

## APPLICATION FORM FOR JOINT PERSONAL ACCOUNT

### 个人联名账户开户申请表

AFFJPA-01/08/2023

Please note that additional guidance and information concerning the completion of this form are included throughout the document and expanded in the attached appendix. Should you have any questions or require assistance please contact our staff directly at the branch using their supplied details or contact our dedicated Call Centre on the following telephone numbers – Local Freephone 0800 38 95566 / +44 20 72828926 (Overseas)

请注意，该文件中已经包含了有关填写此表格的详细指导和附加信息，附录中还有更详尽的说明。如果您有任何问题或需要帮助，请直接通过提供的联系信息与我行网点工作人员取得联系，或者您也可以致电我行专门的客服热线：0800 38 95566（英国本地免费热线）/ +44 20 72828926（海外热线）

## 1) Bank of China Client Support – 中国银行客户服务支持

As a UK regulated financial services organisation the Bank of China is committed to providing products and services that meet the financial needs of our consumers. The interests of our customers remains central to our culture and we are here to support you throughout your relationship with the Bank.

中国银行作为一家受英国监管的金融服务机构，一直致力于提供满足客户金融需求的产品和服务。我行始终将客户利益置于核心地位，全程为您提供服务，稳固您与我行的关系。

If you have any wider questions or wish to provide any feedback on our offering then please do not hesitate to contact us through the Customer Service contact channels published in this document. We are here to help and work with you to deliver the good outcomes you should reasonably expect in a clearly understood and consistent manner. Additionally, should you have any concerns around any potential vulnerability that you may be experiencing in your life then please inform our staff and we will explore practical solutions with you to improve your overall experience with us. We welcome your engagement here and this is critical to us in meeting your developing needs.

如果您对我行提供的服务有任何疑问或建议，请通过本申请表中提供的客户服务联系渠道与我行联系。我行将竭诚帮助您，并与您合作，理解您的需求，提供合理的良好结果。此外，如果您在生活中遇到任何与本业务相关的问题，请联系我行工作人员，我们将与您探讨实际解决方案，提高我行服务水平。欢迎您提需求，这对我行提升客户服务至关重要。

**Please complete this application form in black ink by ticking (✓) in the appropriate box and using BLOCK CAPITALS. All the fields marked with \* are mandatory and please ensure the form has been appropriately signed. Please note that your application will be declined by the Bank if you have not provided the mandatory information required.**

请在适用空格内打(✓)，并使用黑色墨水、正楷或大写字母填写本表。所有带\*的部分为必填项，并请您按照要求签名。请注意，如果您未完整提供所需的必要信息，我行将拒绝您的申请。

#### For bank use only

Customer code \_\_\_\_\_

with  without  Debit card  
with  without  Internet banking  
with  without  Mobile banking

## 2) Applicants personal information and data – 申请人信息

### \*First Account Holder 第一账户持有人

#### Identity details 身份资料

\*Title:  Mr  Mrs  Miss  Ms  Other (please specify)  
称谓:  先生  夫人  小姐  女士  其它 (请具体注明)

Prefer not to say  
无意透露

\*Surname in Chinese  \*Other names in Chinese   
中文姓 中文名

\*Surname in English  \*Middle name in English  \*Other names in English   
英文姓 中间英文名 英文名

\*Previous Name (if applicable)   
曾用名 (如有)

\*Gender:  Male  Female  Prefer not to say  Other  
性别:  男  女  无意透露  其它

\*Marital status:  Married  Civil partnership  Living with partner  Single  Other  
婚姻状况:  已婚  民事伴侣关系  同居  未婚  其它

\*Country/Region (Nationality)  Home Country/Region (Nationality) ID card number   
国家/地区 国家/地区所在地身份证号码

Other Countries/Regions (Nationalities)     
其它国家/地区

Do you have any other Country/Region (Nationality) not listed above?  Yes  No  
您是否拥有除上述列出的其他国家/身份?  是  否  
If YES, please confirm whether you are a citizen of USA?  Yes  No  
如果您选择“是”，请确认您是否为美国公民?  是  否

*ID type (select one or more) 证件类型 (请选其中一项或多项)	*ID no. 证件号码	* Issued by 签发国家/地区	*Date of issue 签发日期
<input type="checkbox"/> Passport 护照	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Driving licence 驾照	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Others 其它	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*Date of birth DD   MM   YY      
出生日期 日 月 年

\*Place of birth Town  \*Country/Region of birth   
出生地点 城镇 出生所在国家/地区

Please tell us if you have any communication preferences or practical needs we should be aware of. If you need this document in another format, such as large print, please let us know. If you need support when completing this form, our staff will be happy to help. 如果您有任何沟通偏好或者我们须知的实际需求, 请跟我们联系。我们可以通过合理的调整来提供帮助, 例如使用大号字体。如您在填写该表格的过程中需要帮助, 我行工作人员将尽力为您提供服务。

**Present permanent residential address 现永久居住地址**

*House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	*Street name 街道名称	<input type="text"/>
*Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
*Country/Region 国家/地区	<input type="text"/>	*Post code 邮政编码	<input type="text"/>
*Date moved to this address 搬入该地址日期	DD 日	MM 月	YY 年
	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have lived at this address for less than three years, please fill the Previous Residential Address History below. 如果您在上述地址未住满三年, 请在下面部分填写“以往居住地址情况”。

**Correspondence address 联系地址**

House or flat no./House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country /Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

**Reason for difference with present permanent residential address**

联系地址与现永久居住地址不同的原因

**Previous residential address history 以往居住地址情况**

House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country/Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

Date moved to address 搬入地址日期

DD/MM/YY 日/月/年

Date moved from address 搬出地址日期

DD/MM/YY 日/月/年

House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country/Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

Date moved to address 搬入地址日期 DD/MM/YY 日/月/年  
Date moved from address 搬出地址日期 DD/MM/YY 日/月/年

House or flat no. / House name 门牌号或楼宇名称  
Town/City 市/镇/县  
Country/Region 国家/地区  
Street name 街道名称  
County/Province 郡/省  
Post code 邮政编码

Date moved to address 搬入地址日期 DD/MM/YY 日/月/年  
Date moved from address 搬出地址日期 DD/MM/YY 日/月/年

### Contact details 联系方式

\*Daytime tel. no. (inc. international dialling code) 日间联系电话 (包括国际区域号)

Home tel. no. (inc. international dialling code) 家庭电话 (包括国际区域号)

Mobile no. (inc. international dialling code) 移动电话 (包括国际区域号)  
\*Email address 电邮地址

Do you have a preferred method of communication for the Bank to use?  Yes 是  No 否  
您是否有偏好的优先联络方式?

Home Telephone 家庭电话  Mobile Telephone 移动电话  Email 邮箱地址  By Post Only 仅使用邮寄信件

**For the avoidance of doubt the Bank does not share your personal data with any third party outside of the Bank of China Group.**

**我行不会与除中银集团以外的任何第三方分享您的个人数据。**

### Employment details 职业资料

\*Employment status 就业情况

Employed full-time 全日制雇员  Employed part-time 非全日制雇员  Self-employed 自雇  Retired 退休

Full-time education 全日制学生  Other (please specify) 其它 (请具体注明)

Occupation (for employed) / Course (for student) 职业 (适用于雇员) / 课程 (适用于学生)

Name of employer or education institution 工作单位或所在院校名称

Employer's industry 工作单位性质 \*Annual income 年收入

**Address of employer/education institution 工作单位/所在院校地址**

House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country/Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

**Other information 其它资料**

\*Reason for opening account  
开户原因

\*Amount of initial deposit and source  
初次存款金额与来源

\*Expected source and value of funds in next 12 months  Salary  Earning from business  Sale of property  
预计未来 12 个月内的资金来源 工资收入 商务收入 不动产出售收入  
(Tick all that apply)  
(请勾选所有适用选项)

<input type="checkbox"/> Rental income 租金收入	<input type="checkbox"/> Inheritance 继承	<input type="checkbox"/> Savings 储蓄	<input type="checkbox"/> Dividends 分红	<input type="checkbox"/> From spouse** 来自配偶	<input type="checkbox"/> From family** 来自家庭
<input type="checkbox"/> Pension 退休金	<input type="checkbox"/> Benefits 福利	<input type="checkbox"/> Child tax credit 儿童税收优惠	<input type="checkbox"/> Trust fund/investment portfolio 信托基金/投资组合收入		
<input type="checkbox"/> Other (please specify) 其他来源 (请具体注明)	<input type="text"/>				

\*Types of expected account activity  
预计的账户操作  
(Tick all that apply)  
(请勾选所有适用选项)

<input type="checkbox"/> Salary credits (electronic transfer from employer) 工资转入 (雇主线上转入)	<input type="checkbox"/> Cheque deposit 支票存入	
<input type="checkbox"/> Cash deposit (please specify source of cash deposit) 现金存入 (请具体说明现金来源)		
<input type="checkbox"/> Transfer from/to another UK bank 从/向英国其他银行转入/转出	<input type="checkbox"/> Transfer from/ to an overseas bank 从/向境外银行转入/转出	
<input type="checkbox"/> Cash withdrawal 现金取款	<input type="checkbox"/> Day to day expenses 日常消费	<input type="checkbox"/> Mortgage payment 贷款还款
<input type="checkbox"/> Savings 储蓄	<input type="checkbox"/> Other (please specify) 其它 (请具体注明) <input type="text"/>	

\*Expected monthly turnover for this account  
预计账户每月流水金额

\*Expected annual turnover for this account  
预计账户每年流水金额

Do you expect to be making regular payments to, or receiving regular payments from an account held outside the UK?  
您预计会定期接收或者汇出款项到英国以外的账号吗?  
 Yes 是  No 否

If "Yes", please give details: 如果回答为“是”，请提供下列详细信息:

Country/Region 国家/地区	<input type="text"/>
Amount 金额	<input type="text"/>

**\*\*If initial deposit and ongoing source of funds are from a spouse, your family or other third party please complete the following section.**

如果您的初始存款和后续的持续资金来源是配偶、家庭或其他第三方，请填写以下部分。

Surname 姓	<input type="text"/>	Forename 名	<input type="text"/>
Date of birth 出生日期	<input type="text"/>	Contact number 联系电话	<input type="text"/>
Address 地址	<input type="text"/>		
Occupation 职业	<input type="text"/>	Relationship to account holder 与账户持有人的关系	<input type="text"/>

**\*Residence for tax purposes 缴税地信息**

In which country/region are you tax resident?  
您缴税的国家/地区：

Tax/Social security number or other local equivalent  
税务代码或其它当地代码

If you don't have the information above please state the reason  
如果你没有上述缴税地信息，请阐释原因

Are you tax resident in other countries/regions?  
您在其它国家/地区缴税么？  Yes 是  No 否

If "Yes" please list here and provide your tax/social security number or other local equivalent.  
如果您回答“是”，请您提供详细信息和税务代码/其它当地代码。

The country or region you are a resident for tax is any place that you may be subject to paying tax.  
缴税所在国指您需要按照当地税法缴税的国家/地区。

Country/Region 国家/地区	<input type="text"/>	Tax Identification Number (TIN) (or equivalent) 税务代码或其它当地代码	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>

If you have more than three countries/regions or tax identification numbers, please use the Additional Residence for Tax Purposes Form.

如果您有 3 个以上的缴税所在国家/地区和税务代码，请填写缴税地信息附表。

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

如果无法提供税务代码，请在 A、B 和 C 三个选项中选择原因：

A – The country/region where the Account Holder is liable to pay tax does not issue TINs to its residents.  
账户申请者的所在国或地区无义务告知税务代码。

B – The Account Holder is otherwise unable to obtain a TIN or Equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

账户持有者无法获取税务代码或其他当地代码（如果您勾选该选项请在下方填写无法获取代码的原因。）

1	
2	
3	

C – No TIN is required. (Noted: Only select this reason if the authorities of the country/region of tax residence entered below do not require the TIN to be disclosed)

不需要税务代码。（该选项仅限于下方所示税务所在国家/地区不要求披露税务代码）

Country/Region of Tax Residence 缴税所在国家/地区	TIN 税务代码	If no TIN available enter Reason A, B or C 请解释没有税务代码的原因
1		
2		
3		

Are you tax resident in countries/regions other than those referred above?  Yes  No  
您是否在上述国家/地区之外的地方居住/纳税? 是 否

If “Yes”, are you a tax resident in USA?  Yes  No  
如果您的回答为“是”，请问您在美国纳税么? 是 否

If “Yes”, please list the detail here: Tax Identification No. (or equivalent)   
如果您的回答为“是”，请填写详细信息： 税务代码或其它当地代码

Bank of China (UK) Limited complies with United States FATCA regulations. To assist us in processing your application, please provide one document as evidence of the tax exemption form and provide the following information, if you held US withholding tax exemption form.

中国银行（英国）有限公司遵守美国税务 FATCA 的有关规定。为协助我行受理您的申请，如果您持有美国税务豁免表格，请协助回答下列问题并提供您的税务豁免表格。

Type of US withholding tax exemption form held (please tick from one of the options below):

您是否持有税务豁免表格（请勾选下列其中一项）：

W-8BEN form  W-9 form  Other  
W-8BEN 表格 W-9 表格 其它

## \*Second Account Holder 第二账户持有人

### Identity details 身份资料

\*Title:  Mr 先生  Mrs 夫人  Miss 小姐  Ms 女士  Other (please specify) 其它 (请具体注明)

Prefer not to say  
无意透露

\*Surname in Chinese 中文姓  \*Other names in Chinese 中文名

\*Surname in English 英文姓  \*Middle name in English 中间英文名  \*Other names in English 英文名

\*Previous Name (if applicable) 曾用名 (如有)

\*Gender:  Male 男  Female 女  Prefer not to say 无意透露  Other 其它

\*Marital status:  Married 已婚  Civil partnership 民事伴侣关系  Living with partner 同居  Single 未婚  Other 其它

\*Country/Region (Nationality) 国家/地区  Home Country/Region (Nationality) ID card number 国家/地区所在地身份证号码

Other Countries/Regions (Nationalities) 其它国家/地区

Do you have any other Country/Region (Nationality) not listed above? 您是否拥有除上述列出的其他国家/身份?  Yes 是  No 否  
If YES, please confirm whether you are a citizen of USA? 如果您选择“是”，请确认您是否为美国公民?  Yes 是  No 否

*ID type (select one or more) 证件类型 (请选其中一项或多项)	*ID no. 证件号码	* Issued by 签发国家/地区	*Date of issue 签发日期
<input type="checkbox"/> Passport 护照	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Driving licence 驾照	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Others 其它	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*Date of birth 出生日期 DD 日  MM 月  YY 年

\*Place of birth Town 出生地点 城镇  \*Country/Region of birth 出生所在国家/地区

Please tell us if you have any communication preferences or practical needs we should be aware of. If you need this document in another format, such as large print, please let us know. If you need support when completing this form, our staff will be happy to help. 如果您有任何沟通偏好或者我们须知的实际需求, 请跟我们联系。我们可以通过合理的调整来提供帮助, 例如使用大号字体。如您在填写该表格的过程中需要帮助, 我行工作人员将尽力为您提供服务。

**Present permanent residential address 现永久居住地址**

*House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	*Street name 街道名称	<input type="text"/>
*Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
*Country/Region 国家/地区	<input type="text"/>	*Post code 邮政编码	<input type="text"/>
*Date moved to this address 搬入该地址日期	DD 日	MM 月	YY 年
	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have lived at this address for less than three years, please fill the Previous Residential Address History below. 如果您在上述地址未住满三年, 请在下面部分填写“以往居住地址情况”。

**Correspondence address 联系地址**

House or flat no./House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country /Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

**Reason for difference with present permanent residential address**

联系地址与现永久居住地址不同的原因

**Previous residential address history 以往居住地址情况**

House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country/Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

Date moved to address 搬入地址日期

DD/MM/YY 日/月/年

Date moved from address 搬出地址日期

DD/MM/YY 日/月/年

House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country/Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

Date moved to address 搬入地址日期

DD/MM/YY 日/月/年

Date moved from address 搬出地址日期

DD/MM/YY 日/月/年

House or flat no. / House name

门牌号或楼宇名称

Street name

街道名称

Town/City

市/镇/县

County/Province

郡/省

Country/Region

国家/地区

Post code

邮政编码

Date moved to address 搬入地址日期

DD/MM/YY 日/月/年

Date moved from address 搬出地址日期

DD/MM/YY 日/月/年

### Contact details 联系方式

\*Daytime tel. no. (inc. international dialling code)

日间联系电话 (包括国际区域号)

Home tel. no. (inc. international dialling code)

家庭电话 (包括国际区域号)

Mobile no. (inc. international dialling code)  \*Email address

移动电话 (包括国际区域号)

电邮地址

Do you have a preferred method of communication for the Bank to use?  Yes  No

您是否有偏好的优先联络方式?

是

否

Home Telephone  Mobile Telephone  Email  By Post Only

家庭电话

移动电话

邮箱地址

仅使用邮寄信件

**For the avoidance of doubt the Bank does not share your personal data with any third party outside of the Bank of China Group.**

**我行不会与除中银集团以外的任何第三方分享您的个人数据。**

### Employment details 职业资料

\*Employment status 就业情况

Employed full-time  Employed part-time  Self-employed  Retired

全日制雇员

非全日制雇员

自雇

退休

Full-time education  Other (please specify)

全日制学生

其它 (请具体注明)

Occupation (for employed) / Course (for student)

职业 (适用于雇员) / 课程 (适用于学生)

Name of employer or education institution

工作单位或所在院校名称

Employer's industry  \*Annual income

工作单位性质

年收入

**Address of employer/education institution 工作单位/所在院校地址**

House or flat no. / House name 门牌号或楼宇名称	<input type="text"/>	Street name 街道名称	<input type="text"/>
Town/City 市/镇/县	<input type="text"/>	County/Province 郡/省	<input type="text"/>
Country/Region 国家/地区	<input type="text"/>	Post code 邮政编码	<input type="text"/>

**Other information 其它资料**

\*Reason for opening account  
开户原因

\*Amount of initial deposit and source  
初次存款金额与来源

\*Expected source and value of funds in next 12 months  Salary  Earning from business  Sale of property  
预计未来 12 个月内的资金来源 工资收入 商务收入 不动产出售收入  
(Tick all that apply)  
(请勾选所有适用选项)

<input type="checkbox"/> Rental income 租金收入	<input type="checkbox"/> Inheritance 继承	<input type="checkbox"/> Savings 储蓄	<input type="checkbox"/> Dividends 分红	<input type="checkbox"/> From spouse** 来自配偶	<input type="checkbox"/> From family** 来自家庭
<input type="checkbox"/> Pension 退休金	<input type="checkbox"/> Benefits 福利	<input type="checkbox"/> Child tax credit 儿童税收优惠	<input type="checkbox"/> Trust fund/investment portfolio 信托基金/投资组合收入		
<input type="checkbox"/> Other (please specify) 其他来源 (请具体注明)	<input type="text"/>				

\*Types of expected account activity  
预计的账户操作  
(Tick all that apply)  
(请勾选所有适用选项)

<input type="checkbox"/> Salary credits (electronic transfer from employer) 工资转入 (雇主线上转入)	<input type="checkbox"/> Cheque deposit 支票存入	
<input type="checkbox"/> Cash deposit (please specify source of cash deposit) 现金存入 (请具体说明现金来源)		
<input type="checkbox"/> Transfer from/to another UK bank 从/向英国其他银行转入/转出	<input type="checkbox"/> Transfer from/ to an overseas bank 从/向境外银行转入/转出	
<input type="checkbox"/> Cash withdrawal 现金取款	<input type="checkbox"/> Day to day expenses 日常消费	<input type="checkbox"/> Mortgage payment 贷款还款
<input type="checkbox"/> Savings 储蓄	<input type="checkbox"/> Other (please specify) 其它 (请具体注明)	<input type="text"/>

\*Expected monthly turnover for this account  
预计账户每月流水金额

\*Expected annual turnover for this account  
预计账户每年流水金额

Do you expect to be making regular payments to, or receiving regular payments from an account held outside the UK?  
您预计会定期接收或者汇出款项到英国以外的账号吗?  
 Yes 是  No 否

If "Yes", please give details: 如果回答为“是”，请提供下列详细信息:

Country/Region 国家/地区	<input type="text"/>
Amount 金额	<input type="text"/>

**\*\*If initial deposit and ongoing source of funds are from a spouse, your family or other third party please complete the following section.**

如果您的初始存款和后续的持续资金来源是配偶、家庭或其他第三方，请填写以下部分。

Surname 姓	<input type="text"/>	Forename 名	<input type="text"/>
Date of birth 出生日期	<input type="text"/>	Contact number 联系电话	<input type="text"/>
Address 地址	<input type="text"/>		
Occupation 职业	<input type="text"/>	Relationship to account holder 与账户持有人的关系	<input type="text"/>

**\*Residence for tax purposes 缴税地信息**

In which country/region are you tax resident?  
您缴税的国家/地区：

Tax/Social security number or other local equivalent  
税务代码或其它当地代码

If you don't have the information above please state the reason  
如果你没有上述缴税地信息，请阐释原因

Are you tax resident in other countries/regions?  
您在其它国家/地区缴税么？  Yes 是  No 否

If "Yes" please list here and provide your tax/social security number or other local equivalent.  
如果您回答“是”，请您提供详细信息和税务代码/其它当地代码。

The country or region you are a resident for tax is any place that you may be subject to paying tax.  
缴税所在国指您需要按照当地税法缴税的国家/地区。

Country/Region 国家/地区	<input type="text"/>	Tax Identification Number (TIN) (or equivalent) 税务代码或其它当地代码	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>

If you have more than three countries/regions or tax identification numbers, please use the Additional Residence for Tax Purposes Form.

如果您有 3 个以上的缴税所在国家/地区和税务代码，请填写缴税地信息附表。

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:  
如果无法提供税务代码，请在 A、B 和 C 三个选项中选择原因：

A – The country/region where the Account Holder is liable to pay tax does not issue TINs to its residents.  
账户申请者的所在国或地区无义务告知税务代码。

B – The Account Holder is otherwise unable to obtain a TIN or Equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

账户持有者无法获取税务代码或其他当地代码（如果您勾选该选项请在下方填写无法获取代码的原因。）

1	
2	
3	

C – No TIN is required. (Noted: Only select this reason if the authorities of the country/region of tax residence entered below do not require the TIN to be disclosed)

不需要税务代码。（该选项仅限于下方所示税务所在国家/地区不要求披露税务代码）

Country/Region of Tax Residence 缴税所在国家/地区	TIN 税务代码	If no TIN available enter Reason A, B or C 请解释没有税务代码的原因
1		
2		
3		

Are you tax resident in countries/regions other than those referred above?  Yes  No  
您是否在上述国家/地区之外的地方居住/纳税? 是 否

If “Yes”, are you a tax resident in USA?  Yes  No  
如果您的回答为“是”，请问您在美国纳税么? 是 否

If “Yes”, please list the detail here: Tax Identification No. (or equivalent)   
如果您的回答为“是”，请填写详细信息： 税务代码或其它当地代码

Bank of China (UK) Limited complies with United States FATCA regulations. To assist us in processing your application, please provide one document as evidence of the tax exemption form and provide the following information, if you held US withholding tax exemption form.

中国银行（英国）有限公司遵守美国税务 FATCA 的有关规定。为协助我行受理您的申请，如果您持有美国税务豁免表格，请协助回答下列问题并提供您的税务豁免表格。

Type of US withholding tax exemption form held (please tick from one of the options below):

您是否持有税务豁免表格（请勾选下列其中一项）：

W-8BEN form  W-9 form  Other  
W-8BEN 表格 W-9 表格 其它

### 3) Bank services required by the applicants – 账户与服务选择

#### \*Account type 账户类型

Please tick (✓) the type of account(s) you are applying for and specify the currency you want your account opened in.  
请在您申请的账户类型前打(✓)，并注明您希望使用的账户币别。

<input type="checkbox"/> <b>Current Account</b> 往来账户	<b>Currency</b> 币别	<input type="text"/>
<input type="checkbox"/> <b>Instant Access Savings Account:</b> 即能通账户	<b>Currency</b> 币别	<input type="text"/>
<input type="checkbox"/> <b>All-in-One Fixed Term Deposit Account:</b> 定期一本通账户	<b>Currency</b> 币别	<input type="text"/>

Please contact the Bank in advance for more information if you want to open an Instant Access Savings Account or an All-in-One Fixed Term Deposit Account in currencies other than pounds sterling, US dollars, Euros and Hong Kong dollars. All our current accounts are non-interest bearing. No interest payable on Instant Access Savings Account. All-in-One Fixed Term Deposit interest rates are available on our website, in our branches, or you can ask for this information any time from our customer service team.

请注意：如果您希望开立英镑、美元、欧元、港币以外的其它币别的即能通或定期一本通账户，请事先与银行联系，我们会向您提供更多信息。我们所有的往来账户都不计息，即能通账户也不计息。您可以在网站、分行网点或者客服团队咨询具体定期一本通账户的利息。

#### Debit Card 借记卡\*\*

\*Do you need or require a Debit Card? 您希望申请借记卡吗？

Yes 是     No 否     Not applicable 不适用

(To be eligible for Debit Card you must be a UK resident and aged 18 or above)

(申请借记卡必须满足以下条件：申请人为英国居民并且年满 18 岁)

#### Personal Internet Banking Service 个人网上银行服务\*\*

\*Do you need or require use of our Internet Banking service? 您需要申请网上银行服务？

Yes 是     No 否     Not applicable 不适用

#### Mobile Banking Service 个人手机银行（境外版）服务\*\*

\*Do you need or require use of our BOC Mobile Banking service? 您需要申请个人手机银行（境外版）服务吗？

Yes 是     No 否     Not applicable 不适用

#### Monthly Bank Statement 月度对账单\*\*

\* You can choose to receive your monthly statement electronically or by post. If you choose to receive an electronic statement to reduce paper consumption, simply tick the box below and we will send your E-statement via internet and mobile banking. When you opt for paperless option, no paper statement will be sent to you, however as in when you need a copy of paper statement you can visit your local branch our staff will do that for you.

您可以选择电子或者纸质银行对账单服务。为了保护我们的环境，您如果选择电子对账单请勾选如下选项，我们将通过网银和手机银行发送您的对账单。选择无纸化服务后，我们将不会向您寄送纸质对账单，但如有需要时，您可以到网点打印。

I wish to receive electronic bank statement. 我希望接收银行电子对账单

If you choose to receive paper statement, we will send your statement to your correspondence address unless there has been no transactions on the account since the last statement date.

如果您选择纸质对账单，我们将会向您在账户当月有交易时，向您寄送银行账户对账单。

I wish to receive paper bank statement. 我希望接收银行纸质对账单

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## Your marketing preferences

You must give your consent in order for the Bank and/or other companies within the Bank of China Group to contact you about products and services that may be of interest to you. Only tick the options below if you want to receive marketing. Where you have consented to receiving marketing from the Bank, you can withdraw your consent or update your marketing preferences at any time by contacting the Bank. More information about how to do this is set out in the Bank's Privacy Policy, which is available at our website address - [www.bankofchina.com/uk](http://www.bankofchina.com/uk).

Where you have consented to receiving marketing from another company in the Bank of China Group, that company will tell you how it will use your personal information, and how you can withdraw your consent or update your marketing preferences.

### 您的营销偏好

为获得我行及/或中银集团其他公司的产品和服务信息，您需要同意我们就您可能感兴趣的产品和服务与您联系。若您想要获得上述信息，请在下列相关选项后打勾。

若您同意我行向您提供营销信息，您可以随时联系我行撤销您的同意或更改您的营销偏好。您可以在我行的隐私政策中获得更多有关营销偏好的说明，您可从我行官网查询隐私政策 - [www.bankofchina.com/uk](http://www.bankofchina.com/uk)。

若您同意中银集团其他公司向您提供营销信息，该公司会向您说明他们如何使用您的个人信息，以及您如何撤销您的同意或更改您的营销偏好。

### Consent to being contacted by the Bank

The Bank may give me information about the Bank's own accounts, products and services as well as accounts, products and services of other companies within the Bank of China Group that the Bank thinks may be of interest to me.

I would like to receive such information by post [  ]; telephone [  ]; email [  ]; mobile messaging [  ] (Please tick each that applies)

### 同意你行与我联系

我同意中国银行（英国）有限公司就其提供的账户、产品和服务信息，以及我可能感兴趣的中银集团其他公司的账户、产品和服务信息联系我。

我同意通过如下方式获得上述信息：邮寄[  ]；电话[  ]；电子邮件[  ]；手机短信[  ]（请在您所有同意的项目后打勾）

### Consent to being contacted by other companies within the Bank of China Group

The Bank may give my contact details to other companies within the Bank of China Group. Those companies may give me information about their accounts, products and services that they think may be of interest to me.

I would like to receive such information by post [  ]; telephone [  ]; email [  ]; mobile messaging [  ] (Please tick each that applies)

### 同意中银集团其他公司与我联系

我同意中国银行（英国）有限公司将我的联系方式分享给中银集团的其他公司。这些公司可以就我可能感兴趣的账户、产品和服务联系我。

我同意通过如下方式获得上述信息：邮寄[  ]；电话[  ]；电子邮件[  ]；手机短信[  ]（请在您所有同意的项目后打勾）

## 4) Declaration and signature 声明与签字

1. I/We wish to open an account with Bank of China (UK) Limited (the Bank) in accordance with the Terms and Conditions (personal accounts), and the Tariff of Banking Charges (personal accounts) which I/we have been provided. I/we confirm that I/we have read and understood the above referred terms and conditions and the tariff, before signing relevant sections of the Application Form and I/we am/are aware of the 14-day cooling off period. If I/we have any questions or anything I/we may need to clarify, I/we am/are aware that I/we can ask them at any Branch or phone 0800 38 95566 (+44 20 7282 8926 from overseas).

我/我们希望按照中国银行（英国）有限公司（下称“银行”）《个人账户条款与条件》和《个人账户银行收费表》的规定在该银行开立账户。我/我们已收到前述《个人账户条款与条件》和《个人账户银行收费表》。我/我们确认我/我们已经在签署申请表前阅读并理解以上文件并知晓 14 天有权撤销期。如果我/我们有任何问题或不理解之处，我/我们知晓可向银行咨询或拨打 0800 38 95566（海外拨打 +44 20 7282 8926）。

2. I/We confirm that all the information given on this form and the attached Additional Address Form (if applicable) is true and complete.

我/我们确认本表格以及所附的《附加地址表》（如适用）中所提供的信息真实、完整。

3. I/We will notify the Bank immediately if any details stated on this Application Form or the Additional Address Form (if applicable) change. I/We confirm that each of us is authorised to reveal information about the other joint applicant.

如果本表格以及所附的《附加地址表》（如适用）中所载的任何资料发生变化，我/我们将立即通知银行。我/我们确认我们其中每一个人可以透露有关其他联名申请人的信息。

4. I/We hereby confirm and represent to the Bank that I/we am/are beneficially entitled to all funds deposited or to be deposited in any account opened with the Bank pursuant to this Application Form.

我/我们确认我/我们对在银行所开立账户里的所有已存入款项及将存入款项享有实益权益。

5. I/We understand that, unless otherwise expressly stated in the above referred terms and conditions, the Bank accepts no liability for losses that I/we may suffer as a result of fraud or if I/we have acted without reasonable care and attention.

我/我们理解上述条款与条件明文规定的情况除外，银行对由于欺诈或因我/我们的行为不够合理谨慎而使我/我们遭受的损失不承担责任。

6. I/We understand that if I/we am/are dissatisfied with the account I/we have chosen to apply for, I/we may close the account or, with the Bank's approval, switch to a different account offered by the Bank within 14 days of opening the account without incurring any additional charge.

我/我们理解如果我/我们不满意已申请的账户，可以在开户后 14 天内关户或经银行同意转为其它账户而不会发生任何额外费用。

7. I/We am/are aware that this application is construed by the English version and the Bank will not be held responsible for any misunderstanding that may be caused by the Chinese translation.

我/我们知晓本申请以英文版本为准，银行对可能因中文翻译所导致的任何误解不承担责任。

### Section 8 applies to accounts in sole name only 第 8 条仅适用于单人账户

8. I authorise the Bank to act on any instruction signed by me and to pay and debit my account with all withdrawals and other transactions that have been signed by me in accordance with the following Authorised Signatories, whether the account is in credit or in debit and may thereby become overdrawn or otherwise, and I will be liable for any indebtedness.

我授权银行执行经我签字的任何指示，从我的账户中支付或借记已经过我比照下文中的“授权签字人签名”签署的提款以及其它交易，而不论我的账户有借方（欠款）余额还是贷方（存款）余额，也不论我的账户是否会因此而透支或产生节余，我将对所有债务承担责任。

### Section 9, 10, 11 apply to accounts in joint names only 第 9, 10, 11 条仅适用于联名账户。

9. We authorise the Bank to act on any instruction signed by any one of us  / both of us  and to pay and debit our account with all withdrawals and other transactions that have been signed by us in accordance with the following Authorised Signatories, whether the account is in credit or in debit and may thereby become overdrawn or otherwise, and we will be jointly and severally liable for any indebtedness.

我们授权银行执行经我们中的任何一人 3  / 我们全体 4  签字的任何指示，从我们的账户中支付或借记已经过我们比照下文中的“授权签字人签名”签署的提款以及其它交易，而不论我们的账户有借方（欠款）余额还是贷方（存款）余额，也不论我们的账户是否会因此而透支或产生节余，我们将对所有债务承担连带以及个别责任。

1 Select as per your preference. Only one box in this paragraph must be selected.

2 Select as per your preference. Only one box in this paragraph must be selected.

3 请按您的需求选择。两者之间只能选择一项在方框内打勾。

4 请按您的需求选择。两者之间只能选择一项在方框内打勾。

10. We agree that, in the event of the death of any one of us, the Bank shall pay or deliver to, or to the order of, the survivor(s) of us all monies, securities, deeds, documents or other property whatsoever standing to the credit of, or held by the Bank for, any account(s) in our joint name(s).

如遇我们中的任何一人死亡，我们同意银行将向我们中的生者或根据生者的指示支付或移交我/我们的所有联名账户中尚余的或银行为该账户所持有的全部款项、证券、契据、单据或其它任何财产。

11. We agree that all correspondence, including cheque books and statements will be sent to the present permanent residential address or correspondence address, if one has been provided, of the first account holder.

我们同意所有联系函件，包括支票簿和对账单将被寄往第一账户持有人的现永久居住地址或其所提供的联系地址。

**The signature box below may be signed in Chinese or English, but the signature must be the same as the one shown on your passport. Please make sure that your signature is in the box as it may be stored electronically and will be used for verification purpose.**

您可以根据个人习惯在下面的空格中使用中文或英文签名，但必须与您护照上的签名完全相同。请不要让您的签名超出方框范围，我们会采用电子方式对其进行存储，并会将其用于身份核实。

### Signature of applicants 申请人签名

**\*Print name of the first account holder**  
第一账户持有人姓名拼音

**\*Signature of the first account holder**  
第一账户持有人签名

**\*Date – DD / MM / YYYY**  
日期 - 日/月/年

**\*Print name of the second account holder**  
第二账户持有人姓名拼音

**\*Signature of the account holder**  
第二账户持有人签名

**\*Date – DD / MM / YYYY**  
日期 - 日/月/年

For Bank Use Only 中国银行（英国）有限公司使用该栏目

with

without

Debit Card

Customer Code

with

without

Internet Banking

Bank of China (UK) Limited

1 Lothbury Tel: 0800 38 95566

London +44 20 72828926 (Overseas)

EC2R 7DB

Bank of China (UK) Limited is registered in England, Number 6193060

Registered Office: 1 Lothbury, London EC2R 7DB

Bank of China (UK) Limited is authorised by the Prudential Regulation

Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register Number: 467410

# Appendix 1 – Documents provided for the application

## 附录 1 - 申请人需提供的文件

### Evidence of identity 身份证明

- Current valid signed passport 最近的有效签字护照
- Valid EEA (European Economic Area) member state identity card 有效的欧洲经济共同体成员国身份证
- Valid residence permit issued by the UK Home Office to non EU (European Union) nationals 英国内政部向非欧盟成员国人员签发的有效居留许可
- Current UK or EEA photo-card driving licence – new-issue version, including laser-attached photograph 现英国或欧洲经济共同体签发的照片卡式驾照—新版，包括激光照片
- Current full UK driving license – old-issue is acceptable providing it is supported by a second document that incorporates the customer’s full name and either residential address or date of birth 现英国全本驾照—旧版可以接受，但须另外提供带有客户全名以及居住地址或出生日期的其它文件

### Evidence of address 住址证明

- Recent utility bill – dated within the last 3 months (mobile phone bills are not acceptable) 最近 3 个月内的公共事业缴费单（不接受移动电话费单）
- Local authority tax bill for current year 本年度的地方政府税单
- Current UK or EEA photo-card driving licence 现英国或欧洲经济共同体的照片卡式驾照
- A bank, building society or credit card statement – dated within the last 3 months - that indicates that an account/investment/insurance relationship exists, and confirms the stated address 最近 3 个月内的银行、房屋贷款协会或信用卡账单，上述证明必须能够表明账户/投资/保险关系存在并能确认所在地址
- Solicitor’s letter confirming a recent house purchase or land registry – in these instances the solicitor’s identity must also be verified 确认近期购买房屋或土地登记的律师函，在此情况下，律师的身份也必须经过查证
- Local council rent card or local council tenancy agreement 地方政府物业租赁卡或地方政府租房协议
- Benefit book or original notification letter from the relevant government benefits agency confirming the right to benefits or state pension 相关政府福利机构签发的证实享受国家退休金或救济的福利簿或通知信正本
- HMRC tax notification, egg, tax assessment form, statement of account, notice of coding – must be dated within the last 12 months (P45s and P60s are not official HMRC documents) 最近 12 个月内税务局签发的税收通知，如税务评估表，账单或代码通知（P45s 和 P60s 不是税务局的官方文件）

## Appendix 2 – Customer Information Checklist

### 附录 2 – 相关信息清单

Please note that this page is intended to assist in your understanding of wider Bank documentation and information that is relevant to your application. Should you have any questions or require assistance please contact our staff directly at the branch using their supplied details or contact our dedicated call centre on the following telephone numbers - Local Freephone 0800 38 95566 / +44 20 72828926 (Overseas)

请注意，本页面旨在帮助您更好地理解与您申请相关的银行文件和信息。如果您有任何问题或需要帮助，请直接通过下方信息与我行网点工作人员取得联系，或致电我行客服热线：0800 38 95566（英国本地免费热线） / +44 20 72828926（海外热线）

I confirm that I have received the following documents before opening the account(s):

本人确认开户前已收悉如下开户材料：

1. Product information (Personal Banking Service and Product Guide)  
产品手册（个人金融业务综合产品服务手册）
2. Terms and Conditions (personal accounts)  
条款与条件（个人账户）
3. Tariff of Banking Charges (personal accounts)/Fee Information Document  
个人金融业务收费标准/收费信息表
4. FSCS Information Sheet  
金融服务补偿计划-信息表
5. FSCS Exclusions List  
金融服务补偿计划例外情况表
6. Customer Complaints Information  
客户投诉信息

### Signature of applicants 申请人签名

\*Print name of the first account holder  
第一账户持有人姓名拼音

\*Signature of the first account holder  
第一账户持有人签名

\*Date – DD / MM / YYYY  
日期 - 日/月/年

\*Print name of the second account holder  
第二账户持有人姓名拼音

\*Signature of the second account holder  
第二账户持有人签名

\*Date – DD / MM / YYYY  
日期 - 日/月/年

## Appendix 3 – Additional Information and Disclaimers

### 附录 3 – 附加信息和免责声明

Bank of China (UK) Limited complies with anti-money laundering legislation and regulations. To assist us in processing your application, please provide one document to evidence your identity and a different document to evidence your address. This will enable us to complete our identification verification check. **No one single document can be used as evidence of both identity and address.** Documentation to evidence your identity and address must be provided for us to process this application. All applications are subject to approval including proof of identity and proof of address requirements, as well as eligibility criteria. (You may be asked to provide evidential documentation to show source of wealth and/or source of funds at the point of account opening or from time to time as required).

中国银行（英国）有限公司遵守反洗钱的相关法律法规。为协助我行受理您的申请，请分别提供一份可以证明您身份和地址的不同文件，我行据此您提供的文件进行身份查证。**同一份文件不能既作身份证明又作地址证明用。**只有在您提交了身份及住址证明文件后，我们才能受理您的申请。（在开立账户时，根据要求您可能需要提供证明财富来源和/或资金来源的证明文件）。

Bank of China (UK) Limited is committed to investing in technologies and processes to protect its customers from financial crime. As a result, we may need to contact you to request additional information if we believe that your account may be at risk of loss through fraud or other financial crime. This may involve suspending the processing of individual transactions or suspending account access whilst the matter is investigated.

中国银行（英国）有限公司致力于对技术和流程的投资，来保护客户免受金融犯罪的侵害。因此，如果我认为您的账户可能存在欺诈或其他金融犯罪风险，可能需要与您联系来获取额外信息。在调查的过程中，可能涉及暂停处理个别交易或暂停账户访问的情况。

**\*\*For joint account application if you select two or more joint account holders to sign, then debit card, internet banking service and mobile banking service will not be available to you as the account requires the permission of two or more joint account holders to access the account. Therefore, it will not be possible for you to use debit card, internet banking and mobile banking, if there are two or more account holders on the account.**

**\*\* 申请联名账户时，如果您选择两名或更多的账户持有人共同授权，则需相关账户持有人一致同意才能登陆账户，所以您将不能单独使用借记卡、网上银行和手机银行。**

The Foreign Account Tax Compliance Act (FATCA), the UK Automatic Exchange of Information (commonly referred to as UK FATCA) and the “Regulations based on the OECD Common Reporting Standard (“CRS”)” require Bank of China (UK) Limited to collect and report certain tax related information about its clients. In certain circumstances, please note that Bank of China (UK) Limited may be required to share the information with appropriate tax authorities.

根据 FATCA、UK FATCA 和 OECD 之 CRS 标准的相关规定，中国银行（英国）有限公司需收集并报送有关客户的税务相关信息。在某些情况下，中国银行（英国）有限公司会被要求与相应的税管机构共享信息。

**Please Note that Bank of China (UK) Limited is unable to offer taxation advice. For tax related queries, please speak to your professional tax adviser or domestic tax authority.**

中国银行（英国）有限公司不能提供税务建议。与税务相关的疑问，请咨询相关个人税务顾问或者国内税管机构。

**Please Note that for accounts opened with Bank of China (UK) Limited located in the UK, in order to be compliant with UK FATCA, OECD Common Reporting Standard (“CRS”), and U.S. FATCA purposes, please**

**complete the following Tax Declaration section and provide any U.S. W-8 or W-9 form for U.S. FATCA purposes where applicable.**

在英国的中国银行（英国）有限公司开立账户，需遵循 UK FATCA, OECD 之 CRS 标准, 和 U.S. FATCA 的合规规定，填写如下纳税申报项目，并在可能的情况下提供 U.S. W-8 或 W-9 表格。

**Branch information 网点信息**

Bank of China (UK) Limited Banking Department 中国银行（英国）有限公司营业部

Address 地址 - 2 Lothbury, London EC2R 7DB

Bank of China (UK) Limited London Chinatown Branch 中国银行（英国）有限公司伦敦中国城分行

Address 地址 - 107 Shaftesbury Avenue, London W1D 5DA

Bank of China (UK) Limited Birmingham Branch 中国银行（英国）有限公司伯明翰分行

Address 地址 - 33 Horse Fair, Birmingham B1 1DD

Bank of China (UK) Limited Manchester Branch 中国银行（英国）有限公司曼彻斯特分行

Address 地址 - 67-69 Mosley Street, Manchester M2 3JB

Bank of China (UK) Limited Glasgow Branch 中国银行（英国）有限公司格拉斯哥分行

Address 地址 - 450 Sauchiehall Street, Glasgow G2 3JD

**Data Protection 数据保护**

Use of your personal information

Our Privacy Policy explains the personal information we collect about you, how we process it, who we might share your personal information with, and your rights in relation to your personal information. Our up to date Privacy Policy is available at [www.bankofchina.com/uk](http://www.bankofchina.com/uk), or you can obtain a copy in our branches or on request.

Your personal information will be transferred to and stored by other members of the Bank of China Group who are located in the People's Republic of China and who provide services to us. When we transfer personal information outside of the EEA, we will make sure that it is protected in the same way as if it were being used in the EEA.

If we need your consent to use your personal information, we will make this clear in the application process and we will ask you for your consent separately.

**使用您的个人信息**

我们的“隐私政策”解释了我们如何采集、处理、分享您的个人信息,以及您就这些信息所享有的权利。您可以通过访问 [www.bankofchina.com/uk](http://www.bankofchina.com/uk) 查阅或向我行索要最新的“隐私政策”。

您的个人信息将被传输至并储存在位于中华人民共和国境内的中国银行集团成员,用以向我们提供服务。我们在向欧洲经济区以外的地区传输个人信息时,将确保个人信息受到欧洲经济区内同等的保护。若关于您的个人信息的使用需要您同意,我们会在您的服务申请中说明,并分别征求您的同意。

## **Financial Services Compensation Scheme - Information Sheet**

### **金融服务补偿计划 - 信息表**

<b>Basic information about the protection of your eligible deposits</b> 关于符合条件的存款保护的基本信息	
Eligible deposits in Bank of China (UK) Limited are protected by: 中国银行（英国）有限公司吸收的符合条件的存款受：	The Financial Services Compensation Scheme (“FSCS”) <sup>1</sup> 金融服务补偿计划（FSCS）保护 <sup>1</sup>
Limit of protection: 保护限额：	£85,000 per depositor per bank/building society/credit union <sup>2</sup> 每人每银行/建房互助协会/信用合作社 £85,000 <sup>2</sup>
If you have more eligible deposits at the same bank/building society/credit union: 如果您有更多符合条件的存款在同一家银行/建房互助协会/信用合作社	All your eligible deposits at the same bank/building society/credit union are “aggregated” and the total is subject to the limit of £85,000 <sup>2</sup> 您在同一家银行/建房互助协会/信用合作社的所有符合条件的存款“合计”总数受£85,000 额度限制 <sup>2</sup>
If you have a joint account with other person(s): 如果您与他（她）人开有联名账户	The limit of £85,000 applies to each depositor separately <sup>3</sup> 此£85,000 额度限制按每名存款人单独计算 <sup>3</sup>
Reimbursement period in case of bank/building society or credit union’s failure: 当银行/建房互助协会或信用合作社出现困难时的赔偿期限：	10 working days <sup>4</sup> 10 个工作日 <sup>4</sup>
Currency of reimbursement: 赔偿货币：	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State. 英镑（GBP, £）或对于英国银行在其他欧洲经济区成员国开设分行所在国的货币。
To contact Bank of China (UK) Limited for enquiries relating to your account: 有关您的账户，请联系中国银行（英国）有限公司：	Bank of China (UK) Limited 1 Lothbury London EC2R 7DB  Tel: 0800 38 95566 (UK) +44 20 72828926 (Overseas)

<p>To contact the FSCS for further information on compensation: 有关赔偿计划的进一步信息, 请联系 FSCS:</p>	<p>Financial Services Compensation Scheme 10<sup>th</sup> Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 0207 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a></p>
<p>More information: 更多信息:</p>	<p><a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a></p>
<p><b>Acknowledgement of receipt by the depositor:</b> <b>存款客户签字以确认收到此信:</b></p> <p><b>Date:</b> <b>日期:</b></p>	

Additional Information (all or some of the below)

### **Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

#### **<sup>1</sup> 本补偿计划向您符合条件的存款提供保障**

您符合条件的存款受法定存款保障计划保护。如果您的存款银行、建房互助协会或信用合作社破产，你符合条件的存款不超过 £85,000 的部分将获得本计划赔偿。

#### **<sup>2</sup> General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as ‘temporary high balances’ are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible products connected with certain events including:

- (a) Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) A death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

#### **<sup>2</sup> 一般情况的保护限额**

如果一家银行、建房互助协会或信用合作社无法履行其支付义务，受保护的存款会由存款补偿计划负责赔偿。受保护的金额不超过每家银行/建房互助协会或信用合作社 £85,000。即是说存款人在同一家银行/建房互助协会或信用合作社的符合条件的存款将被加总以衡量是否在赔偿限额内。如存款人持有的储蓄账户余额为 £80,000，经常账户余额为 £20,000，他或她将只能获得 £85,000 赔偿。

在某些情况下，被归类为“临时高结余”的符合条件的存款能在六个月内获得上限高于£85,000的保护。六个月时限从此存款结余被贷记之时或当此存款结余可以被合法转账时开始计算。这些特殊存款与某些特定事件相联系，具体情况包括：

- (一) 与存款人当前或预期的唯一或主要住所有关的特定交易；
- (二) 与死亡，或者存款人的婚姻或民事伴侣关系，离婚，退休，解雇，裁员或长期病休有关的情况；
- (三) 存款人收到的保险赔偿金或由于刑事伤害或错误定罪而收到的赔偿金。

更多信息请访问 <http://www.fscs.org.uk>

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### <sup>3</sup> 联名账户保护限额

£85,000 限额适用于联名账户中的每一个存款人。

然而，在一个账户内的两个或两个以上的商业合伙人、协会成员或其他性质类似的没有法人资格的团体所拥有的符合条件的存款，将被视为单一的存款人，总计受到上限为£85,000的保护。

### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor who is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### <sup>4</sup> 补偿程序

英国当地负责存款保障的计划为金融服务补偿计划，地址：10<sup>th</sup> Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU, 电话：0800 678 1100 或 020 7741 4100, 电子邮件：[ICT@fscs.org.uk](mailto:ICT@fscs.org.uk)。从2021年1月1日至2023年12月31日，该计划会在10个工作日内补偿您符合条件的存款（不高于£85,000的部分）；2024年1月1日起缩短为7个工作日。对于特定案例可能出现例外情况。

虽然FSCS暂时不能在7个工作日内完成补偿款赔付，但在2016年6月1日至2023年12月31日期间，会确保在收到您的要求后5个工作日内支付适当的补偿以支付生活费用（如存款人为个人），或者用以支付必要的业务开支或运营成本（如存款人不是个人或大型公司）。

如果你没有在这些最后期限内获得补偿款，您应该立刻联系存款担保计划，因为补偿申请在规定时限后将不再被接受。可访问 <http://www.fscs.org.uk> 获得更多信息。

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

### 其他重要信息

一般情况下，所有的零售存款人和企业都受存款保障计划保护。例外情况可通过存款保障计划网站查询。您的银行，建房互助协会或信用合作社也会通知您任何可能影响到您的例外情况。如果您的存款是符合条件的，您的银行，建房互助协会或信用合作社也应在对账单上说明。

## Financial Services Compensation Scheme – Exclusions List

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - Credit institution
  - Financial institution
  - Investment firm
  - Insurance undertaking
  - Reinsurance undertaking
  - Collective investment undertaking
  - Pension or retirement fund<sup>1</sup>
  - Public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

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Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

### 金融服务补偿计划 – 例外情况列表

符合下列任一情形的存款不受保护：

1. 持有人及存款的任何受益人从未被依照反洗钱要求进行过识别。欲了解更多信息，请联系您的银行，建房互助协会或信用合作社。
2. 存款来自被法院认定与洗钱有关的交易。
3. 存款人包括下列机构之一：
  - Ø 信贷机构
  - Ø 金融机构
  - Ø 投资公司
  - Ø 保险事业
  - Ø 再保险事业
  - Ø 集资投资事业
  - Ø 养老金或退休基金\*
  - Ø 国家机关（小型地方政府除外）。

有关例外情况列表的更多详细信息，请参见 FSCS 网站 [www.fscs.org.uk](http://www.fscs.org.uk)

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\*小、微或中型企业所设立的个人养老金、员工养老金和岗位养老金等不在此例外情况之内