

I confirm, agree and acknowledge, for the purpose of the Southbound Service, that:

1. I have received, read and fully understood and agree to be bound by the Cross-boundary Wealth Management Connect (Southbound Scheme) Supplemental Terms and Conditions (the “**WMC Terms**”). Unless otherwise defined, capitalized terms used herein will have the meanings given in the WMC Terms.
2. This customer declaration is made by me to the Bank as a supplemental declaration to separately declare that I have met and to acknowledge my understanding of, amongst others, certain requirements in the WMC Terms and this declaration does not in any way limit my acceptance to be bound by or the operation of the WMC Terms, including any terms not replicated in this customer declaration. In case of doubt, I should refer to the WMC Terms for the full terms and conditions in connection with the Southbound Service to understand my rights and/or obligations.
3. As required under Clause 2.1(b) of the WMC Terms, I represent and warrant, on a continuing basis, that:
  - (a) I understand the relevant eligibility requirements set out by the relevant WMC Authorities and Mainland Partner Bank from time to time for my participation under the Southbound Scheme and confirm that I have complied with such criteria;
  - (b) I have full civil capacity (具有完全民事行為能力);
  - (c) I have registered residence or have been paying social security or personal income tax for 5 consecutive years in either of the 9 Mainland cities of Guangdong-Hong Kong-Macao Greater Bay Area;
  - (d) I have more than 3 years of investment experience, and my family’s monthly balance of net financial assets in the last 3 months is not less than RMB 1 million or my family’s monthly balance of financial assets in the last 3 months is not less than RMB 2 million;
  - (e) I am acting in my sole personal capacity and neither acting on behalf of any other person, nor in any joint capacity or on behalf of any corporate entity or body;
  - (f) I have not maintained, and will not open, any other dedicated investment accounts for the purposes of the Southbound Scheme with the Bank or any other eligible Hong Kong bank(s) which is/are financial institution(s) of the Hong Kong banking industry which meet the criteria set by the WMC Authorities under the Southbound Service; and
  - (g) other than the Dedicated Remittance Account, I have not maintained, and will not open, any other dedicated remittance accounts for the purposes of the Southbound Scheme with the Mainland Partner Bank or any other eligible Mainland bank(s) which is/are financial institution(s) of the Mainland banking industry in the GBA which meet the criteria set by the WMC Authorities under the Southbound Scheme.
4. I understand and acknowledge that the Bank cannot provide the Southbound Service to a Vulnerable Customer. I represent and warrant that I am not a Vulnerable Customer and that the information I have supplied (including but not limited to my age, education level, income level and investment experience) to the Bank, for the purpose of the Vulnerable Customer Assessment, is true, accurate, complete and not misleading, including the following declarations (Please check (“V”) the box below where applicable)

		Yes	No
1	Age below 65 (according to identity document)	<input type="checkbox"/>	<input type="checkbox"/> (VC)
2	Education level above Primary	<input type="checkbox"/>	<input type="checkbox"/> (VC)
3	(under employed) Total net asset (exclude the real estate properties) is not less than HK\$100,000; or your monthly household income is not less than HK\$10,000 / (Retired) Total net asset (exclude the real estate properties) is not less than HK\$500,000; or your monthly household income is not less than HK\$10,000. [Total net asset refers to your total asset (eg. values of your investment holdings, cash etc) less your total liabilities (eg. loans)]	<input type="checkbox"/>	<input type="checkbox"/>
4	I have investment experience in past 3 years	<input type="checkbox"/>	<input type="checkbox"/>
<b>Apply in Person</b>			
<input type="checkbox"/> I agreed I am being classified as Non-Vulnerable Customer by the bank			

5. I also represent and undertake on a continuing basis that I will notify the Bank forthwith upon any material changes to any information in respect of my eligibility and Vulnerable Customer Assessment.
6. I understand and acknowledge, for the purpose of the Southbound Service, that:
  - (a) Prior to opening a One Account and its linked deposit account under the Southbound Scheme for me, the Bank has provided me with sufficient disclosure and proper explanation of, and I fully understand, the requirements of the Southbound Scheme (including the respective roles and responsibilities of the Mainland Partner Bank and the Bank, Closed-Loop Funds Flow, funds transfer requirements, and complaint handling mechanism), investor responsibility, associated risks (including exchange rate risk and risks under quota management, etc.), disclosure of information to relevant WMC Authorities and handling of non-compliance or breaches by investors upon identification.
  - (b) The Bank will not conduct cross-boundary remittances related to the Southbound Scheme through other channels. Prior to providing me with the Southbound Service, the Bank has explained in detail, and I fully understand, the possible impact of the restrictions of the Aggregate Quota on me (i.e. instructions for remittances from the Mainland to Hong Kong under the Southbound Scheme may be put on hold as a result of the Aggregate Quota being used up while remittances from Hong Kong back to the Mainland and investment instructions using funds held in the One Account and its linked Deposit Account in connection with the Southbound Service will not be affected) and the associated risks.
  - (c) If the Bank becomes aware of any non-compliance or breach by me of any requirements set out in any applicable WMC Laws and/or WMC Rules (for example, the Bank becomes aware of my possession of more than one dedicated remittance/investment account), the Bank will file a report to the HKMA immediately. The HKMA and the PBoC will review the relevant situation and instruct the Bank and the Mainland Partner Bank concerned to take follow-up action, including but not limited to requiring the Bank and the Mainland Partner Bank to suspend or revoke my eligibility to engage in the Southbound Scheme; to dispose of the products held by me on my behalf and terminate my the One Account and its linked Deposit Account in connection with the Southbound Service and Dedicated Remittance Account; or allow me to hold the products until redemption at maturity while forbidding investment in any new products.
7. I understand and acknowledge, in respect of the Client Information related to the Southbound Service:
  - (a) The Bank may collect, use and otherwise process my basic personal information, personal identity information, personal property information and other Client Information related to:
    - (i) all transaction records recording the inflow and outflow of funds, interest and dividend,
    - (ii) my account information in relation to the Southbound Scheme, (iii) sales of the Eligible Wealth Management Products including the products, product categories, product lists, product risk ratings and their changes (if any), (iv) customer complaints and (v) compliance with the relevant regulatory requirements as otherwise required under the WMC Rules or the WMC Laws or the Personal Data (Privacy) Ordinance (Chapter 486 of the laws of Hong Kong) in accordance with the Bank's 'Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data' (the "Personal Data Notice") for the purpose of provision of the Southbound Service and/or for compliance with the applicable law (including the requirements under the WMC Rules or the WMC Laws).
  - (b) The Bank may provide the Client Information to the following recipients for the purpose of the Southbound Service and/or for compliance with the applicable law (including the requirements under the WMC Rules or the WMC Laws) in accordance with the Personal Data Notice:

- (i) for the purpose of compliance review and auditing by the WMC Authorities, to the WMC Authorities in accordance with WMC Laws or WMC Rules;
  - (ii) to the China CITIC Bank Corporation Limited; and
  - (iii) others as permitted by, and for the purposes according to, the Personal Data Notice.
- (c) The Bank may retain the Client Information for such period of time as necessary for provision of the Southbound Service and/or compliance with applicable law (including the requirements under the WMC Rules or the WMC Laws), and may store Client Information locally or overseas.
- (d) By contacting the Bank through the means provided in the Personal Data Notice, I can exercise my rights in respect of the Client Information. In respect of the Client Information provided to the China CITIC Bank Corporation Limited, I acknowledge that I may contact the China CITIC Bank Corporation Limited.
- (e) If I do not provide my consent to these Client Information Clauses, I may not be able to use the Southbound Service.
- (f) These Client Information Clauses are supplemental to and do not limit the Bank's right to collect, use, store, provide or otherwise process the Client Information in accordance with the Personal Data Notice.
8. I understand and acknowledge, if I make any application for Time Deposits via the Deposit Account in connection with the Southbound Service, such Time Deposit shall be subject to the Closed-Loop Funds Flow such that on the maturity date of such Time Deposits or upon a withdrawal before the maturity date, all principal and interest payable (if any) may only be credited to the linked Deposit Account and any instructions to the contrary shall not be accepted by the Bank under any circumstances.
9. Please check ("v") the box below where applicable:

<input type="checkbox"/> Apply in Person	<input type="checkbox"/> Apply via Witnessing Service
I hereby acknowledge that a staff of the Bank in Hong Kong has already clearly explained and disclosed to me all the relevant implications and underlying risks (as applicable) in connection with this declaration.	I hereby acknowledge and accept that I understand all the relevant implications and underlying risks in connection with this declaration. If I have any queries related to the Southbound Service, this declaration and/or the WMC Terms, I may contact the Bank on 400-842-5558.

Customer Signature: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Identify Card No.: \_\_\_\_\_

Date: \_\_\_\_\_

**Bank Staff Declaration (Apply in person)**

I declare that I have provided and explained this Declaration Form, the eligibility requirements (including the Vulnerable Customer Assessment) and the risk disclosures statements in the WMC Terms to the customer. I have invited the customer to read the same and ask questions and take independent advice if the customer wishes.

RI Signature:

Name (in block letters):

Staff no.

HKMA Registration No:

**Bank Use Only**

**I have certified the all signatures of the applicant in this form.**

*Name of Certifier	* Signature of Certifier
*Company of Certifier	* Date

**For CNCBI:**

Prepared and VC Checked by	Signature	Checked & Approved By	Signature