银行服务

I/We agree and would like to authorize the Bank to register e-Banking services for my/our further activation.
 我/我们同意并愿意授权建行注册电子银行服务，以供我/我们进一步激活其服务。

Prior to accessing the e-Banking Services, I have read, understand and agree to be bound by the Terms & Conditions herein, Terms & Conditions governing the use of e-Banking Services as well as any other terms which the Bank may prescribe.
 在使用电子银行服务之前，我/我们已阅读、理解并同意受此处的条款及细则、管理电子银行服务使用的条款及细则以及银行可能规定的任何其他条款的约束。

Section F: Foreign Account Tax Compliance Act 外国账户税收遵守法 (FATCA)

Please check "✓" one of the following 请选择以下其中一项打 "✓"

I declare that I am a 我声明我是:

- | | |
|---|---|
| <p>Primary Account Holder 主要账户持有人</p> <p><input type="checkbox"/> United States (U.S.) Person (citizen or resident of the U.S. or holder of the U.S. green card or holder of U.S. passport)
 – please fill up Form W-9.
 美国人(美国公民或美国居民或持有美国绿卡或持有美国护照者)-请填写 W-9 表格</p> <p><input type="checkbox"/> Non U.S. Person / 非美国公民
 *Please provide Country of Birth / 请填写出生国家:
 _____</p> <p><input type="checkbox"/> Non-U.S. person with U.S. indicia where one or more of the below is applicable (please indicate below) /符合美国指标的非美国公民，以下其中一项或多项适用 (请在下方注明)
 Please fill in Form W-8BEN if any of the below has been selected / 若有选择以下任何选项，请填写 W-8BEN 表格</p> <p>1. I was born in the U.S. /本人在美国出生</p> <p>a) I have provided the "Certificate of Loss of Nationality" /本人已提供 "丧失国籍证明"</p> <p>b) I confirmed that I do not have the "Certificate of Loss of Nationality", as I have: /本人确认本人不持有 "丧失国籍证明"，因为本人已经:</p> <p><input type="checkbox"/> i. Lost it / 将其丢失 (or/或)</p> <p><input type="checkbox"/> ii. Other reason (please describe) /其他因素 (请叙述)
 _____</p> <p>2. <input type="checkbox"/> I have a current U.S. permanent or mailing address, including a U.S. P.O. Box address /本人现时持有美国永久或邮寄地址，包括美国邮政信箱地址</p> <p>3. <input type="checkbox"/> I have a U.S. telephone number /本人持有美国电话号码</p> | <p>Joint Account Holder 联名账户持有人</p> <p><input type="checkbox"/> United States (U.S.) Person (citizen or resident of the U.S. or holder of the U.S. green card or holder of U.S. passport)
 – please fill up Form W-9.
 美国人(美国公民或美国居民或持有美国绿卡或持有美国护照者)-请填写 W-9 表格</p> <p><input type="checkbox"/> Non U.S. Person / 非美国公民
 *Please provide Country of Birth / 请填写出生国家:
 _____</p> <p><input type="checkbox"/> Non-U.S. person with U.S. indicia where one or more of the below is applicable (please indicate below) /符合美国指标的非美国公民，以下其中一项或多项适用 (请在下方注明)
 Please fill in Form W-8BEN if any of the below has been selected / 若有选择以下任何选项，请填写 W-8BEN 表格</p> <p>1. I was born in the U.S. /本人在美国出生</p> <p>a) I have provided the "Certificate of Loss of Nationality" /本人已提供 "丧失国籍证明"</p> <p>b) I confirmed that I do not have the "Certificate of Loss of Nationality", as I have: /本人确认本人不持有 "丧失国籍证明"，因为本人已经:</p> <p><input type="checkbox"/> i. Lost it / 将其丢失 (or/或)</p> <p><input type="checkbox"/> ii. Other reason (please describe) /其他因素 (请叙述)
 _____</p> <p>2. <input type="checkbox"/> I have a current U.S. permanent or mailing address, including a U.S. P.O. Box address /本人现时持有美国永久或邮寄地址，包括美国邮政信箱地址</p> <p>3. <input type="checkbox"/> I have a U.S. telephone number /本人持有美国电话号码</p> |
|---|---|

Section G: Common Reporting Standard 共同申报准则 (CRS)

Country/Jurisdiction of Tax Residence and related Taxpayer Identification Number or equivalent number ("TIN") / 税收居留国家/司法管辖区及其相关纳税人识别号或同等号码 ("TIN")

Are you ONLY a Malaysian tax resident / 您是否只是马来西亚税收居民?
 YES/是 (Please proceed to "Section I"/请前往填写 "部分 I") NO/否 (Please proceed to complete the following table/请继续完成以下表格)

Primary Account Holder 主要账户持有人:

No 序号	Country / Jurisdiction of Tax Residency 国家/税务管辖权	TIN 纳税人识别号	Tick Reason A, B or C if no TIN is available (Please refer definition below) / 如没有提供 TIN, 请勾选原因 A、B 或 C (请参考以下定义)	Please explain the reason you are unable to obtain a TIN if you have selected Reason B / 如选取原因 B, 请解释您不能取得 TIN 的原因
1.			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
2.			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
3.			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	

Joint Account Holder 联名账户持有人:

No 序号	Country / Jurisdiction of Tax Residency 国家/税务管辖权	TIN 纳税人识别号	Tick Reason A, B or C if no TIN is available (Please refer definition below) / 如没有提供 TIN, 请勾选原因 A、B 或 C (请参考以下定义)	Please explain the reason you are unable to obtain a TIN if you have selected Reason B / 如选取原因 B, 请解释您不能取得 TIN 的原因
1.			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
2.			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
3.			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	

- Reason A: The country/jurisdiction of tax residence does not issue TINs to its residents.
原因 A: 账户持有人的税收居留国家/司法管辖区并没有向其居民分发 TIN。
- Reason B: The account holder is unable to obtain a TIN.
原因 B: 账户持有人不能取得 TIN。
- Reason C: No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction).
原因 C: 账户持有人无须提供 TIN。(注: 只有相关司法管辖区的当地法律不需要账户持有人在当地披露 TIN 者方可选择此项)。

Note / 备注:

- a) As a financial institution, CCB is not allowed to give tax or legal advice.
作为金融机构, 建行不得给予税务或法律咨询。
- b) If you have any questions on how to define your tax residence status, please consult your tax adviser or the information for FATCA and CRS at the following links at <https://www.irs.gov/> and <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> respectively.
如果您对如何定义您的税务居留身份有任何疑问, 请咨询您的税务顾问或FATCA和CRS的信息, 分别在 <https://www.irs.gov/> 和 <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

Staff declaration and acknowledgement:

I confirm that based on the information obtained in this section, including any documentation collected from customer pursuant to CRS requirement is reasonable.

Signature

Staff Name:

Date:

Section H: Declaration and Agreement 声明和同意

The Bank herein refers to China Construction Bank Corporation Labuan Branch and CCB herein refer to any member of CCB Group ("CCB Group" means China Construction Bank Corporation Co. Ltd., its affiliates, subsidiaries, associated entities and any of their branches and offices).

这里的建行是指中国建设银行股份有限公司纳闽分行和建行集团的任何成员 ("建行集团"是指中国建设银行股份有限公司、子公司、关联实体及其任何分支机构和办事处)。

I/We hereby 我/我们特此:

- a) I/We agree to abide and be bound by the Terms and Conditions Governing Deposit Accounts, all other Services including any amendments, supplements and additions hereto made from time to time by the Bank, in which the terms and conditions are available at CCB office and at CCB's website at <http://la.ccb.com>. 我/我们同意遵守并受存款账户条款及细则的约束, 所有其他服务, 包括建行不时作出的任何修改、补充和增加, 这些条款和条件都可在建行办事处和网站 <http://la.ccb.com> 上获得。
- b) I/We hereby confirm that all information (including any documents) given herein is correct and complete and authorise the Bank to confirm this from any source for the purposes of evaluating my/our credit standing, this application and any facility or service that I/we have or may have (whether or not with the Bank) as the Bank may at its sole and absolute discretion deems fit.
我/我们特此确认, 本文件所提供的资料 (包括任何文件) 均是正确和完整的, 并授权建行从任何来源确认这此信息, 以评估我/我们的信用状况、本申请以及我/我们拥有或可能拥有的任何设施或服务 (无论是否与建行), 建行可自行和绝对酌情决定。
- c) I/We irrevocably consent to and authorise the Bank to disclose to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaux, any credit reference agencies, Labuan Financial Services Authority ("LFSA"), any authority/body having jurisdiction over the Bank, any security parties (including guarantors), the Bank's auditors, lawyers and/or authorised agents or to such person(s) and or entity(ies) as permitted by law, any information relating to my/our affairs, for purpose of employment confirmation with my/our current company/business, banking accounts or conducts thereof (including my/our credit standing) as the Bank deems necessary or expedient.
我/我们同意并不可撤销地授权银行向任何给予或计划给予我/我们任何信贷融资的金融机构、任何信贷相关机构、纳闽金融服务管理局 ("LFSA")、对银行有管辖权的任何机构、任何担保方 (包括担保人)、银行的审计师、律师和/或授权代理人或法律允许的个人或实体披露与我/我们事务有关的任何信息, 以便与我/我们目前的公司/企业进行工作信息确认, 及银行认为必要或权宜之计的银行账户或其行为 (包括我/我们的信用状况)。
- d) I/We acknowledge that the Bank may decline my/our application without giving me/us any reason for doing so. If this happens, no contractual relationship arises between the Bank and me/us.
我/我们认同, 建行可能以任何理由拒绝我/我们的申请。如果发生这种情况, 建行和我/我们之间就不会产生合同关系。
- e) I/We confirm that I/we am/are aware and agree to abide by the Rules and Regulations and also Terms and Conditions governing the respective account(s) and/or services that I/we have with the Bank, copies of which are available upon my/our request.
我/我们已确认, 我/我们知道并同意遵守我/我们与建行有关的账户和/或服务的规则和条例, 建行可以向我/我们提供副本。
- f) I/We declare that I/we did not commit any act of bankruptcy at the time the account(s) is/are opened.
我/我们声明, 在开立账户时, 我/我们没有实施任何破产行为。
- g) I/We understand that the Bank may be obliged under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001, Labuan Financial Services Authority Act 1990, Labuan Financial Services and Securities Act 2010 and/or other laws and regulations to report certain transactions to LFSA and/or other relevant authorities and I/we hereby consent to the same and agree that the Bank, its officers and employees shall be under no liability for making such reports.
我/我们理解, 根据 2001 年《反洗钱、反恐怖主义融资和非法活动收益法》、1990 年《纳闽金融服务管理局法》、2010 年《纳闽金融服务和证券法》和/或其他法律和条例, 银行可能有义务向 LFSA 和/或其他有关当局报告某些交易, 我/我们特此同意, 并同意银行、其管理人员和员工不承担提交此类报告的责任。

Personal Data Protection Act 2010 个人信息保护法 2010 (PDPA)

I hereby further give consent and authorise the Bank to disclose any information concerning me, my affairs and/or facilities, accounts, products and/or services for the purposes of strategic alliances, cross selling, marketing, and promotions, to other departments and/or units within the Bank, other companies in the CCB and/or its agents and third parties (excluding information relating to my/our affairs or accounts) as the Bank may deem fit. For avoidance of doubt, the consent given herein shall supersede all prior/previous consent(s) given by me to the Bank.

本人在此明确同意并授权银行向银行内的其他部门和/或单位、建行的其他公司和/或其代理人及第三方 (不包括 与我/我们的事务或账户有关的信息) 披露任何有关本人、本人的事务和/或资产、账户、产品和/或服务的信息, 以便进行战略联盟、交叉销售、营销和促销。为免生疑问, 本协议所作的同意将取代我先前给予建行的所有同意。

Primary Account Holder
主要账户持有人

Joint Account Holder
联名账户持有人

Yes 是 No 否 Yes 是 No 否

Opening of Accounts 开户

- a) I/We certify that all the information provided to CCB including those contained in this form is true, accurate and complete and I/We have not withheld any particulars which may prejudice to my application. I/We further agree that if any of the information which I/we have provided is false and not accurate, this contract shall be rendered null and void.
我/我们声明在此提供的所有资料都是真实、准确及完整，我/我们没有隐瞒任何可能影响我的申请开户的细节。我/我们进一步同意，如果我/我们提供的任何信息是虚假的，本合同单将无效。
- b) I/We agree that the Bank reserves the right to offset any debit balance in my/our Multi-Currency Savings Account/ Multi-Currency Time Deposit Account.
我/我们同意，建行保留权利抵销我/我们的多货币储蓄账户/多货币定期存款账户中的任何借余额。
- c) I/We agree to examine the Statement(s) of Account sent to me/us and notify the Bank of any errors, irregularities and/or discrepancies and/or non-receipt of the said Statement(s) of Account within fourteen (14) days from the date of the Statement(s) of Account.
我/我们同意审通过建行发送对账单进行对账，如有任何错误、不合规、不恰当和/或没有收到上述单据的情况下，将在十四天内通知给银行。
- d) For joint account(s), the mandate to operate the joint account(s) shall be for "either one to sign", including any deposit, withdrawal or closure, unless specified otherwise. In the event of death of either/any joint account(s) holder(s), the Bank is authorised to pay any credit balance in the joint account(s) to the survivor(s) subject to compliance (if required) with the relevant statutory legislation and/or the Bank's internal policy.
对于联名账户，除另有规定外，办理联名账户的业务都应由“任意一方签字”，包括任何存款、提款或关闭账户，如任意/任何联名账户持有人死亡，建行获授权在符合有关法定条规和/或银行内部政策的情况下(如有需要)，将联名账户内的所有余额支付予生存者。
- e) I/We declare that all the information including any document(s) provided above is true, accurate and complete and I have not withheld any information of myself/ourselves.
我/我们声明上述提供的资料包括任何文件为真实、准确和完整的，本人并没有隐瞒任何我/我们自己的资料。
- f) I/We hereby consent to and authorize China Construction Bank Corporation Labuan Branch or any of its related entities and affiliates (collectively "the Bank") to rely on to report my/our information to domestic or foreign regulators and/or tax authorities (where necessary) in accordance with the requirements of Foreign Account Tax Compliance Act and Common Reporting Standard as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
我/我们在此同意并授权中国建设银行股份有限公司纳闽分行或其相关实体和附属公司（统称为“银行”）（如有必要）根据外国账户税收合规法案和通用报告标准的要求以及其适用的法律、法规、协议或监管指南或指令的要求，向国内或外国当局和/或税务当局报告我/我们的信息。
- g) I/We acknowledge that the information contained in this Form and information regarding myself and any reportable account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with the tax authorities of another country/jurisdictions in which I/we may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.
我/我们知悉此表格包含的所有关于本人以及任何须申报账户的资料可能会提供给开办账户的居留司法国家/管辖区的税务当局，从而把资料转交到账户持有人的居留司法管辖区的税务当局。
- h) I/We hereby consent and agree that the Bank may withhold any amount from my account(s) as may be required by domestic or foreign regulatory authorities and/or tax authority according to the requirements of Foreign Account Tax Compliance Act and Common Reporting Standard as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
我/我们特此同意并接受，银行可以根据外国账户税收合规法案和通用报告标准的要求以及其适用的法律、法规、协议或监管指南或指令的要求，从我/我们的账户中扣留国内或外国监管当局和/或税务当局可能要求的金额。
- i) If there is/are any changes in information provided to the Bank that makes me/us a U.S. person or recalcitrant (person who fails to comply with reasonable requests for information to determine if this account belongs to a U.S. person), the Bank has the right to terminate, suspend, cancel and/or recall my/our account(s) and/or facilities granted to me.
如果向银行提供的信息有任何变化，提示我/我们为美国人或违约人(不遵守合理的信息要求以确定该账户是否属于美国人的人)，银行有权终止、暂停、取消和/或召回我/我们的账户和/或设施。
- j) I/We undertake to notify the Bank as soon as possible of any changes in circumstances which affects my/our tax residency status or causes the information contained herein to become incorrect or incomplete, and to provide the Bank a suitably updated FATCA & CRS Self Certification Form within thirty (30) days of such change in circumstances.
我/我们承诺，如情况有所改变，以致影响本人税务居民身份状态或引致本表格所载的信息不完整或不正确，我/我们会尽可能在最短的时间内通知银行，并在发生改变后的三十（30）天内向银行提交一份适当更新的FATCA以及CRS自我证明表格。
- k) I/We have fully read and understand the Terms and Conditions Governing Deposit Accounts as stated herein.
我/我们已充分阅读和理解本存款账户条款及细则。

Section I: Applicant Confirmation and Signature 申请人的确认与签名

Primary Account Holder 主要账户持有人:

.....
Name 姓名: _____
NRIC/Passport No. 身份证/护照号码: _____
Date 日期: _____

Joint Account Holder 联名账户持有人:

.....
Name 姓名: _____
NRIC/Passport No. 身份证/护照号码: _____
Date 日期: _____

For Bank Use Only		
Attended by: <hr/> Name: Staff ID: Date:	Checked by: <hr/> Name: Date:	Approved by: <hr/> Name: Date:
Client Number: Account Number: Date Opened: Resident Status: <input type="checkbox"/> Resident (R) <input type="checkbox"/> Non-resident (Ext) Staff: <input type="checkbox"/> Staff <input type="checkbox"/> Non-staff		