

開立定期存款賬戶指示 Instruction to Open a Time Deposit Account

致:中國民生銀行股份有限公司 香港分行 (以下簡稱"銀行")

To :China Minsheng Banking Corp., Ltd. Hong Kong Branch (the "Bank")

Date: _____

Dear Sirs,

本人/吾等 ("賬戶持有人") 現向 貴行申請開立一個定期存款, 存款金額 _____, 存款貨幣為港幣* / 美元* / 人民幣* / 其它 (請註明: _____)*, 存款期限 _____, 或指定到期日為 _____ (如有), 利率 _____ %

I/We (the "Account Holder(s)") hereby request the Bank to open a Time Deposit under my / our name(s) with the Bank for an amount of _____ in Hong Kong Dollars* / US Dollars* / RMB* / other currency(ies) _____ (please specify the currency(ies))* for a period of _____ and or mature on _____ (if any) ,interest rate at _____ %

* Please delete whichever is not appropriate

* 請刪除不適用者

付款方法 In Settlement

- 請從本人/吾等賬戶號碼內扣除
Please debit from my/our account no. _____
- 本人/吾等將匯入有關款項
I/We will remit the funds to your Bank
- 其他指示
Other Instruction _____

請以到期日當時息率, 依照以下劃有"√"之指示予以自動辦理。

Please accept this as a standing instruction upon maturity of the said deposit automatically as per instruction marked with "√" below.

- | | | | | | | | |
|-------------------------------|---|-------|-------------|-------|---------------|-------|----------------|
| i) <input type="checkbox"/> | 本金及利息照 貴行當時息率續存
Renew principal and interest at the Bank's
prevailing interest rate for further | _____ | 日
day(s) | _____ | 星期
week(s) | _____ | 個月
month(s) |
| ii) <input type="checkbox"/> | 本金照 貴行當時息率續存
Renew principal for further | _____ | 日
day(s) | _____ | 星期
week(s) | _____ | 個月
month(s) |
| iii) <input type="checkbox"/> | 提取本金及利息
Withdraw principal and interest | | | | | | |

此續存指示將持續有效至之另行書面通知為止。倘有涉及任何費用, 請從本人/吾等之賬戶號碼 _____ 內扣除。

This instruction shall continue to be valid until I / we have instructed in writing to the contrary.

For any cost(s) incurred, please deduct from my / our Account No. _____

提取款項方法 Method of Withdrawal

- 存入賬戶號碼
By crediting A/C No. _____
- 以 貴行本票 / 匯票支付, 抬頭人為
By issuing the Cashier's Order / Demand Draft in favour of _____

注: 如存款在非銀行營業日(包括遇上颱風/黑色暴雨警告)到期, 續存存款(如上述 i 或 ii)會在下一個銀行營業日定息。
如到期前提前提取定期存款, 將由本行酌情決定准許與否, 且本行保留收取費用的權利。

Note: If a deposit would otherwise mature on a non-banking day (including typhoon/black rainstorm signal), interest rate for renewal of the deposit (i or ii as above) will be determined on the next banking day.
Early uplift of time deposit is subject to the Bank's discretion. And the Bank reserves the right to levy charges.

Risk Disclosure Statement – RMB Currency Conversion 風險聲明 - 人民幣貨幣兌換：

1. RMB is currently not freely convertible and is subject to exchange controls and restrictions. 人民幣現時不可自由兌換，並受到外匯管制及限制。
2. For individual customers who are Hong Kong Identity Card holders, currency conversion of RMB is subject to a daily limit as promulgated from time to time by the relevant regulatory authority(ies) in Hong Kong (currently such conversion daily limit is RMB 20,000 per person) and sufficient time should be allowed if the amount to be converted into or out of RMB exceeds the prevailing daily limit. 就香港身份證持有人的個人客戶而言，人民幣兌換是受香港有關監管機構不時公布的每日上限（現時每日每人兌換上限為人民幣 20,000 元）所限，而如客戶擬兌換人民幣或將人民幣兌換為其它貨幣的金額超出當時的每日上限，客戶應預留充足時間作兌換。
3. There is no guarantee that RMB will not depreciate. If customer(s) convert(s) Hong Kong Dollars or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollars or any other currency, customer(s) may suffer a loss if RMB depreciates against Hong Kong Dollars or other currency. 人民幣也存在貶值風險。倘若客戶以港幣或任何其他貨幣兌換成人民幣用作投資人民幣產品，一旦人民幣貶值，客戶其後兌換售得之人民幣款項成港幣或其他貨幣時將承受損失。

Yours faithfully,

客戶簽署 Customer's Signature(s)

For Bank Use Only

Processed By

Checked by

Signature Verified by