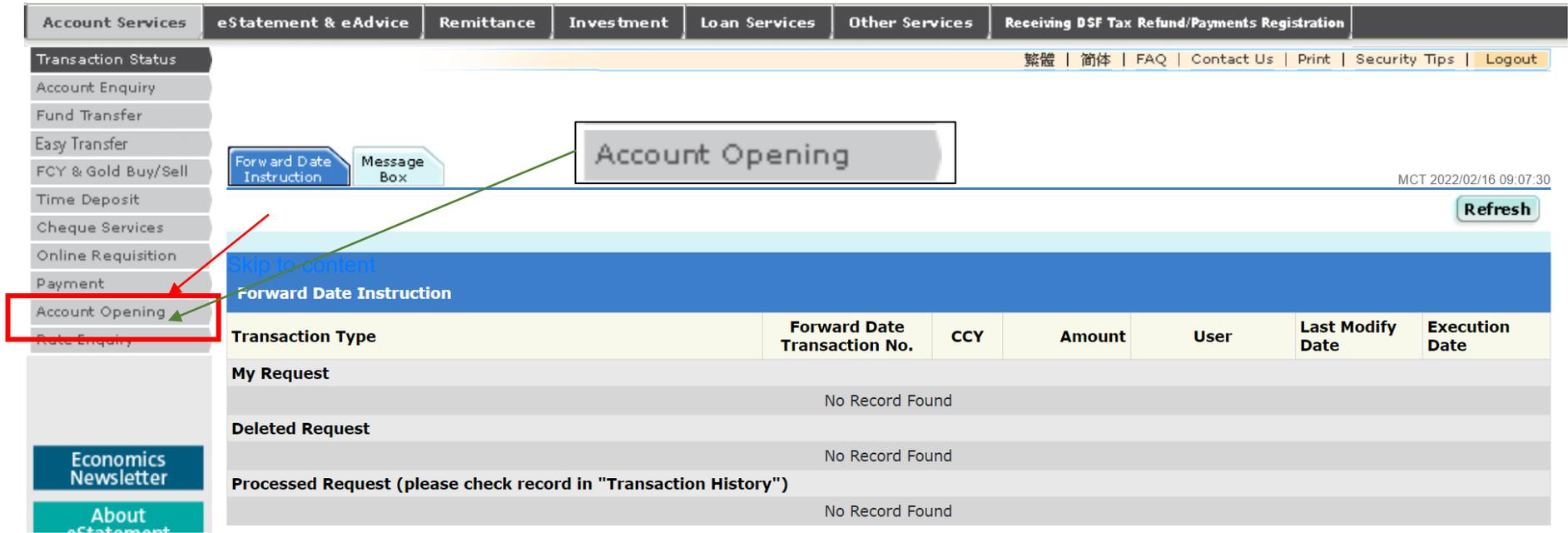




OCBC Bank (Macau) Limited  
Online banking — Investment Account opening  
User Guide

1 Please click 'Account Opening' after login online banking.



The screenshot shows the OCBC online banking interface. At the top, there is a navigation bar with tabs for Account Services, eStatement & eAdvice, Remittance, Investment, Loan Services, Other Services, and Receiving DSF Tax Refund/Payments Registration. Below this is a secondary navigation bar with links for 繁體, 简体, FAQ, Contact Us, Print, Security Tips, and Logout. The main content area features a sidebar on the left with various service options: Transaction Status, Account Enquiry, Fund Transfer, Easy Transfer, FCY & Gold Buy/Sell, Time Deposit, Cheque Services, Online Requisition, Payment, Account Opening (highlighted with a red box and a green arrow), and Rate Enquiry. A 'Refresh' button is located on the right side of the main content area. The main content area displays a 'Forward Date Instruction' section with a table of transaction records. The table has columns for Transaction Type, Forward Date Transaction No., CCY, Amount, User, Last Modify Date, and Execution Date. The table shows three rows of data, all with 'No Record Found'.

Transaction Type	Forward Date Transaction No.	CCY	Amount	User	Last Modify Date	Execution Date
My Request	No Record Found					
Deleted Request	No Record Found					
Processed Request (please check record in "Transaction History")	No Record Found					

## 2 Then please click 'Investment Account'.

Account Services | eStatement & eAdvice | Remittance | Investment | Loan Services | Other Services | Receiving DSF Tax Refund/Payments Registration

Transaction Status | Account Enquiry | Fund Transfer | Easy Transfer | FCY & Gold Buy/Sell | Time Deposit | Cheque Services | Online Requisition | Payment | Account Opening | Rate Enquiry

Statement Account | Time Deposit Account | **Investment Account**

Navigation: 繁體 | 簡體 | FAQ | Contact Us | Print | Security Tips | Logout

MCT 2022/02/16 09:52:21

### Statement Account Opening

Currency

Please select the currency:

Please note:

1. The account opening service is available on **Mon to Sun - 9:00 to 20:00**.
2. The applicable currency includes: Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Renminbi (CNY), Danish Kroner (DKK), Euro (EUR), Pound Sterling (GBP), Hong Kong Dollar (HKD), Japanese Yen (JPY), Pataca (MOP), Norwegian Kroner (NOK), New Zealand Dollar (NZD), Swedish Kroner (SEK), Singapore Dollar (SGD), US Dollar (USD).
3. The new account would be linked to your Integrated Account or Premier Banking if applicable.
4. Please refer to our company website for Minimum Initial Deposit for Foreign Currency Savings Deposit and Minimum initial deposit for Foreign Currency Fixed Deposit.
5. RMB personal deposit account is only applicable for Macau residents only.

#### Declaration by Customer

1. I confirm that all information given in this application and all supporting documents submitted by me herewith and/or subsequently is true, accurate and complete and authorize OCBC Wing Hang Bank Limited (referred to as "your Bank") to communicate and exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I undertake to notify the Bank forthwith in writing of any changes to such information.
2. I acknowledge and agree that all personal data relating to me (the "Data") may be used by the Bank for such purposes and disclosed to such persons in accordance with (i) [OCBC Wing Hang Bank Limited- Notice to Customers relating to the Personal Data Protection Law](#); or (ii) the prescribed consent given by me from time to time. I also agree that the Bank may transfer the Data outside the Macau Special Administrative Region, use the Data and such other personal data and information relating to me to conduct matching procedures and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to provide banker's or credit references in respect of me (if any). I agree that the Bank may from time to time obtain my information from any third party(ies), including but not limited to the credit review report(s) from credit reference agency(ies) (if any).
3. I have read, understood and agreed to be bound by the ["Rules and Regulations for Statement and Time Deposit Accounts"](#) given to me.  
I have read, understood and agreed to be bound by the ["Terms & Conditions for All Accounts and Related Services"](#) given to me.
4. I acknowledge and agree that (a) the information contained in this application is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and (b) such information and information regarding me and any reportable account(s) may be reported by the Bank to the Financial Services Bureau of the Government of the Macau Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which I may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Legal Regime for the Exchange of Tax Information.
5. I confirm and certify that I am the account holder of all the account(s) to which this application relates.
6. I undertake to advise the Bank of any change in circumstances which affects the tax residency status of the account holder or causes the information contained herein to become incorrect, and to provide the Bank with a suitably updated and properly signed self-certification form within 30 days of such change in circumstances.
7. I understand that if there is any conflict or inconsistency between the Chinese and English versions of this document, the Chinese version shall prevail.

I accept the above declarations

**Submit**

3 Please fill in your personal details and account details in the Investment Account tab and click **next** after completion.

Account Services	eStatement & eAdvice	Remittance	Investment	Loan Services	Other Services	Receiving BSF Tax Refund/Payments Registration	繁體   簡體   FAQ   Contact Us   Print   Security Tips   Logout
Transaction Status							MCT 2022/02/19 10:06:21
Account Enquiry							
Fund Transfer							
Easy Transfer							
FCY & Gold Buy/Sell							
Time Deposit							
Cheque Services							
Online Requisition							
Payment							
Account Opening							
Rate Enquiry							
Economics Newsletter							
About eStatement							

**Investment Account Opening**

**Personal Details**

Below are your personal details recorded in our Bank. If there are any changes, please inform our bank immediately.

**Name**

**Correspondence Address**

**Contact Number**

**Account Details**

Does any one of the following fit your situation?

- You are a US citizen or other US person, including a resident alien individual (e.g. holder of USA passport / Green Card, a person whose place of birth in USA etc)
- You are acting as an agent on behalf of a US person
- The Investment Account to be opened is operated by or with a power of attorney arranged with US person
- Your residential / permanent / mailing address is in USA

Yes  No

Please choose your primary settlement account(HKD) and other settlement accounts(could choose more than one account(s)):

Currency	Account Number	Settlement Account Detail
HKD	--- Please Select ---	Primary settlement account
AUD	--- Please Select ---	Other settlement account
CAD	--- Please Select ---	Other settlement account
CNY	--- Please Select ---	Other settlement account
JPY	--- Please Select ---	Other settlement account
NZD	--- Please Select ---	Other settlement account
SGD	--- Please Select ---	Other settlement account
SEK	--- Please Select ---	Other settlement account
CHF	--- Please Select ---	Other settlement account
GBP	--- Please Select ---	Other settlement account
USD	--- Please Select ---	Other settlement account
EUR	--- Please Select ---	Other settlement account

**Internet Stock Quote Services**

Please choose the Internet Stock Quote Services

Basic Per Quote Access (Free of Charge)  
 Extra Quote Access (Charge per quote)\*  
 \*Please refer to our relevant charges.

I have read, understood and agreed the [Terms & Conditions for Internet Stock Quote Services](#) and relevant charges (Please click on the Terms and Conditions to view the details before you confirm and accept the declaration)

## 4 Please click the 'Next' button after filling the information.

Yes  No

Please choose your primary settlement account(HKD) and other settlement accounts(could choose more than one account(s)):

Currency	Account Number	Settlement Account Detail
HKD	--- Please Select ---	Primary settlement account
AUD	--- Please Select ---	Other settlement account
CAD	--- Please Select ---	Other settlement account
CNY	--- Please Select ---	Other settlement account
JPY	--- Please Select ---	Other settlement account
NZD	--- Please Select ---	Other settlement account
SGD	--- Please Select ---	Other settlement account
SEK	--- Please Select ---	Other settlement account
CHF	--- Please Select ---	Other settlement account
GBP	--- Please Select ---	Other settlement account
USD	--- Please Select ---	Other settlement account
EUR	--- Please Select ---	Other settlement account

**Internet Stock Quote Services**  
Please choose the Internet Stock Quote Services

Basic Per Quote Access (Free of Charge)  
 Extra Quote Access (Charge per quote)\*  
 \*Please refer to our relevant charges.

I have read, understood and agreed the [Terms & Conditions for Internet Stock Quote Services](#) and relevant charges (Please click on the Terms and Conditions to view the details before you confirm and accept the declaration)

**Completed Stock Order Mobile SMS Alert Service**

I want to subscribe Completed Stock Order Mobile SMS Alert Service

Existing Mobile Phone Number: --- Please Select ---  
 New Mobile Phone Number: [ ] [ ]

Country/Region: --- Please Select ---

Display Language: --- Please Select ---

I have read, understood and agreed the [Terms & Conditions for Completed Stock Order Mobile SMS Alert Services](#) (Please click on the Terms and Conditions to view the details before you confirm and accept the declaration)

**Notification of Personal Data Protection Law**

I confirm that all information given above is true and accurate and authorize OCBC Wing Hang Bank Limited (referred to as "the Bank"), to communicate and exchange such information with whatever sources the Bank may forthwith in writing of any changes to such information.  
 I have read and understood the [OCBC Wing Hang Bank Limited- Notice to Customers relating to the Personal Data Protection Law](#), and agree that all my personal data currently or subsequently held by the Bank may be used for the purpose of verifying the same. I undertake to notify the Bank if my personal data is disclosed to such persons (whether in or outside Macau) as set out in the Notice.

**Next**

Please note:  
 1. The account opening service is available on Mon to Sat - 9:00 to 19:00 (except Hong Kong public holiday).  
 2. The investment account to be opened provides a wide range of services, includes Securities, Bonds/Notes, Equity Linked Investments, Equity Linked Notes and Unit Trusts.  
 3. Subscription of investment products may not be available for all product types and/or all prospective investors via eBanking. For details, please contact our Wealth Management Manager/Officer at the investment corner of our designated branches.  
 4. The Internet Stock Quote Services will be available from the next trading day after account opened and the instruction for the change of existing Internet stock quote services will be effective from next month.  
 5. Service Charge for Extra Quote Access (if applicable) will be debited from the customer's settlement account.  
 6. The Completed Stock Order Mobile SMS Alert Service will be effective three business days after account opened.  
 7. Applicant's must be aged 18 or above.  
 8. This online Investment Account application applies to single-name account only. For joint-names account holders, please open accounts at any of our branches.

**Disclaimers**  
 The information shown in this website is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investment involves risk. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances. Past performance is no guide to future performance. Customers should refer to the individual product explanatory memorandum or offering document for further details and risks involved. This price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.

## 5 Please complete the 'Risk Profiling Questionnaire'.

Account Services	eStatement & eAdvice	Remittance	Investment	Loan Services	Other Services	Receiving B57 Tax Refund/Payments Registration
Transaction Status						繁體   簡體   FAQ   Contact Us   Print   Security Tips   Logout
Account Enquiry						MCT 2022/02/15 10:11:38
Fund Transfer						
Easy Transfer						
FCY & Gold Buy/Sell						
Time Deposit						
Cheque Services						
Online Requisition						
Payment						
Account Opening						
Rate Enquiry						
Economics Newsletter						
About eStatement						

**Statement Account**

**Time Deposit Account**

**Investment Account**

### Investment Customer Information

To fulfill the requirements of the regulator(s), please complete the form below. Information provided will be kept confidential.

**Disclosure Matters**

If you are employed by a company in HK, is your employer a licensed or registered person under the HK Securities & Futures Ordinance?  
If you are not employed by a company in HK, please also select "N/A" in this question. --- Please Select ---

Are you a director/employee, or a relative/spouse of a director/employee of OCBC Wing Hang Bank Limited ("the Bank") or a Bank Group Company? --- Please Select ---

**Sources of Fund**

Sources of Fund:	<input type="checkbox"/>	Salary/Commission	
	<input type="checkbox"/>	Business Profit - Nature of Business	--- Please Select ---
	<input type="checkbox"/>	Rent	--- Please Select ---
	<input type="checkbox"/>	Dividend/Interest	
	<input type="checkbox"/>	Others	

Personal Annual Income (MOP): --- Please Select ---

**Asset Net Worth (Now)**

Asset Class:	<input type="checkbox"/>	Property	
	<input type="checkbox"/>	Cash/Deposit	
	<input type="checkbox"/>	Valuable Stock & Portfolio	
	<input type="checkbox"/>	Others	

Estimated Total Net Worth (excluding the value of any real property)(MOP): --- Please Select ---

Total Asset Ownership: --- Please Select ---

**General Knowledge of Derivatives**

With effect from 4 September 2011, customers are required to possess general knowledge about derivatives before they can subscribe for any derivative products. If you would like to know more about derivative instruments, please check off the below first box to watch a video "General Derivatives Knowledge" (the "Video"), which aims to provide an overview of the common derivative instruments in the market and help investors understand the general knowledge of the nature and risks of derivative instruments and the common investment products with derivative elements.

I would like to watch the Video now.

I would not like to watch the Video now.

I have read and understand the Terms of Use and Disclaimer in respect of the Video and agree to abide by them. I have watched the Video and understand the nature and risks of derivative instruments and the common investment products with derivative elements.

Agree

Disagree

**Risk Profiling Questionnaire**

**Risk Profile Assessment**

1. Which of the following age group do you belong to ?

<input type="checkbox"/> 18 to 24	<input checked="" type="checkbox"/> 25 to 34	<input type="checkbox"/> 35 to 50
<input type="checkbox"/> 51 to 64	<input type="checkbox"/> 65 or above	

2. How much funds (including cash or highly liquid assets e.g. foreign currency, bullion, freely tradable securities, etc.) have you reserved for monthly household expenses?

<input type="checkbox"/> Less than 3-month household expenses	<input type="checkbox"/> Less than 6-month household expenses	<input type="checkbox"/> Less than 12-month household expenses
---------------------------------------------------------------	---------------------------------------------------------------	----------------------------------------------------------------

## 6 Please click 'Next' button after filling the information. The result will be displayed in next step.

<input type="checkbox"/>	Growth Oriented - I principally seek for capital growth of my investment.				
<input type="checkbox"/>	Aggressive Growth - I principally seek for profit maximization with extensive use on derivatives or leverage.				
9. Please indicate your investment experience in the following investment products within the past 3 years. (Please select answer for each category of investment products.)					
Investment Product	Knowledge	Investment Experience	Trading Frequency Within the Past 3 Years		
			No Transaction (i)	Less Than 5 Transactions (ii)	5 or More Transactions (iii)
Equities	--- Please select ---	--- Please select ---	--- Please select ---		
<b>Fixed Income Securities</b>					
Complex Bond* (excluding loss absorption feature)^	--- Please select ---	--- Please select ---	--- Please select ---		
Non-Complex Bond (including callable bond without other special features®)	--- Please select ---	--- Please select ---	--- Please select ---		
<b>Funds</b>					
Unit Trust / Mutual Fund (Type I: Money Market Fund, Guarantee Fund)	--- Please select ---	--- Please select ---	--- Please select ---		
Unit Trust / Mutual Fund (Type II: Bond Fund, Mixed Allocation Fund)	--- Please select ---	--- Please select ---	--- Please select ---		
Unit Trust / Mutual Fund (Type III: Equity Fund, High Yield Bond Fund)	--- Please select ---	--- Please select ---	--- Please select ---		
Unit Trust/ Mutual Fund classified as Complex Product (Derivative Fund, Hedged Fund, etc)^	--- Please select ---	--- Please select ---	--- Please select ---		
<b>Structured Product</b>					
Principal Protected Structured Product, e.g. Structured Deposit	--- Please select ---	--- Please select ---	--- Please select ---		
Non-principal Protected Structured Product (Currency /Interest Rate Linked), e.g. Currency Linked Deposit	--- Please select ---	--- Please select ---	--- Please select ---		
Non-principal Protected Structured Product (Equities/Credit/Commodities Linked) ^, e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note	--- Please select ---	--- Please select ---	--- Please select ---		
<b>Derivative Product</b>					
Exchange Traded Derivatives, e.g. Warrants, Stock options, Futures & Options, Callable Bull/Bear Contracts	--- Please select ---	--- Please select ---	--- Please select ---		
Other Derivative / Leverage Product ^, e.g. option, futures, warrant, margin trading, etc	--- Please select ---	--- Please select ---	--- Please select ---		
<b>Others</b>					
Loss Absorption Product*^	--- Please select ---	--- Please select ---	--- Please select ---		
<small>*According to the website of Securities and Futures Commission regarding "Non-complex and complex products", complex bonds are bonds with special features, including but not limited to perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures, and/or bonds comprising one or more special features.</small>					
<small>^According to HKMA Circular "Sale and Distribution of Debt Instruments with Loss-absorption Features and Related Products" dated 30 October 2018, loss absorption products refer to debt instruments with features of contingent write-down or conversion to ordinary shares on the occurrence of a trigger event and investment products that invest mainly in those debt instruments, or whose returns are closely linked to the performance of those instruments. Therefore, debt instruments with loss-absorption features are subject to the risk of being written down or converted to ordinary shares (such as recapitalizing the issuer as it goes through resolution).</small>					
<small>^This is categorized as "complex investment product". According to HKMA Circular "Investor Protection Measures in respect of Investment, Insurance and Mandatory Provident Fund Products" dated 25 September 2019, "complex investment product" refers to complex products other than (i) exchange-traded derivatives; and (ii) Standardised Non-SFO-regulated Structured Deposits.</small>					
<small>®According to the website of Securities and Futures Commission regarding "Non-complex and complex products", special features include but not limited to perpetual or subordinated, variable or deferred interest payment terms, extendable maturity dates, convertible or exchangeable, contingent write down or loss absorption, or multiple credit support providers and structures.</small>					
<b>Declaration by Customer</b>					
<input type="checkbox"/>	I am the ultimate beneficial owner of the account.				
<input type="checkbox"/>	My employer is not a licensed or registered person under the Securities & Futures Ordinance other than the bank. I undertake to notify the OCBC Wing Hang Bank Limited ("the Bank") immediately if my employer is to be employed by any licensed or registered person other than the bank.				
<input type="checkbox"/>	I confirm that all information given above is true, accurate and complete. I understand and agree that the Bank is entitled to and will use such information for the purpose of conducting customer due diligence on me. I authorise the Bank to communicate and exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I undertake to notify the Bank forthwith in writing of any changes to such information.				

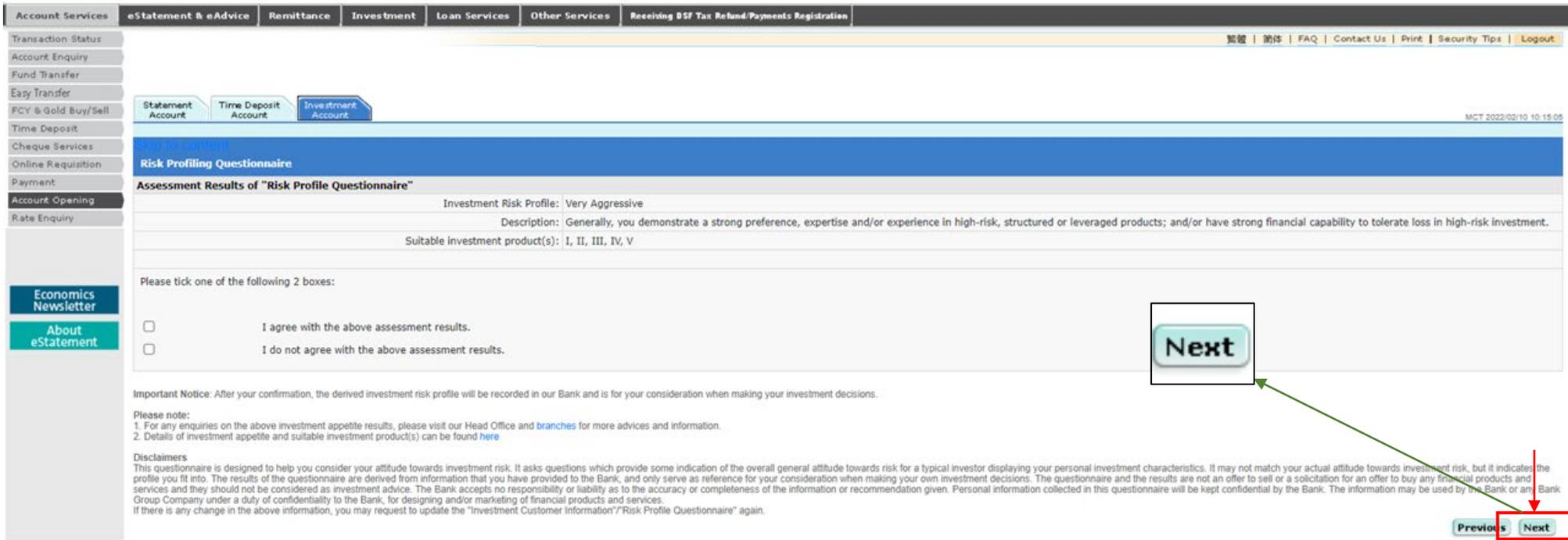
Next

### Disclaimers

This questionnaire is designed to help you consider your attitude towards investment risk. It asks questions which provide some indication of the overall general attitude towards risk for a typical investor displaying your personal investment characteristics. It may not match your actual attitude towards investment risk, but it indicates the profile you fit into. The results of the questionnaire are derived from information that you have provided to the Bank, and only serve as reference for your consideration when making your own investment decisions. The questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. The Bank accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. Personal information collected in this questionnaire will be kept confidential by the Bank. The information may be used by the Bank or any Bank Group Company under a duty of confidentiality to the Bank, for designing and/or marketing of financial products and services. If there is any change in the above information, you may request to update the "Investment Customer Information"/"Risk Profile Questionnaire" again.

Previous Reset **Next**

7 Please check the assessment results of the 'Risk Profile Questionnaire'. Click 'I agree' box if you agree, then click the 'Next' button. If you don't agree on the results, it will be failed to open the investment account online. You may click 'Previous' button to adjust the answers or go to our branches for further assistance.



Account Services | eStatement & eAdvice | Remittance | Investment | Loan Services | Other Services | Receiving BSF Tax Refund/Payments Registration

Transaction Status | Account Enquiry | Fund Transfer | Easy Transfer | FCY & Gold Buy/Sell | Time Deposit | Cheque Services | Online Requisition | Payment | Account Opening | Rate Enquiry

Statement Account | Time Deposit Account | Investment Account

MCT 2022/02/10 10:15:05

### Risk Profiling Questionnaire

#### Assessment Results of "Risk Profile Questionnaire"

Investment Risk Profile:	Very Aggressive
Description:	Generally, you demonstrate a strong preference, expertise and/or experience in high-risk, structured or leveraged products; and/or have strong financial capability to tolerate loss in high-risk investment.
Suitable investment product(s):	I, II, III, IV, V

Please tick one of the following 2 boxes:

I agree with the above assessment results.

I do not agree with the above assessment results.

**Next**

**Previous** **Next**

**Important Notice:** After your confirmation, the derived investment risk profile will be recorded in our Bank and is for your consideration when making your investment decisions.

**Please note:**

- For any enquiries on the above investment appetite results, please visit our Head Office and [branches](#) for more advices and information.
- Details of investment appetite and suitable investment product(s) can be found [here](#)

**Disclaimers**

This questionnaire is designed to help you consider your attitude towards investment risk. It asks questions which provide some indication of the overall general attitude towards risk for a typical investor displaying your personal investment characteristics. It may not match your actual attitude towards investment risk, but it indicates the profile you fit into. The results of the questionnaire are derived from information that you have provided to the Bank, and only serve as reference for your consideration when making your own investment decisions. The questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. The Bank accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. Personal information collected in this questionnaire will be kept confidential by the Bank. The information may be used by the Bank or an Bank Group Company under a duty of confidentiality to the Bank, for designing and/or marketing of financial products and services. If there is any change in the above information, you may request to update the "Investment Customer Information"/"Risk Profile Questionnaire" again.

## 8 Please complete the declaration and agreement. Then click the 'Next' button.

Account Services
eStatement & eAdvice
Remittance
Investment
Loan Services
Other Services
Reaching 887 Tax Refund/Payments Registration

[繁體](#) | [簡體](#) | [FAQ](#) | [Contact Us](#) | [Print](#) | [Security Tips](#) | [Logout](#)

Transaction Status

Account Enquiry

Fund Transfer

Easy Transfer

FCY & Gold Buy/Sell

Time Deposit

Cheque Services

Online Requisition

Payment

Account Opening

Rate Enquiry

---

Economics Newsletter

About eStatement

Statement Account

Time Deposit Account

Investment Account

**Investment Account Opening**

DECLARATION AND AGREEMENT

To: OCBC Wing Hang Bank Limited ("the Bank")

1. I confirm that all information given by me herein and all supporting documents submitted by me hereinafter is true, accurate and complete and authorize the Bank to communicate and exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I undertake to notify the Bank forthwith in writing of any changes to such information.
2. I understand that the Bank is entitled to reject any of my application(s) herein in its absolute discretion without giving any reason or notice and without liability.
3. I authorize the Bank to debit from my account(s) any interest, commissions, fees and charges as specified by the Bank from time to time.
4. I understand and agree that the Bank may from time to time and in its absolute discretion specify, determine, amend, vary, modify, expand or reduce the scope of any services that I apply for herein or subsequently, without giving me prior notice.
5. I understand that the Investment Account and service(s) that I apply for herein or subsequently are subject to the terms and conditions set out herein, the OCBC Wing Hang Bank Limited Terms and Conditions for All Accounts and Related Services (including any addendums, supplements and/or amendments to such terms and conditions) and the specific terms and conditions in other agreements and documentation applicable to the account(s) and service(s) applied herein. If there is any conflict or inconsistency between the OCBC Wing Hang Bank Limited Terms and Conditions for All Accounts and Related Services and the specific terms and conditions, the latter shall prevail.
6. I have read and understood the Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance, and agree that all my personal data currently or subsequently held by the Bank may be used for such purposes and disclosed to such persons (whether in or outside Macau) as set out in the Notice.
7. I confirm that the Bank has not provided any investment, tax or legal advice to me.
8. Unless expressly defined herein and subject to paragraph 5 above, capitalized terms used herein have the same meanings in the OCBC Wing Hang Bank Limited Terms and Conditions for All Accounts and Related Services.
9. I understand that if there is any conflict or inconsistency between the Chinese and English versions of the terms and conditions set out herein, the Chinese version shall prevail.
10. I agree to quote my identity card/passport number whenever it becomes necessary to identify me over the phone.
11. I fully understand and agree that investment involves risks, prices of investment products fluctuate (sometimes dramatically) that it is as likely that losses will be incurred rather than profit made as a result of investment.
12. I confirm that the Risk Disclosure Statement was provided in a language of my choice (English or Chinese) by the Bank.
13. I understand that Certificate of Deposit, Structured Investment, Equity Linked Contract and Currency Linked Contract are not protected deposit and are not protected by the Deposit Protection Scheme in Macau.
14. I understand that my use of the Investment Account and any services that I will use under the Investment Account (including without limitation Stock Trading Services, Completed Stock Order Mobile SMS Alert Service and Stock Quote Services) are also subject to the terms and conditions in the OCBC Wing Hang Bank Limited Terms and Conditions of Investment Account (including any addendums, supplements and/or amendments thereto).
15. I understand that all data and information provided under the Stock Quote Services are provided by third party provider(s) subject to terms of use, rules and conditions stipulated by such third party provider(s), I agree to be bound by all such terms of use, rules and conditions. I also understand that all data and information provided to me under the Stock Quote Services are provided on "as is" and "as available" bases. No warranty of any kind (whether express or implied) is given by the Bank or any of the third party provider(s) in respect of the Stock Quote Services or data and information provided to me thereunder. I agree and accept that I will use the Stock Quote Services at my own risk.
16. I agree to register and record with the Bank the number of my designated mobile phone for the Completed Stock Order Mobile SMS Alert Service, in the manner as specified by the Bank from time to time. Notwithstanding the aforesaid, the Bank is entitled to provide the Completed Stock Order Mobile SMS Alert Service to me by other modes if it considers fit without prior notice to or consent from me.
17. I understand and accept that the alert message may be erroneous, delayed, incomplete, and inaccurate or subject to interruption. I agree that save for manifest error, the records of the Bank shall, for all purposes, be conclusive evidence of my transactions with the Bank.
18. I understand that the Completed Stock Order Mobile SMS Alert Service is provided by third party service provider(s). I authorize the Bank to disclose to the third party service provider(s) any of the messages and information sent or to be sent by the Bank which may concern me to enable the third party service provider(s) to provide the Completed Stock Order Mobile SMS Alert Service to me. The Bank is entitled to monitor and record such contents if it considers necessary to do so.
19. I undertake to advise the Bank of any change in circumstances which affects my tax residency status or causes the information contained herein to become incorrect, and to provide the Bank with a suitably updated and properly signed self-certification form within 30 days of such change in circumstances.
20. I confirm that I have read and understood all of the terms and conditions contained in each of the following documents and agree to be bound by the same as may be amended or supplemented by the Bank from time to time. (Please check off each of the following boxes to confirm your understanding and acceptance of the terms and conditions contained therein.)
  - OCBC Wing Hang Bank Limited Terms and Conditions of Investment Accounts;
  - Risk Disclosure Statement (If you have any enquiries in relation to the Risk Disclosure Statement, please call our Customer Service Hotline or seek independent legal advice); and
  - Additional Risk Disclosure Statement - Exchange Traded Derivative Products and/or Structured Products (If you have any enquiries in relation to the Additional Risk Disclosure Statement, please call our Customer Service Hotline or seek independent professional advice)
  - Relevant charges;
  - OCBC Wing Hang Bank Limited Terms and Conditions for eBanking Services; and
  - Notice of corporate actions with distribution and offers of shares to overseas shareholders

I hereby confirm each and every declaration set out above.

**Consent/Non-acceptance to receive full banking services in Investment Corner**

Do you wish to receive full banking services in Investment Corner, and hereby authorize the Bank to access and utilize your deposit information for investment and wealth management purposes?

Yes

No

**Important Notice**

The Risk Disclosure Statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position, investment objectives and risk appetite. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the Risk Disclosure Statements or the nature and risks involved in trading or investment.

Previous Next





## 8 Please check the information carefully.

Account Services | eStatement & eAdvice | Remittance | Investment | Loan Services | Other Services | Receiving BSF Tax Refund/Payments Registration

[繁體](#) | [简体](#) | [FAQ](#) | [Contact Us](#) | [Print](#) | [Security Tips](#) | [Logout](#)

- Transaction Status
- Account Enquiry
- Fund Transfer
- Easy Transfer
- FCY & Gold Buy/Sell
- Time Deposit
- Cheque Services
- Online Requisition
- Payment
- Account Opening**
- Rate Enquiry

Statement Account

Time Deposit Account

Investment Account

[Back to content](#)  
**Investment Account Opening**

You are requested to verify and confirm the information given and you may make any changes if you deem appropriate.

**Personal Details**

Below are your personal details recorded in our Bank. If there are any changes, please inform our bank immediately.

**Name**

**Correspondence Address**

**Contact Number**

**Account Details**

Settlement Account: HKD

Types of Investment Products:

- Securities,
- Bonds/Notes,
- Equity Linked Investments (ELI),
- Equity Linked Notes (ELN),
- Unit Trusts (UT)

Internet Stock Quote Services: Basic Per Quote Access (Free of Charges)

Completed Stock Order Mobile SMS Alert Service: Mobile Phone Number: (853)

Country/Region: Hong Kong or Others

Display Language: English

**Notification of Personal Data Protection Law**

I confirm that all information given above is true and accurate and authorize OCBC Wing Hang Bank Limited (referred to as "the Bank"), to communicate and exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I undertake to notify the Bank forthwith in writing of any changes to such information.

I have read and understood the [OCBC Wing Hang Bank Limited- Notice to Customers relating to the Personal Data Protection Law](#), and agree that all my personal data currently or subsequently held by the Bank may be used for such purposes and disclosed to such persons (whether in or outside Macau) as set out in the Notice.

**Investment Customer Information**

**Disclosure Matters**

If you are employed by a company in HK, is your employer a licensed or registered person under the HK Securities & Futures Ordinance? Yes

If you are not employed by a company in HK, please also select "N/A" in this question.

Are you a director/employee, or a relative/spouse of a director/employee of OCBC Wing Hang Bank Limited ("the Bank") or a Bank Group Company? Yes

**Sources of Fund**

Sources of Fund:

- Salary/Commission
- Business Profit - Nature of Business --- Please Select ---
- Rent --- Please Select ---
- Dividend/Interest
- Others

Personal Annual Income (MOP): \$600,001 - \$1,000,000

**Asset Net Worth (Now)**

Asset Class:

- Property
- Cash/Deposit
- Valuable Stock & Portfolio
- Others

Estimated Total Net Worth (excluding the value of any real property)(MOP): Over \$1,000,000

Total Asset Ownership: Personally owned

**General Knowledge of Derivatives**

