

Full Name of Main Account Holder (as in ID/Passport) 主要賬戶持有人姓名 (須與身份證明文件相同)	ID / Passport No. 身份證 / 護照號碼
Full Name of Joint Account Holder (as in ID/Passport) (If applicable) 聯名賬戶持有人姓名 (須與身份證明文件相同) (如適用)	ID / Passport No. 身份證 / 護照號碼

1. Source of Funds 資金來源	
<input type="checkbox"/> Saving 儲蓄	<input type="checkbox"/> Previous Salary 以前的工資 <input type="checkbox"/> Business 業務 <input type="checkbox"/> Family 家庭 <input type="checkbox"/> Others 其他 _____
<input type="checkbox"/> Rental 租金	<input type="checkbox"/> Property 物業 <input type="checkbox"/> Others 其他 _____
<input type="checkbox"/> Investment 投資	<input type="checkbox"/> Bank Deposit 銀行存款 <input type="checkbox"/> Investment Trading 投資交易 <input type="checkbox"/> Others 其他 _____
<input type="checkbox"/> Loan 借貸款項	<input type="checkbox"/> Financial Institution 金融機構 <input type="checkbox"/> Relatives 親屬 <input type="checkbox"/> Others 其他 _____
<input type="checkbox"/> Others 其他	_____

2. Expected Investment Size 預期投資金額
<input type="checkbox"/> < HK\$ 100,000
<input type="checkbox"/> HK\$ 100,001 ~ HK\$ 500,000
<input type="checkbox"/> HK\$ 500,001 ~ HK\$ 1,000,000
<input type="checkbox"/> HK\$ 1,000,001 ~ HK\$ 5,000,000
<input type="checkbox"/> HK\$ 5,000,001 ~ HK\$ 10,000,000
<input type="checkbox"/> > HK\$ 10,000,000

3. Adviser's Remarks 顧問備注

■ Signature 簽署	
Signature of Main Account Holder 主要賬戶持有人簽署 X	Date 日期: dd日 / mm月 / yyyy年
Signature of Joint Account Holder 聯名賬戶持有人簽署 X	Date 日期: dd日 / mm月 / yyyy年

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Signature Verified by	Date: _____
	R.O.

Client Risk Category and Customer Due Diligence (CDD) Checklist

Risk Level	Customer Circumstances	Customer Due Diligence (CDD)	
Low	<ul style="list-style-type: none"> ● Face-to-face account opening by frontline staff ● Customers with employment / regular legitimate source of income ● Individual / Company originates in FATF¹ jurisdiction ● Companies incorporated in HK ● Listed Company ● Government / public body 	Basic CDD	<p>Frontline staff:</p> <ol style="list-style-type: none"> (1) Identify customer's identity as stated in the AE Manual, Customer Information Form and AML policy (2) Verify, state 'certified true copy' and sign on the certified² true copy of customer's identity (3) Provide clear occupation / business information ("Self-employed" shall state industry nature) <p>Back office:</p> <ol style="list-style-type: none"> (4) Perform AML / Terrorist and PEP³ check, and monitor daily exception report
Medium	<ul style="list-style-type: none"> ● Non face-to-face account opening by frontline staff ● Customer without occupation <ul style="list-style-type: none"> - Unemployed - Retiree - Investor - Student - Housewife ● Offshore companies / unregistered / unregulated investment vehicle ● Individual / Company / originates in non-FATF jurisdiction (e.g. Taiwan, Thailand, Philippines, India, Malaysia, Brunei, Indonesia, Vietnam) ● Trust and Nominee Accounts ● Temporary residential address proof (e.g. 3 months rental address proof in China) 	Enhanced CDD	<p>In addition to Basic CDD, frontline staff enquires client on:</p> <ol style="list-style-type: none"> (5) Source of funds (6) Expected investment size (7) Updated temporary residential address every 3 months (If applicable)
High	<ul style="list-style-type: none"> ● Individual or Company (including ultimate beneficial owner) connects to: <ul style="list-style-type: none"> - Non-cooperative country⁴; - AML or Terrorist sanction list⁵ ● Customer with (former) bankruptcy record ● Customer works in casino / sauna / military sector / currency exchange ● PEP / PEP-related 	Advanced CDD	<p>In addition to Enhanced CDD:</p> <ol style="list-style-type: none"> (8) RO reviews account movement quarterly (9) Frontline staff updates customer profile annually (10) For PEP, frontline staff obtains and verifies source of funds (e.g. bank / income statement, tax receipt)

¹ Financial Action Task Force on Money Laundering

² Suitable certifier includes employee of the Company, licensed representative, authorized insurance agent, bank manager, CPA, lawyer etc.

³ Politically Exposed Person is defined as who is / has been entrusted with prominent public function outside PRC, e.g. Head of State / government, senior politician government official, senior executive or a family member or close associate of such parties.

⁴ Non-cooperative counts and territories identified by FATF to have critical deficiencies in their AML systems or a demonstrated unwillingness to co-operate in AML efforts. The current list of NCCT can be found on FATF website www.fatf-gafi.org.

⁵ The list is available at http://www.dfat.gov.au/icat/UNSC_financial_sanctions.html