



Current & Term Deposit Account Opening Form

A/c Number:

Hong Kong / Kowloon Branch

The Branch Manager,
Bank of India.

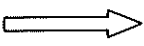
Date:


I/We request you to open a Current and Term Deposit accounts with you, for which I/we initially deposit HKD/USD (In words HKD/USD.....) by cash/ Cheque on yourselves drawn on Bank.

COMPANY DETAILS & CONSTITUTION:

	Messrs:		
Title of Account			
Business (nature of goods/products dealing)			
Date of Establishment			
Place of Registration/ Incorporation			
Business Registration Certificate (BRC) No.			
	Registered Office	Correspondence Office	
Address			
Contact Person			
Telephone No.			
FAX No.			
Email Address			
Constitution (Tick)	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint Account	<input type="checkbox"/> Sole Proprietorship
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Company	<input type="checkbox"/> Others (please specify)

Details of Proprietor/Applicants/Partners/Directors:

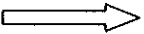
	First Name	Middle Name	Surname
1st Applicant/ Proprietor/ Partner/ Director			
HKID No.		Sex (✓ Tick)	Male / Female
Date of Birth	d d m m y y y y	Marital Status (✓ Tick)	Single / Married / Others
Relationship to 1 st Applicant	xxx	Nationality	
Passport No.		Country of Issue of passport	
Place of Birth		Place of Issue of passport	
Date of Issue Of passport	d d m m y y y y	Date of Expiry of passport	d d m m y y y y

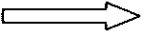
	Permanent Address	Correspondence Address
1st Applicant/ Proprietor/ Partner/ Director		

Telephone (O)		Telephone (R)	
Mobile No		Email Address	

Occupation (Tick)	<input type="checkbox"/> Corporate	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Others	<input type="checkbox"/>

Monthly Income Amount in USD (✓ Tick)	<input type="checkbox"/> <5000	<input type="checkbox"/> 5000-10000	<input type="checkbox"/> 10000-20000	<input type="checkbox"/> 20000-30000	<input type="checkbox"/> 30000 & above
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	First Name	Middle Name	Surname
2nd Applicant/ Proprietor/ Partner/ Director			
HKID No.		Sex (✓ Tick)	Male / Female
Date of Birth	d d m m y y y y	Marital Status (✓ Tick)	Single / Married / Others
Relationship to 1 st Applicant		Nationality	
Passport No.		Country of Issue of passport	
Place of Birth		Place of Issue of passport	
Date of Issue Of passport	d d m m y y y y	Date of Expiry of passport	d d m m y y y y

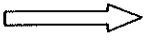
	Permanent Address	Correspondence Address
2nd Applicant/ Proprietor/ Partner/ Director		

Telephone (O)		Telephone (R)	
Mobile No		Email Address	

Occupation (Tick)	<input type="checkbox"/> Corporate	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Others	<input type="checkbox"/>

Monthly Income Amount in USD (✓ Tick)	<input type="checkbox"/> <5000	<input type="checkbox"/> 5000-10000	<input type="checkbox"/> 10000-20000	<input type="checkbox"/> 20000-30000	<input type="checkbox"/> 30000 & above
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	First Name	Middle Name	Surname
3rd Applicant/ Proprietor/ Partner/ Director			
HKID No.		Sex (✓ Tick)	Male / Female
Date of Birth	d d m m y y y y	Marital Status (✓ Tick)	Single / Married / Others
Relationship to 1 st Applicant		Nationality	
Passport No.		Country of Issue of passport	
Place of Birth		Place of Issue of passport	
Date of Issue Of passport	d d m m y y y y	Date of Expiry of passport	d d m m y y y y

	Permanent Address	Correspondence Address
3rd Applicant/ Proprietor/ Partner/ Director		

Telephone (O)		Telephone (R)	
Mobile No		Email Address	

Occupation (Tick)	<input type="checkbox"/> Corporate	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Others	<input type="checkbox"/>

Monthly Income Amount in USD (✓ Tick)	<input type="checkbox"/> <5000	<input type="checkbox"/> 5000-10000	<input type="checkbox"/> 10000-20000	<input type="checkbox"/> 20000-30000	<input type="checkbox"/> 30000 & above
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Purpose for opening Account	
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Cheque Book (Tick)	Not Required	(25) Leaf	(50) Leaf	(100) Leaf
Statement Frequency	Not Required	Monthly	Half-yearly	Annually

Operational Instructions (Tick)	<input type="checkbox"/> Single (Self Operated)	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor
	<input type="checkbox"/> Anyone or Survivor	<input type="checkbox"/> Jointly by all	<input type="checkbox"/> Others

Introduction Details:

<p>I certify that I have knownfor the Past.....months/years and confirm his/her occupation and address as stated in the application.</p>
<p>A/c No: Introducer's signature:</p>

Specimen Signature			
	1 st Applicant/Proprietor Partner/Director	2 nd Applicant /Proprietor Partner/Director	3 rd Applicant/Proprietor Partner/Director

Declaration/Undertaking by Applicant (s)

I/We confirm having received, read/been explained and understood the **General terms and conditions** pertaining to opening and operating of various accounts/services as also the **specific terms and conditions for Current Account** and I/We do hereby agree to be bound by the terms and conditions, outlined in these rules which govern the account (s) which I/we am/are opening with Bank of India and amendments thereto made from time to time and those relating to various services.

I/We agree that changes from time to time in the Bank's rules relating to my/our different accounts and/or other services would be made available to me/us on the Bank's website. And that I would be bound by such changes in terms and conditions pertaining to the different accounts/services.

I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me/us.

I/We agree that the bank may debit my account for service charges as applicable from time to time.

I/We will take every care to keep the cheque book in my/our safe custody. I/we will also keep watch on the day to day transactions to detect early frauds, if any, committed by my/our agent/employee.

Any Other:-

I/We hereby declare that the information furnished above is true, correct and complete to the best of my/our knowledge and authorize the Bank to verify the same from any source it may deem it fit. I/We also undertake to notify the Bank immediately of any changes to the above information.

*Signature of 1st Applicant Proprietor/Partner/Director	*Signature of 2nd Applicant Proprietor/Partner/Director	*Signature of 3rd Applicant Proprietor/Partner/Director

(*) Signature to be affixed under "For Company Seal/Chop", wherever required

Documents for opening Current Account:

Common Documents

- A/C opening form duly filled in & signed
- Hong Kong Identity Card
- Passport
- Business Registration Certificate
- Residential address proof (e.g. documents with name and address issued by the governmental authorities within 3 months, utility bills/Tax Receipts or statement issued by financial institutions within 3 months, etc.)
- Form No. Bill 1005
- OD 159
- Personal Data Privacy Ordinance (PDPO) Circular
- Letter of Indemnity for authorizing bank to act on fax/facsimile instructions
- Declaration form of HKDPB

Partnership Firm:

- Business Registration Certificate
- Partnership Deed
- Partnership Registration Certificate

Limited Companies:

- Business Registration Certificate
- Certificate of Incorporation
- Certificate of Registration
- Certified copy of Ordinance Form D1 or ARI detailing particulars of Directors
- Memorandum of Association
- Articles of Association
- Board Resolution for opening account
- Search File at Company Registry
- Chain of ownership: where the companies have multiple layers of ownership structure, a declaration to be submitted showing the chain of ownership to the individuals who are the ultimate principal beneficial owners.

Other Organization:

- Business Registration Certificate
- Trust Deed
- Duly certified copies of Constitution and Bye-laws of the organization
- Resolution passed by the Managing Body for opening Account

Additionally, for companies incorporated overseas:

- Certificate of Good Standing
- Certificate of Incumbency detailing the names of directors/share holders/guarantors

Note:

The account holder (s) and authorized signatories (if any) must be present at the bank premises for opening the account.

Alternatively, the account opening form and the signature of the account holder(s) and authorized signatories (if any) should be verified and authenticated by any officials of Bank of India with their Signature code and date. The account opening form and signatures of the account holders and authorized signatories (if any) may also be verified and authenticated by the CPA. However, bank reserves its right to accept such account opening form verified & authenticated by the CPA.

Apart from the documents listed above, Bank may further request the account holder to provide account opening details and documents if necessary.

All the above documents should be submitted in original for verification. Alternatively certified "True Copies" by any branches of Bank of India or by firm of solicitors or by CPA can also be submitted.

For further details, please visit: www.bankofindia.com.hk

(For office use)

Documents Obtained (✓ Tick)

- A/C opening form duly filled in & signed
- Form No. Bill 1005
- OD 159
- Personal Data Privacy Ordinance (PDPO) Circular
- Letter of indemnity for authorizing bank to act on fax/facsimile instructions
- Certificate of Incorporation
- Memorandum and Articles of Association
- Business Registration Certificate
- Certified copy of Company ordinance Form D1 or ARI detailing particulars of Director
- Chain of ownership declaration
- Board Resolution for opening account with Bank of India, Hong Kong Branch
- Search of the file at Company Registry to be conducted for locally incorporated
- Identification of documents of all authorized signatories
- Latest Residential Address Proof of all signatories
- Declaration form of HKDPB
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Additionally for Overseas Registered Companies:

- Certificate of Good Standing
- Certificate of Incumbency detailing the names of Directors/Principal shares holders

Check List:

- KYC formalities completed/CDD process completed
- Name does not appear in Negative List
- Documentation formalities completed
- Personally called on us or otherwise
- Other Branch (Name of the Branch) recommended

<input type="checkbox"/> Risk Category	Low Risk
	High Risk

Remarks:

A/c Opened by:

A/c Approved by:

BANK OF INDIA
HONG KONG CENTRE

Notice relating to the

Personal Data (Privacy) Ordinance (the "Ordinance")

- (a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when the customers write cheques or deposit money.
- (d) The purposes for which data relating to a customer may be used are as follows: -
- (i) the daily operation of the services and credit facilities provided to customers;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank's credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers' use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (g) below);
 - (viii) determining amounts owed to or by customers;
 - (ix) collection of amounts outstanding from customers and those providing security for customers' obligation;
 - (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (2) any guidelines or guidance given or issued by any legal, regulatory, government, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, government, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiii) purposes relating thereto.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank May provide such information to the following parties for the purposes set out in Paragraph (d) above: -
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;

- (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
- (iii) The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
- (v) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
- (vii) (1) the Bank's group companies;
 (2) third party financial institution, insurers, credit card companies, securities and investment services providers;
 (3) third party reward, loyalty, co-branding and privileges programme providers;
 (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 (5) charitable or non-profit making organizations; and
 (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(vii) above.

Such information may be transferred to a place outside Hong Kong.

- (f) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) If any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(g) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (1) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (2) the following classes of services, products and subjects may be marketed:
 - financial, insurance, credit card, banking and related services and products;
 - reward, loyalty or privileges programmes and related services and products;
 - services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - donations and contributions for charitable and/or non-profit making purposes;
- (3) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - the Bank's group companies;
 - third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding or privileges programme providers;
 - co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - charitable or non-profit making organization;
- (4) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (5) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

- (h) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right: -
- (1) to check whether the Bank holds data about him and of access to such data;
 - (2) to require the Bank to correct any data relating to him which is inaccurate;
 - (3) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (4) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
 - (5) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

- (i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h) (v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (j) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (h) (v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (k) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (l) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -

For Hong Kong Branch: The Data Protection Officer
 Bank of India
 2nd Floor, Ruttonjee Centre,
 11 Duddell Street, Central, Hong Kong.
 Tel No.: (852) 28209246, 25240186
 Fax No.: (852) 28771178, 28106149

For Kowloon Branch : The Data Protection Officer
 Bank of India
 906-08, H.K. Pacific Centre,
 28, Hankow Road, TST Kowloon
 Hong Kong
 Tel No. : (852) 23686196
 Fax No.: (852) 23686521

- (m) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (n) Nothing in this Notice shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

Date:

1) Signature _____

2) Signature _____

3) Signature _____

To
Bank of India,
Hong Kong

Date:

Letter of Indemnity

Account No.

In consideration of your agreeing to accept from me/us from time to time instructions by telephone/fax/email/facsimile, then in writing in relation to my/our account (s) referred to above without requiring written confirmation prior to acting thereon, I/We confirm that-

1. You are hereby authorized to act on my/our telephone/fax/email/facsimile instructions which you in your sole discretion believe emanate from me/us and you shall not be liable for acting in good faith on telephone/fax/email/facsimile instructions which emanate from unauthorized individuals and you shall not be under any duty to verify the identity of the person or persons giving telephone/fax/email/facsimile instructions purportedly made on my/our behalf.

2. Any transaction made pursuant to a telephone/fax/email/facsimile instruction shall be binding upon me/us whether made with or without my/our authority, knowledge or consent and I/We shall confirm in writing or hard copy would be sent to you by mail/courier.

3. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly in connection with your accepting telephone/fax/email/facsimile instructions and acting thereon, whether or not the same are confirmed in writing by me/us.

IN WITNESS thereof this letter of indemnity has been duly executed by me/us.

This _____ day of _____

Signature: _____

Signature: _____

Name : _____

Name : _____

To, **BANK OF INDIA**
No.Bills 1005
Hong Kong

Dear Sirs,

Cheque, Bills, Hundis and other instruments with or without
Share Certificates or other Documents attached lodged with you
For Collection and /or Discount and/or purchase from time to time

With reference to all cheques, bills hundis and other instruments with or without share certificates or other documents attached, now lodged or which may at any time hereafter be lodged by me/us with you for collection and/or discount and/or purchase the following arrangements are hereby agreed upon:-

1. You may, at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my/our agent to collect;

2. You or the agent, at your or his option, may send for collection or payment on my/our account at my/our entire risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, hundis or other instruments with or without share certificates or other documents attached. I/We agree that such other agent or the drawee shall be my/our agent for collection at my/our entire risk and responsibility in all respects.

3. You, or an agent may, at your or his option but at my/our risk and responsibility, receive, in exchange for cheques, bills, hundis and other instruments, cheques, bank drafts or other mandates for payment in lieu of cash.

4. Receipt by you or by an agent of cheques, bank drafts or other mandates for payments, which are thereafter lost, mutilated or dishonored, and/or of securities of any description, is not to prejudice your rights on any cheques, bills, hundis or other instruments in case of dishonor, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, hundis or other instruments (and I/we hereby consent to your so granting time or entering into arrangements) prejudice or affect your absolute recourse to me/us.

5. Should you, or an agent receive, in exchange for such cheques, bills, hundis or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels its clearly understood that such instrument may be collected in any manner and by any agency (including dispatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents.

6. I/We hereby agree that all cheques, bills, hundis, or other instruments and/or share certificates or documents which I/we may from time to time hand you for discount or purchase, or against which you may make advances or pass consideration to me/us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundis or other instrument so discounted or purchased and of all advances, banking accommodation and/or expenses which you may make, afford, or incur to or for me/us in connection there with an all other liabilities to you present and future, and you are to be at liberty to exercise all

My/our rights (if any) as unpaid seller or sellers of the said shares or goods and without further reference to me/us to sell, insure, warehouse or other wise deal with the said shares or goods as though you are the absolute owners thereof, and you are expressly authorized by me/us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills hundis or other instruments (whatever be their tenor) except against payment. I/We agree that your accounts of sale and accounts of your expenses shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and I/we declare that this agreement and your rights hereunder shall in no way be affected by me or the death of any one of us or by any change in my/our name, style or constitution.

7. The transmission of any cheques, bills, hundis or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments therefore, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air, or by telegram or cable shall be entirely at my/our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. I/We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, hundis, or other instruments or share certificates or documents, or goods or any instruments received in exchange or in payment therefore in general and by reason of the following in particular:-

- (a) loss or damage in transmission by an manner,
- (b) telegraphic or cable error, irregularity, delay, mistake, comission, misreading, misinterpretation or mutilation;
- (c) loss, damages, or deterioration or any share certificates or documents or goods during transit or wheresoever's incurred;
- (d) loss or damage to or mutilation or alteration or any such cheques, bills, hundis or other instruments or share certificates or documents or any instruments issued or received in exchange or payment therefor;
- (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telegram or cable or relative advices or correspondence or the non-dispatch or non-receipt of such relative advices or correspondence.

8. "I/We do hereby dispense with the due presentment for acceptance and/or payment and also with giving me/us of any notice of dishonor either for non-acceptance and/or non-payment of any such bills/cheques/ hundies or any other instrument and I/We shall pay the amount of such bills/cheques/hundies or any other instrument whenever demanded by you.

Dated at _____ this _____ day of _____

Signature _____

Signature _____

Signature _____

To

Bank of India,
Hong Kong

Dear Sirs,

I/We the undersigned hereby agree that all good documents of title to goods and securities of every description, (hereinafter referred to as "the said securities"), which I/We may from time to time deposit with the Bank by way of pledge, or which may come into the possession of the Bank in my/our account, shall be deemed to have been deposited with, and shall be held by the Bank upon and subject to the terms and conditions hereinafter mentioned, that is to say:-

1. The said securities shall be a security to the Bank for the payment and discharge to the Bank on demand of-
 - a. All monies which now are, or more any one or more of us to the Bank, whether alone or jointly with another or others or in partnership with any person firm or company by way of overdraft in current or other account or by way of loan or by way of cash credit with the Bank or by way of discount with and/or purchase of bills by the Bank (including money owing upon any cheques, promissory notes or bills of exchange drawn, accepted or endorsed by me/us or which shall have been paid for my/our credit either solely or jointly with another or others) and in any other manner whatsoever.
 - b. Interest on the monies aforesaid at the agreed rate or failing agreement at such rate as may for the time being and from time to time be fixed by the Bank, with half-yearly rests.
 - c. All expenses which may be incurred by the Bank in selling or attempting to sell the said securities or any of them.
 - d. LI other costs (as between attorney and client) charges and expenses, if any, which the Bank may be entitled by law to add to its security.
2. In consideration of the facilities and accommodation, granted as aforementioned, I/We hereby personally promise to pay to the Bank on demand the said several items specified in paragraphs (a) to (d) of the last preceding clause
3. The power of sale conferred by law on the Bank in the event of the monies for the time being due and owing by me/us to the Bank and the interest hereon, not being paid on demand shall be exercisable by the Bank in such manner as the Bank may think fit, and for the purposes of or to effect any such sale the Bank may stamp complete and register any transfers or other documents and pending any such sale may collect, receive, give receipts for and recover any dividends, interest, interest and monies relating to the said securities or any of them without being bound to exercise any of these powers being liable for any losses in the exercise thereof.
4. The Bank shall not be liable to me/us for any involuntary loss or destruction which may occur during its custody of the said securities or by reason of the sale of the said securities or any of them nor for any deterioration of or any depreciation in the value of the said securities.
5. All accounts sales rendered to me/us by the Bank shall be conclusive evidence both in and out of Court of all matters therein stated.
6. The Bank may out of the proceeds of sale of the said securities retain all monies owing by me/us in my/our said account or accounts overdraft loan or cash credit with the Bank or in respect of bills discounted and or purchased or on any or in respect of bills discounted and or purchased or on any other account owing to the Bank and also all costs and expenses incurred in relation to the said sale, the surplus (if any) being made good by me/us to the Bank on demand.
7. I/We hereby agree to execute on demand by the Bank such further documents as may be required by the Bank to vest the said securities or any of them in the Bank and to render the same readily saleable or transferable by the Bank at any time.
8. I/We hereby also agree that notwithstanding anything hereinbefore contained the Bank shall not be bound to allow or to continue my/our account or accounts overdraft loan or cash credit or other facilities or accommodation of any kind to any extent or for any time further than the Bank shall in its absolute discretion see fit to do.
9. I/We hereby also agree that if at the time when any account or accounts overdraft loan or cash credit or other facilities or accommodation of any kind shall be closed or stopped or withdrawn a balance shall be owing from me/us to the Bank, I/We will, so long as such balance, or any part thereof, shall remain owing, pay interest thereon to the Bank as aforesaid with half-yearly rests from the time when such balance shall be ascertained.
10. The above terms and conditions shall apply and shall be deemed always to have applied to all securities in the nature of the said securities which may from time to time hereafter come into the possession of the Bank in anywise on my/out account or be pledged by me/us to the Bank as security for any monies advanced or agreed to be advanced to and for the time being owing by me/us to the Bank on any account whatsoever.
11. I/We hereby declare that the said securities shall always be my/out absolute property at my/our sole disposal and free from any prior charge or encumbrance.
12. The security hereby constituted is to operate as a continuing security for all sums due or owing to the Bank at any and in the event of my/our account or accounts overdraft loan or cash credit or any other account with the Bank running to a credit balance at any time the Bank's security hereunder shall still continue and I/We shall still be liable for all sums due or contingently due on any account whatsoever.

Yours faithfully,

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THE FOLLOWING TYPES OF DEPOSIT MAINTAINED WITH BANK OF INDIA ARE DEPOSITS QUALIFIED FOR PROTECTION BY THE DEPOSIT PROTECTION SCHEME IN HONG KONG:

印度銀行接受的下列存款，是符合香港的存款保障計劃保障資格的存款：

SAVINGS BANK DEPOSITS

儲蓄存款

CURRENT ACCOUNTS

來往存款

CALL ACCOUNTS

通知存款

DEPOSITS WITH MATURITY UPTO 5 YEARS

五年期或以下的定期存款

HOWEVER THE FOLLOWING ARE NOT COVERED UNDER THE DEPOSIT PROTECTION SCHEME

但下列存款未納入存款保障計劃

Time deposits with a maturity longer than 5 years

五年期以上的定期存款

Foreign currency linked Products

外匯掛鈎產品

Bearer Instruments (Such as bearer certificate of deposits)

不記名文書 (如不記名存款證)

Offshore Deposits

境外存款

I have read and understood the above and I agree for the same.

本人已閱讀並了解上述內容，且本人同意上述內容。

(Authorised Signature)
(獲授權簽署)

(Authorised Signatuare)
(獲授權簽署)

(Authorised Signature)
(獲授權簽署)

(Authorised Signatuare)
(獲授權簽署)