

DBS IDEAL REGISTRATION FORM

星展IDEAL網上理財登記表格



Live more,
Bank less

Step 01 Fill in the form 填寫表格

For Transaction Authoriser & Customer Self Administrator roles, please submit ID / passport & residential proof¹.

交易授權人 / 客戶自助管理員必須提供身份證明文件及住址證明¹。

Step 02 Send the form with supporting documents (if applicable) to DBS 郵寄表格及其他所需文件 (如適用) 到本行



Step 03 Receive acknowledgement email that your application is being processed² 收到本行的電郵通知您的申請正在處理²

Note 備註:

Please furnish us with the necessary documents below to avoid any delay to setup your application. 為免您的申請延誤，請向本行提供以下列文件。

1. Certified true copy of (i) ID / passport and (ii) residential address proof issued in the last 3 months (e.g. recent utility or phone bill, bank statement or correspondence from a government agency). 認證核實的(i)身份證明文件 / 護照副本及 (ii) 三個月內發出的住宅地址證明 (例如: 近期的公共服務或電話費賬單、銀行結單或政府部門的信件)
2. For Security Device (Physical Token) users, the Welcome Pack will be sent to the Contact Person in 7 business days upon successful application. 如有用戶選用實體保安編碼器，我們將在申請成功的7個工作日內向聯絡人隨迎新包一併寄出。

Please complete this form in English **BLOCK LETTERS**. 請以英文**正楷**填寫此表格。

***Mandatory 必須填寫**

01 Company Details 公司資料

Company Name*
公司名稱*

02 Contact Person 聯絡人

Contact Person for receiving Welcome Pack only if user has opted in for Security Device (Physical Token). 聯絡人僅用於接收附上實體保安編碼器的迎新包。

Contact Person Full Name
聯絡人全名

Email Address
電郵地址

Telephone Number
電話號碼

Country / Region Code Telephone Number
國家 / 地區號碼 電話號碼

03 Link DBS Account(s) To IDEAL 連結DBS戶口至IDEAL

All Accounts (including sub accounts) 所有戶口 (包括附屬戶口)

Specific Account(s) 指定戶口

1.

2.

All Accounts except
所有戶口 (不包括指定戶口)

3.

4.

04 Register Debit Account to Settle IDEAL Related Charges 登記支付IDEAL相關費用的戶口

IDEAL monthly service fee for Inquire & Transact package: HK\$150 / US\$19.5 per company
IDEAL戶口查詢及交易組合每月服務月費: 每間公司HK\$150 / US\$19.5

Current / Saving / Multi-Currency Savings Account Number*
往來 / 儲蓄 / 多種貨幣儲蓄戶口號碼*

Note 備註:

1. If no account is specified, your Current / Saving / Multi-Currency Savings Account will be used to settle any IDEAL related charges. If the funds in the above specified account are insufficient to settle any IDEAL related charges (e.g. IDEAL monthly service fee, Security Device (Physical Token) fee, etc.), any of your other Current / Saving / Multi-Currency Savings Account will be debited for settlement of such charges without further notice. 如沒有註明付款戶口，貴公司的往來 / 儲蓄 / 多種貨幣儲蓄戶口將自動用作扣除任何 IDEAL相關費用。如上述註明付款戶口存款不足以支付 IDEAL相關費用 (例如: IDEAL服務月費、實體保安編碼器收費等)，貴公司的任何其他往來 / 儲蓄 / 多種貨幣儲蓄戶口將自動用作扣除有關費用，而不另作通知。
2. The Bank is hereby authorised to effect any necessary currency exchange at the prevailing exchange rate. 星展銀行獲授權用其釐訂的匯率，以執行任何所需的貨幣兌換。
3. IDEAL monthly service fee will be charged on the 25th of every month. If the payment date falls on a day which is not a business day, it will be effected on the following business day. IDEAL 服務月費將於每月25日收取。如支賬日非營業日，月費則於下一個營業日收取。

Note 備註:

1. "The Bank" means DBS Bank (Hong Kong) Limited and its successors and assigns. 備註 "星展銀行" 指星展銀行 (香港) 有限公司及受讓人。
2. "The Company" means the company specified in section 1 of the IDEAL Registration Form. 備註 "公司" 指 IDEAL 登記表格第 1 項內所填寫的公司。

For enquiries, please contact DBS *BusinessCare* at (852) 2290-8068 or email businesscare-hk@db.com. 如有查詢，請聯絡 DBS *BusinessCare* (852) 2290-8068 或電郵至 businesscare-hk@db.com.
DBS Bank (Hong Kong) Limited 星展銀行 (香港) 有限公司 Hong Kong/GTS/CIB/0128(03/22)

05 Register New User(s) & Service(s) 登記新用戶及服務

Please copy this page to add multiple users.
請複製此頁面以添加多個用戶。

New User* 新用戶*	Preferred IDEAL User ID 首選的IDEAL用戶編號* (6-12 alphanumeric characters, i.e. A-Z and / or 0-9) (6-12個英數字元，即A-Z和/或0-9)	Nationality (Country / Region) 國籍 (國家 / 地區) *
User Full Name 用戶全名* (as in HKID / Passport) (須與香港身份證 / 護照相同)		HKID / Passport Number 香港身份證 / 護照號碼*
Email Address 電郵地址*		Mobile Number 手機號碼*
Which account(s) shall the user have access to? 請選擇用戶可使用的戶口? *		
<input type="checkbox"/> All Accounts (including sub accounts) 所有戶口 (包括附屬戶口)		
<input type="checkbox"/> Specific Account(s) 指定戶口	1. _____	2. _____
<input type="checkbox"/> All Accounts except 所有戶口 (不包括指定戶口)	3. _____	4. _____

Select Service(s) 選擇服務

ID / passport & residential proof for all Transaction Authoriser(s) or Customer Self Administrator(s) are required. 交易授權人及客戶自助管理員必須提供身份證明文件及住址證明。



Enquiry Profile 查詢組合

Pair up with Transact Profile to enjoy IDEAL's comprehensive services

配合交易組合一起選用，享受IDEAL的全方位服務

- Account Enquiry 戶口查詢
- Trade Enquiry 貿易查詢
- Loan Enquiry 貸款查詢



FX Online 星展外匯通

To lock FX rates up to a year by prebooking FX contracts prior to payment instruction (relevant credit facility is required for forward contract)

在付款前可透過此功能預先鎖定最長一年期的外匯匯率 (相關服務另需授信審批)

- FX Online 星展外匯通

Note 備註：

Single Management Control Policy applies. Foreign Exchange function would be automatically enabled for Payment authorisers. 單一管理監控適用。付款授權人已可進行外匯交易功能。



Customer Self Administrator 客戶自助管理員

At least 2 required with full power to administer company & user services, access, security tokens etc. on behalf of the organisation

由至少兩名全權代表其公司管理公司及用戶服務、權限、保安編碼器等

- Customer Self Administrator 客戶自助管理員

Note 備註：

It is not applicable to single user profile in an organisation. 不適用於單用戶的公司。

Transact Profile 交易組合



Transaction Maker 交易經手人

Creates transactions and manages beneficiary information
建立交易及管理收款人資料

- Payment 付款：Transfer within Own DBS Account(s) 星展內部戶口轉賬
- Payment 付款：Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
- Payroll 發薪 Collection 收款 Fixed Deposit 定期存款
- Loan Servicing 貸款服務 Trade Finance 貿易融資
- Open Account Trade¹ : Supplier Finance 記賬貿易¹：供應商融資
 Supplier 供應商 Buyer 買家 Profile 權限 _____
- Open Account Trade¹ : Account Receivables Purchase 記賬貿易¹：應收賬融資
 Enquiry 查詢 Manual Finance 提交融資 Auto Finance 自動融資
- Others 其他： _____

A single user can apply for both Enquiry and Transact (Maker & Authoriser) Profiles.
用戶可同時申請查詢和交易 (經手人和授權人) 權限。



Transaction Authoriser 交易授權人

Approves transactions and approves beneficiary information
授權交易及授權收款人資料

- Payment 付款：Transfer within Own DBS Account(s) 星展內部戶口轉賬
- Payment 付款：Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
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- Loan Servicing 貸款服務 Trade Finance 貿易融資
- Open Account Trade¹ : Supplier Finance 記賬貿易¹：供應商融資
 Supplier 供應商 Buyer 買家 Profile 權限 _____
- Open Account Trade¹ : Account Receivables Purchase 記賬貿易¹：應收賬融資
 Enquiry 查詢 Manual Finance 提交融資 Auto Finance 自動融資
- Others 其他： _____

Authoriser Group for Transaction Authoriser only² 交易授權人授權組別²

This is used to determine which authorisation group the user belongs to, where each group will have its own approving limit. Each user can only be in 1 group.
這用於確定用戶屬於哪個授權組別，每組均有自己的授權限額。每個用戶只能屬於1個組別。

Group 組別： _____

This Transaction Authoriser will be assigned to group A, unless otherwise specified.
如沒有指定授權組別，此用戶將自動歸為組別A。

Special Features 特別指示

Note 備註：

- Default the notification channels as SMS & email and language for notification (SMS & email) as English, unless otherwise specified in Special Features. 默認通訊途徑為短訊及電郵、通訊語言為英語，除非於特別指示中另有說明。
- Authoriser groups are not available for Loan Servicing. 授權組別不適用於貸款服務。
- By default, all IDEAL users will be subscribed to Digital Token, unless otherwise specified in Special Features. 預設IDEAL數碼編碼器為雙重認證模式，除非於特別指示中另有說明。

05 Register New User(s) & Service(s) 登記新用戶及服務

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New User* 新用戶*	Preferred IDEAL User ID 首選的IDEAL用戶編號* (6-12 alphanumeric characters, i.e. A-Z and / or 0-9) (6-12個英數字元，即A-Z和/或0-9)	Nationality (Country / Region) 國籍 (國家 / 地區) *
User Full Name 用戶全名* (as in HKID / Passport) (須與香港身份證 / 護照相同)		HKID / Passport Number 香港身份證 / 護照號碼*
Email Address 電郵地址*		Mobile Number 手機號碼*
Which account(s) shall the user have access to? 請選擇用戶可使用的戶口? *		
<input type="checkbox"/> All Accounts (including sub accounts) 所有戶口 (包括附屬戶口)		
<input type="checkbox"/> Specific Account(s) 指定戶口	1. _____	2. _____
<input type="checkbox"/> All Accounts except 所有戶口 (不包括指定戶口)	3. _____	4. _____

Select Service(s) 選擇服務

ID / passport & residential proof for all Transaction Authoriser(s) or Customer Self Administrator(s) are required. 交易授權人及客戶自助管理員必須提供身份證明文件及住址證明。



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- Payroll 發薪 Collection 收款 Fixed Deposit 定期存款
- Loan Servicing 貸款服務 Trade Finance 貿易融資
- Open Account Trade¹ : Supplier Finance 記賬貿易¹：供應商融資
 Supplier 供應商 Buyer 買家 Profile 權限 _____
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 Enquiry 查詢 Manual Finance 提交融資 Auto Finance 自動融資
- Others 其他： _____

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用戶可同時申請查詢和交易 (經手人和授權人) 權限。



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Approves transactions and approves beneficiary information
授權交易及授權收款人資料

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- Payroll 發薪 Collection 收款 Fixed Deposit 定期存款
- Loan Servicing 貸款服務 Trade Finance 貿易融資
- Open Account Trade¹ : Supplier Finance 記賬貿易¹：供應商融資
 Supplier 供應商 Buyer 買家 Profile 權限 _____
- Open Account Trade¹ : Account Receivables Purchase 記賬貿易¹：應收賬融資
 Enquiry 查詢 Manual Finance 提交融資 Auto Finance 自動融資
- Others 其他： _____

Authoriser Group for Transaction Authoriser only² 交易授權人授權組別²

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這用於確定用戶屬於哪個授權組別，每組均有自己的授權限額。每個用戶只能屬於1個組別。

Group 組別： _____

This Transaction Authoriser will be assigned to group A, unless otherwise specified.
如沒有指定授權組別，此用戶將自動歸為組別A。

Special Features 特別指示

Note 備註：

- Default the notification channels as SMS & email and language for notification (SMS & email) as English, unless otherwise specified in Special Features. 默認通訊途徑為短訊及電郵、通訊語言為英語，除非於特別指示中另有說明。
- Authoriser groups are not available for Loan Servicing. 授權組別不適用於貸款服務。
- By default, all IDEAL users will be subscribed to Digital Token, unless otherwise specified in Special Features. 預設IDEAL數碼編碼器為雙重認證模式，除非於特別指示中另有說明。

06 Authorisation Policy 授權政策

Please skip this section if your company opts for Enquiry Profile only. 如貴公司只申請查詢組合，請忽略此部分。

Policy 1 政策1

Service Type(s) 服務種類

- Payment 付款：Transfer within Own DBS Account(s) 星展內部戶口轉賬 Payment 付款：Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
 Collection 收款 Payroll 發薪 Trade Finance 貿易融資 Fixed Deposit 定期存款
 Others 其他：_____

Amount 金額 HK\$

From 由 To 至
\$ _____ \$ _____
\$ _____ \$ _____
\$ _____ \$ _____

Authorisation Requirement 授權組合

No. of Authoriser(s) required 授權人數 Customised Combination 自定授權組合
Any 任何 1位 2位 OR _____
Any 任何 1位 2位 OR _____
Any 任何 1位 2位 OR _____

Example 例如

From 由	To 至	Authorisation Requirement 授權組合
\$0	\$50,000	Any 1 任何1位
\$50,000.01 ¹	Unlimited 不設上限	2A (Requires 2 signatories from Group A) (須由A組別任何2位授權人授權)

1. Must start from .01 after the decimal place 必須由小數位後.01開始

Policy 2 (If applicable) 政策2 (如適用)

Service Type(s) 服務種類

- Payment 付款：Transfer within Own DBS Account(s) 星展內部戶口轉賬 Payment 付款：Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
 Collection 收款 Payroll 發薪 Trade Finance 貿易融資 Fixed Deposit 定期存款
 Others 其他：_____

Amount 金額 HK\$

From 由 To 至
\$ _____ \$ _____
\$ _____ \$ _____
\$ _____ \$ _____

Authorisation Requirement 授權組合

No. of Authoriser(s) required 授權人數 Customised Combination 自定授權組合
Any 任何 1位 2位 OR _____
Any 任何 1位 2位 OR _____
Any 任何 1位 2位 OR _____

07 Management Control 管理監控

Please skip this section if your company opts for Enquiry Profile only. 如貴公司只申請查詢組合，請忽略此部分。

The Bank recommends Dual Management Control for all transactions initiated via the system (except for transactions executed through FX Online). This segregation of duties is to ensure no single person could initiate and approve transactions that would result in fraudulent actions. Unless otherwise specified, dual authority would be the default setting (except for single user).

本行建議對透過系統發起的所有交易（透過 FX Online 執行的交易除外）進行雙重管理監控。這種隔離職責是確保沒有一個人可以發起和批准會導致欺詐行為的交易。除非另有說明，雙重管理監控將是默認設置（單用戶除外）。

Please tick one from below 請在下方勾選一項

- Dual Management Control 雙重管理監控**
Cash Management & Trade Finance 現金管理及貿易融資

We do not authorise the Bank to proceed with Single Management Control in IDEAL except for the FX Online service where Single Management Control applies. 除了FX Online服務（單一管理監控通用）以外，本公司不同意採納IDEAL單一管理監控。

- Single Management Control 單一管理監控**
Cash Management & Trade Finance 現金管理及貿易融資

We have read the Risk Disclosure Statement for the Application of Single Management Control in IDEAL (including the risk of using the FX Online service). We hereby authorise the Bank to proceed with the Single Management Control setup in IDEAL (including the FX Online service). We fully understand and acknowledge the characteristics of Single Management Control and the risks associated with this authorisation. We understand and agree that we shall assume and be responsible for all the risks associated with and losses arising out of or in connection with the application and use of Single Management Control in or through IDEAL (including the FX Online service). We undertake to indemnify and hold the Bank fully indemnified from and against any loss, costs (including legal costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by the Bank or which may be brought against the Bank as a result of the Bank agreeing to act on our said authorisation. We also understand and agree that the Bank may terminate the provision of the Single Management Control procedure by notice to us at any time.

本公司已細閱採納IDEAL單一管理監控模式的風險披露聲明（包括使用FX Online服務的風險），謹此授權星展銀行將本公司的IDEAL戶口（包括FX Online服務）設定為單一管理監控模式。本公司完全明白及知悉單一管理監控模式的性質和作出有關授權所涉及的風險，並明白及同意由本公司承擔及負責於或透過 IDEAL 系統（包括FX Online服務）採納單一管理監控模式所附帶的風險及引致或索涉的損失。本公司承諾會就星展銀行因同意按本公司作出上述授權而行事所產生或蒙受或可能面對或遭受的任何損失、費用（包括須全額彌償的律師費用）、開支、賠償、申索、要求、訴訟、起訴及任何性質及基於各種原因產生的所有其他責任，向星展銀行作出全額彌償。本公司亦明白及同意星展銀行可隨時向本公司發出通知，藉以終止提供單一管理監控程序。

Note 備註：

1. If no service control is specified, the Bank will default to Dual Management Control in IDEAL except for single user or the FX Online service. The FX Online service only supports Single Management Control. Please read the risk disclosure on Single Management Control from the Important Note sections. 如果沒有註明監控模式，星展銀行會預設為採納雙重管理監控，單用戶或FX Online服務除外。FX Online 服務只支援單一管理監控，請參閱上述重要事項內的有關單一管理監控之風險披露。

08 Customer Self Administrator Approval Request Acknowledgement 客戶自助管理授權請求確認

Dual Control 雙重監控

The default number of Customer Self Administrator(s) required to approve an action will be any 1 administrator (2 administrators required in total). 授權操作所需的客戶自助管理員預設數目為1名（共需2名客戶自助管理員）。

Please indicate the number of Customer Self Administrator(s) required to approve a request. 請選擇所須客戶自助管理員授權人的數目以授權請求。

Example: 3 persons chosen
例如：如選擇3名

1 person 1名

2 persons 2名

3 persons 3名

Number of CSA Authorisers



09 Loan Transactions Authorisation Policy 貸款交易授權政策

This authorisation policy is for Loans Only and would apply to the 5 main servicing transactions: Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Loan Partial Prepayment and Loan Full Prepayment. Any disbursements / repayments will be made to or from your DBS loan servicing account and will be based on the number of authorisers you have selected below.

此授權政策只適用於貸款並只用於5類服務交易：提取貸款、利率調整、貸款展期、貸款提前部分還款和貸款提前全額還款。任何交易付款授權都將透過您的星展貸款服務賬戶進行，並將基於您在下面選擇的授權人數目授權。

Example: 2 persons chosen
例如：如選擇2名

1 person 1名

2 persons 2名

Number of Loan Transactions Authorisers



10 Other Instructions 其他指示

Add & Link Parent-Subsidiary Linkage 新增並連結主公司 / 聯繫公司

To establish linkage, forms from both parent and subsidiary companies are required. 主公司及聯繫公司都需提交表格才能建立聯繫。

Associated company(ies) 聯繫公司

For the company specified in Section 1 which has associated company(ies). 如本表格第1項內所登記的公司有聯繫公司。

IDEAL users will be able to use a single set of login credentials to access all linked companies. IDEAL用戶可利用同一電郵及密碼登入所有聯繫的公司。

Name of Associated Company(ies)
聯繫公司名稱

Org ID (and DBS branch location if applicable)
公司編號 (及其所屬星展銀行分行地區, 如適用)

1. _____
2. _____
3. _____

Principal company 主公司

For the company specified in Section 1 which has a Principal Company. 如本表格第1項內所登記的公司有主公司。

The Principal Company will be entitled to perform accounts enquiry and accounts transaction services via IDEAL for the company specified in Section 1. 主公司可通過 IDEAL 代表本表格第1項內所登記的公司進行賬戶查詢及賬戶交易服務。

Name of Principal Company
主公司名稱

Special Instructions 特別指示

11 Declaration of the Company 公司聲明

1. I / We confirm that the information given in this form is correct and complete, and authorise the Bank to confirm this from any source you may choose. 本人 / 吾等確認本表格所提供的資料為正確及完整，並授權貴行向任何資料來源查證。
2. I / We authorise the Bank to accept instructions / orders from the above authorised IDEAL users to operate my / our relevant account(s) covered by IDEAL from time to time. I / We confirm that the aforesaid arrangement overrides any signing authority and signing arrangement specified by me / us to the Bank with respect to the relevant account(s) covered by IDEAL from time to time. 本人 / 吾等授權貴行接納上述IDEAL授權用戶的指示 / 命令，以操作IDEAL不時涵蓋的本人 / 吾等之賬戶。本人 / 吾等確認前述的安排凌駕本人 / 吾等向貴行就有關IDEAL不時涵蓋的本人 / 吾等之賬戶所提供的任何簽署授權及簽署安排。
3. I / We have read and understood the applicable terms and conditions governing the DBS Electronic Banking Services ("DBS Electronic Banking Services Terms & Conditions") provided by the Bank (found at <http://www.dbs.com.hk/sme/day-to-day/ways-to-bank/online-banking-ideal.page>) and agree to be bound by them. 本人 / 吾等已閱讀及明白用以規管貴行提供的星展電子銀行服務的相關條款及細則 ("星展電子銀行服務條款與細則") (列於<http://www.dbs.com.hk/sme-zh/day-to-day/ways-to-bank/online-banking-ideal.page>)，並同意受其約束。
4. I / We acknowledge the authority and responsibility assigned to the appointed Customer Self Administrator in this form. I / We undertake to inform the Bank and the Company will submit the IDEAL Maintenance form to delete this Customer Self Administrator's user profile in IDEAL should any Customer Self Administrator cease to be employed by the Company. I / We agree that the Company shall not hold the Bank liable for any act or omission by a Customer Self Administrator who ceases to be employed by the Company. 本人 / 吾等確認以此表格分配給指定客戶自助管理員的權限和責任。若任何客戶自助管理員不再受僱於公司，本人 / 吾等承諾通知貴行，公司並將提交IDEAL更改表格以在IDEAL中刪除該客戶自助管理員的用戶權限。本人 / 吾等同意貴行不應就不再受僱於公司的客戶自助管理員的任何行為或疏忽承擔責任。
5. I / We understand that the Bank intends to use my / our personal data in direct marketing and cannot do so without my / our consent. I / We have previously selected whether or not to receive direct marketing contact or information and I / we confirm that there is no change to my / our existing choice and all information provided in this form (including email address of IDEAL User ID) shall be used in accordance with such choice. I / We understand that if I / we wish to change my / our existing choice, I / we may do so at any time and without charge by completing an opt-out form and returning it to the Bank. 本人 / 吾等明白，貴行擬將本人 / 吾等的個人資料用於直銷推廣，惟必須先獲得本人 / 吾等的同意。本人 / 吾等曾就是否接收直銷推廣聯繫或資訊作出選擇，本人 / 吾等現確認本人 / 吾等的現有選擇將維持不變，而本表格內 (包括IDEAL用戶編號的電郵地址) 提供的所有資料均可根據該項選擇加以使用。本人 / 吾等明白，如本人 / 吾等欲更改現有的選擇，本人 / 吾等可隨時填妥拒絕直銷推廣表格後交回貴行，且無須就此支付任何費用。
6. I / We have read and understood the notes and risk disclosure outlined in the Important Notes of this form. 本人 / 吾等已閱讀及明白重要事項內的備註及風險披露聲明。
7. I / We confirm that the Company is is not a licensed Money Service Operator (MSO).
本人 / 吾等確認本公司 是 不是一間金錢服務經營者。
8. I / We have completed, reviewed, and confirm that we will be submitting all the forms listed: 本人 / 吾等已完成、檢閱並確認將提交以下所有表格：
- **Limited Company:** IDEAL Registration Form, IDEAL Board Resolution (for Limited Company)
有限公司: IDEAL網上理財登記表格、有關IDEAL的董事會決議案
 - **Partnership:** IDEAL Registration Form, Mandate for IDEAL (For Sole Prop / Partnership)
合夥人: IDEAL網上理財登記表格、有關IDEAL的授權書 (供獨資經營 / 合夥人之用)
 - **Sole Proprietorship:** IDEAL Registration Form, Mandate for IDEAL (For Sole Prop / Partnership)
獨資經營: IDEAL網上理財登記表格、有關IDEAL的授權書 (供獨資經營 / 合夥人之用)
 - **Limited Partnership Fund:** IDEAL Registration Form, IDEAL Board Resolution (Limited Partnership Only)
有限合夥基金: IDEAL網上理財登記表格、有關IDEAL的董事會決議案 (僅供有限責任合夥之用)
 - **Open-ended Fund Company:** IDEAL Registration Form, IDEAL Board Resolution (Open-ended Fund Company Only)
開放式基金型公司: IDEAL網上理財登記表格、有關IDEAL的董事會決議案 (僅供開放式基金型公司之用)

Signing Requirements 簽署要求

- **Limited Company:** To be signed by ANY ONE of the Directors
 - **Partnership:** To be signed by ALL Partners
 - **Sole Proprietorship:** To be signed by the Sole Proprietor
 - **Limited Partnership Fund:** To be signed by the General Partner on its behalf
 - **Open-ended Fund Company:** To be signed by ANY ONE of the Directors
- **有限公司:** 由任何一名董事簽署
 - **合夥人:** 所有合夥人簽署
 - **獨資經營:** 獨資經營者簽署
 - **有限合夥基金:** 由普通合夥人簽署
 - **開放式基金型公司:** 由任何一名董事簽署

Signed for and on behalf of the Company 代表公司簽署*

- 1 Director / Partner / Sole Prop Signature 董事 / 合夥人 / 獨資經營者簽署

*Mandatory 必須填寫

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

- 2 Partner Signature 合夥人簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

- 3 Partner Signature 合夥人簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

- 4 Partner Signature 合夥人簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

Date 日期*

*Mandatory 必須填寫

For Bank Use Only

S.V.

12 Important Notes 重要事項

Loan Servicing Authorisation 貸款交易授權

The Bank is authorised to act on the authorisations and instructions provided in this form without further checks, even if the authorisations and instructions may differ from any other authorisations or instructions provided by the Company to the Bank elsewhere. The authorisations and instructions provided in this form do not revoke or amend any authorisations or instructions provided by the Company elsewhere.

授權銀行根據本表格中提供的授權或指示執行，而無需進一步檢查授權或指示可能與本公司向銀行在其他地方提供的任何授權或指示不同。本表格提供的授權和指示不會撤銷或修改本公司在其他地方向銀行提供的任何授權或指示。

Risk Disclosure Statement For The Application Of Single Management Control In IDEAL 採納IDEAL單一管理監控模式的風險披露聲明

This disclosure statement discusses the characteristics and risks of having Single Management Control ("Single Management Control") for transactions initiated through IDEAL provided by the Bank. For all transactions initiated through IDEAL (other than FX Online), the system defaults to have Dual Management Control ("Dual Management Control") in place such that no single person could initiate and approve transactions that would result in fraudulent actions.

本披露聲明論述採納單一管理監控模式（「單一管理監控」）於星展銀行提供的IDEAL服務進行交易之性質和風險。透過IDEAL進行的交易（FX Online除外）一律預設為採納雙重管理監控（「雙重管理監控」）以確保不會由於任何一人人士能夠同時經手及批准交易而發生欺詐行為。

Dual Management Control is a procedure whereby the active involvement of two or more people is required to complete a specified process. This involves having a person responsible for creating the transaction and another individual of higher authority to approve the transaction in the system.

在雙重管理監控的程序規定下，必須由兩名或以上人士參與完成特定項目，由一人負責在系統訂立交易，而另一名具有較高權力的人士則負責批准交易。

Dual Management Control is one of the foundations of Information Security as it is based upon the premise that, for a breach to be committed, then both parties would need to be in collusion and, because one should always alternate the pairs of people, it would require a much greater level of corruption in order to breach Dual Management Control procedures; especially if such procedures require nested Dual Management Control access, such that (say) 2 pairs of people are required to enable access.

雙重管理監控是資訊保安的一個基礎環節，建基於一個前提：越軌行為只有在有關雙方串謀的情況下才會成事，而由於公司理應經常調動負責人士，因此必須有多名人士串謀方能逾越雙重控制程序，如採用並聯式雙重管理監控程序（例如需要兩個負責組合參與方可完成交易）則尤甚。

Single Management Control is a procedure whereby only one person is required to complete a specified process. Thus, compared to Dual Management Control, Single Management Control for transactions may incur higher risks.

在單一管理監控的程序規定下，僅需一人人士即可完成特定項目。因此，與雙重管理監控交易比較，單一管理監控交易的風險較高。

In respect of the FX Online service, only Single Management Control will be available. If you have selected the FX Online service in section 5 above, please read carefully the risk disclosure on Single Management Control mentioned above with respect to the risk of using the FX Online service.

FX Online服務將只提供單一管理監控。如果貴公司在本表格第5項選擇了FX Online服務，請仔細閱讀以上有關單一管理監控之風險披露以了解使用FX Online服務之風險。

Important Notes of Customer Self Administrators 客戶自助管理員的重要事項

Given the wide powers conferred on the Customer Self Administrators, Customer Self Administrators should be persons within the organisation with sufficient executive power and authority to take on the role and the organisation is responsible for ensuring that it has appropriate and adequate internal controls procedures and security measures in place to prevent any fraud, abuse or unauthorized acts / omissions by Customer Self Administrators.

鑑於授予客戶自助管理員的廣泛權力，客戶自助管理員應該是公司內部具有足夠行政權力及職權承擔職責的人員，及公司有責任確保其擁有適當及充足的內部監控程序及安全措施，以防止客戶自助管理員進行任何欺詐、濫用或未獲授權的行為 / 疏忽。

For security reasons, at least 2 Customer Self Administrators must be appointed, and any action initiated by one Customer Self Administrator must be approved by at least one other Customer Self Administrator.

因此，基於保安理由，必須委派至少兩名客戶自助管理員，並且由一名客戶自助管理員建立的任何行動必須經由至少另一名客戶自助管理員的批准。

a) Customer Self Administrator cannot act alone to add / modify any setup. 客戶自助管理員不能獨自新增或修改任何設定。

b) Dual Control is always required for any actions performed. It is mandatory to provide a valid mobile number and submit a Certified True Copy of ID / passport & residential proof for all Customer Self Administrators together with this application.

任何行動必須於雙重管理監控下進行。必須提供有效的流動電話號碼及連同此表格一併提交所有客戶自助管理員之已認證核實的身份及住址證明文件。

13 IDEAL Board Resolution for Limited Company Only

有關IDEAL的董事會決議案 (僅供有限公司之用)

Mandatory for Limited Company
有限公司必須填寫

I HEREBY CERTIFY that a resolution was passed at a meeting of the Board of Directors (the "Board") of the Company on

(Day / Month / Year)*

本人茲確認申請公司在 _____ (年/月/日)* 舉行的董事會會議上通過以下決議案：

- NOTED THAT an IDEAL Registration Form is to be submitted by the Company to DBS Bank (Hong Kong) Limited (the "Bank") for the Bank to provide Electronic Banking Services to the Company in accordance with applicable terms and conditions governing such services ("DBS Electronic Banking Services Terms & Conditions") (found at <http://www.dbs.com.hk/sme/day-to-day/ways-to-bank/online-banking-ideal.page>). A draft of the IDEAL Registration Form is submitted to the Board for consideration and approval.
知悉公司將遞交IDEAL登記表格予星展銀行(香港)有限公司(「星展銀行」)，以要求星展銀行按照其用以規管電子銀行服務的相關條款及細則(「星展電子銀行服務條款與細則」)(列於 <http://www.dbs.com.hk/sme-zh/day-to-day/ways-to-bank/online-banking-ideal.page>)，向公司提供商業網上理財服務。IDEAL登記表格的草擬本提交董事會考慮及批准。
- RESOLVED THAT the content of and the particulars completed in the IDEAL Registration Form and submission by the Company of the IDEAL Registration Form subject to acceptance by the Bank are hereby approved and that the terms set out in DBS Electronic Banking Services Terms & Conditions are hereby approved and adopted in all respects and that the Company hereby agrees to be bound by DBS Electronic Banking Services Terms & Conditions now and from time to time in force.
議決批准IDEAL登記表格的內容及在登記表格上公司所提供的資料，及批准公司遞交IDEAL登記表格(有待星展銀行接納)，以及議決批准及同意公司接受星展電子銀行服務條款與細則，並議決公司同意受現行及不時生效的星展電子銀行服務條款及細則所約束。
- FURTHER RESOLVED THAT any one director of the Company be and is authorised to execute for and on behalf of the Company the following documents:
另行議決授權公司任何一位董事代表公司簽署下列文件：
 - the IDEAL Registration Form with such modifications and amendments as he / she may think fit; and
包含其認為適當的任何修改或修訂的IDEAL登記表格；及
 - any other documents, instruments, writings and assurances as may be necessary, expedient or desirable in connection with the registration of IDEAL services to be provided pursuant thereto
就獲得提供首次申請IDEAL服務而可能必要、應當或適宜簽署的任何其他文件、文據、契據及擔保
- RESOLVED THAT (where the authorised signers are designated with different authorisation limits in the Mandate of the Current / Savings / Multi-Currency Savings Account) the authorised signer(s), with the highest transaction / authorisation limit, of any of the Current / Savings / Multi-Currency Savings Account maintained by the Company with the Bank or (where there is no authorisation limit set for the authorised signers in the Mandate of the Current / Savings / Multi-Currency Savings Account) the authorised signer(s) of any of the Current / Savings / Multi-Currency Savings Account maintained by the company with the Bank is / are authorised to execute for and on behalf of the Company the following documents:
另行議決授權(在往來/儲蓄/多種貨幣儲蓄戶口的授權書中，當被授權簽署人被授予不同授權限額時)公司於星展銀行開立的任何往來/儲蓄/多種貨幣儲蓄戶口擁有最高交易上限/最高授權限額之被授權簽署人或(在往來/儲蓄/多種貨幣儲蓄戶口的授權書中，被授權簽署人並沒有被授予任何授權限額時)公司於星展銀行開立的任何往來/儲蓄/多種貨幣儲蓄戶口的被授權簽署人代表公司簽署下列文件：
 - the IDEAL Maintenance Form and any other maintenance form (including in relation to the Customer Self Administration Service) with such modifications and amendments as he / she / they may think fit; and
IDEAL服務更改表格及任何其他更改表格(包括與客戶自助管理服務有關的)以及包含其認為適當的任何修改或修訂；及
 - any other future documents, instruments, writings and assurances as may be necessary, expedient or desirable in connection with the maintenance of IDEAL services to be provided pursuant thereto.
就獲得提供更改IDEAL服務而必須、應當或適宜簽署的日後任何其他文件、文據、契據及擔保。
- (Applicable if FX Online is selected as a service subscribed by the Company under the IDEAL Registration Form)
FURTHER RESOLVED THAT in respect of the FX Online automated trading services, the relevant user(s) named in the IDEAL Registration Form for FX Online shall be authorised singly to do or cause or authorise to be done any act or thing (including sending instructions and entering into agreements and transactions) contemplated by FX Online and for the avoidance of doubt, authorisation by the Company in relation to the execution of any master agreement, trade confirmations or any other documents and the provision of oral instructions or other electronic instructions other than via the FX Online service, in each case in respect of any foreign exchange and derivative transactions, will be subject to separate board corporate resolutions provided by the Company to the Bank from time to time.
(以下適用於在IDEAL登記表格上選擇了FX Online服務的公司)
另行議決就FX Online自動化交易服務，於IDEAL登記表格上授權之相關用戶獲授權單獨執行，或致使或被授權單獨執行任何相關FX Online之行為或事情(包括發送指令、訂立協議及進行交易)。為免疑問，在FX Online服務以外執行之任何外匯及衍生產品交易之任何主協議、交易確認書或任何其他文件，以及授權提供口頭或其他電子指令將依據本公司不時另行提供予銀行的董事會決議案。
- (Applicable if IDEAL Customer Self Administration is selected as a service subscribed by the Company under the IDEAL Registration Form)
(以下適用於在IDEAL登記表格上選擇了IDEAL客戶自助管理服務的公司)
The Board hereby acknowledges that such Customer Self Administrators will have authority and responsibility to set-up, administer, operate and maintain the Company's use of and access to the Electronic Banking Services. This includes the right and authority to (a) add, suspend or remove users; (b) assign or revoke user roles or access rights; (c) issue, amend, cancel, reset or re-issue user's Security Mechanism and / or Security Code; (d) change any payment or transfer limits of any user; and (e) any other right, feature or functionality the Bank may make available to a Customer Self Administrator from time to time.
本董事會特此確認，此類客戶自助管理員有權力及責任開立、管理、操作及維持本公司對電子銀行服務的使用及訪問權限。這包括以下項目的權利與授權(a)新增、暫停或移除用戶；(b)轉讓或撤銷用戶作用或訪問權限；(c)發出、修改、取消、重設或重發用戶之保安裝置及/或保安編號；(d)更改任何用戶之任何交易或轉賬限額，及(e)實行不時向客戶自助管理員提供的任何其他權利、特點或功能。
FURTHER RESOLVED THAT any one director of the Company be and is authorised to:
另行議決授權公司任何一位董事代表公司被授權：
 - appoint and / or remove a Customer Self Administrator and any person acting for and on behalf of the Company under the Electronic Banking Services; and
就電子銀行服務委派及/或移除客戶自助管理員及代表本公司行事的任何人；
 - further delegate the right and authority to a Customer Self Administrator as contemplated under the IDEAL Registration Form and DBS Electronic Banking Services Terms & Conditions including the right and authority to add, suspend or remove users and any other right, feature or functionality the Bank may make available to a Customer Self Administrator from time to time, and whereby each a Customer Self Administrator and a user, is a person acting for and on behalf of the Company.
根據IDEAL登記表格及星展電子銀行服務條款與細則的規定，進一步將權力及權限委派給客戶自助管理員，包括新增、暫停或移除用戶以及實行不時向客戶自助管理員提供的任何其他權利、特點或功能，而該客戶自助管理員及用戶，均被視為代表本公司行事的人。
- Details of this resolution have been communicated to the Bank and remain in force until an amended resolution shall have been passed by the Board and a certified copy thereof shall have been received by the Bank.
知會星展銀行本決議案的詳情，而本決議案將會一直有效，直至董事會通過修訂決議案及星展銀行接獲有關的核證副本為止。

The Chinese version of the Resolutions is for reference only. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.
本決議案的中文譯本僅供參考之用。如中英文本有任何歧異，概以英文本為準。

I further certify that details of the above resolution have been entered into the Minute Book of the Company and signed therein by the Chairman of the meeting and are in accordance with the Company's Memorandum and Articles of Association or equivalent constitutional documents.

本人亦確認，上述決議案的詳情已載入公司的會議紀錄，並經會議主席簽署，而有關的會議紀錄符合公司的組織章程大綱及細則或同等的規章文件。

Signature of Chairman of the Meeting 會議主席簽署*

*Mandatory 必須填寫

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名(須與身份證/護照相同)

Date 日期*

*Mandatory 必須填寫

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14 MANDATE FOR IDEAL (FOR SOLE PROP / PARTNERSHIP) 有關IDEAL的授權書 (供獨資經營 / 合夥人之用)

I / We, the undersigned, being the sole proprietor / being all the present partners of the Company hereby authorise and instruct the Bank as follows (such instructions to constitute the mandate of the Company to the Bank (hereinafter this "Mandate")):
本人 / 吾等 (下列簽署人) 為公司之現時獨資經營者 / 所有合夥人, 在此授權。並指示貴行進行以下事項 (該等指示構成本公司向貴行之授權 (下稱「授權書」))。

- I / We propose to apply for the IDEAL Customer Self Administration Service. I / We reviewed the IDEAL Registration Form and the applicable terms and conditions governing the DBS Electronic Banking Services ("DBS Electronic Banking Services Terms & Conditions"), attached to this Mandate to be entered into between the Company and the Bank.
本人 / 吾等建議申請 IDEAL 客戶自助管理服務。本人 / 吾等已審查附加於此授權書的、並將與貴行訂立之 IDEAL 登記表格及星展電子銀行服務條款與細則 (下稱「星展電子銀行服務條款與細則」)。
- I / We hereby acknowledge that such Customer Self Administrators will have authority and responsibility to set-up, administer, operate and maintain the Company's use of and access to the Electronic Banking Services. This includes the right and authority to (a) add, suspend or remove users; (b) assign or revoke user roles or access rights; (c) issue, amend, cancel, reset or re-issue user's Security Mechanism and / or Security Code; (d) change any payment or transfer limits of any user; and (e) any other right, feature or functionality the Bank may make available to a Customer Self Administrator from time to time.
本人 / 吾等特此確認, 此類客戶自助管理員有權力及責任開立、管理、操作及維持本公司對電子銀行服務的使用及訪問權限。這包括以下項目的權利與授權 (a) 新增、暫停或移除用戶; (b) 轉讓或撤銷用戶作用或訪問權限; (c) 發出、修改、取消、重設或重發用戶之保安裝置及 / 或保安編號; (d) 更改任何用戶之任何交易或轉賬限額, 及 (e) 貴行不時向客戶自助管理員提供的任何其他權利、特點或功能。
- I / We hereby confirm that:
本人 / 吾等特此確認:
 - the IDEAL Registration Form and the DBS Electronic Banking Services Terms & Conditions be and are hereby approved and the appointment and / or removal of a Customer Self Administrator as set out in the IDEAL Registration Form be and are hereby approved; and
IDEAL 登記表格及星展電子銀行服務條款與細則現獲授權及於 IDEAL 登記表格中所載之客戶自助管理員的任命及 / 或移除現獲授權;
 - I / We am / are authorised to:
本人 / 吾等被授權:
 - appoint and / or remove a Customer Self Administrator and any person acting for and on behalf of the Company under the Electronic Banking Services; and
就電子銀行服務委派及 / 或移除客戶自助管理員及代表本公司行事的任何人;
 - further delegate the right and authority to a Customer Self Administrator as contemplated under the IDEAL Registration Form and DBS Electronic Banking Services Terms & Conditions, including the right and authority to add, suspend or remove users and any other right, feature or functionality the Bank may make available to a Customer Self Administrator from time to time, and whereby each a Customer Self Administrator and a user, is a person acting for and on behalf of the Company.
根據 IDEAL 登記表格及星展電子銀行服務條款與細則的規定, 進一步將權力及權限委派給客戶自助管理員, 包括新增、暫停或移除用戶以及貴行不時向客戶自助管理員提供的任何其他權利、特點或功能, 而該客戶自助管理員及用戶, 均被視為代表本公司行事的;
- I / We hereby confirm that I / we am / are authorised to execute for and on behalf of the Company the following documents:
本人 / 吾等特此確認本人 / 吾等代表公司簽署下列文件:
 - the IDEAL Registration Form with such modifications and amendments as I / we may think fit; and
包含其認為適當的任何修改或修訂的 IDEAL 登記表格; 及
 - any other documents, instruments, writings and assurances as may be necessary, expedient or desirable in connection with the registration of IDEAL services to be provided pursuant thereto.
就獲提供首次申請 IDEAL 服務而必須、應當或適宜簽署的任何其他文件、文據、契據及擔保。
- I / We hereby confirm that (where the authorised signers are designated with different authorisation limits in the Mandate of the Current / Savings / Multi-Currency Savings Account) the authorised signer(s), with the highest transaction / authorisation limit, of any of the Current / Savings / Multi-Currency Savings Account maintained by the Company with the Bank or (where there is no authorisation limit set for the authorised signers in the Mandate of the Current / Savings / Multi-Currency Savings Account) the authorised signer(s) of any of the Current / Savings / Multi-Currency Savings Account maintained by the company with the Bank is / are authorised to execute for and on behalf of the Company the following documents:
本人 / 吾等特此確認授權 (在往來 / 儲蓄 / 多種貨幣儲蓄戶口的授權書中, 當被授權簽署人被授予不同授權限額時) 公司於星展銀行開立的任何往來 / 儲蓄 / 多種貨幣儲蓄戶口擁有最高交易上限 / 最高授權限額之被授權簽署人或 (在往來 / 儲蓄 / 多種貨幣儲蓄戶口的授權書中, 被授權簽署人並沒有被授予任何授權限額時) 公司於星展銀行開立的任何往來 / 儲蓄 / 多種貨幣儲蓄戶口的被授權簽署人代表公司簽署下列文件:
 - the IDEAL Maintenance Form and any other maintenance form (including in relation to the Customer Self Administration Service) with such modifications and amendments as he / she / they may think fit; and
IDEAL 服務更改表格及任何其他更改表格 (包括與客戶自助管理服務有關的) 以及包含其認為適當的任何修改或修訂; 及
 - any other future documents, instruments, writings and assurances as may be necessary, expedient or desirable in connection with the maintenance of IDEAL services to be provided pursuant thereto.
就獲提供更改 IDEAL 服務而必須、應當或適宜簽署的日後任何其他文件、文據、契據及擔保。
- FURTHER CONFIRMED THAT this Mandate be communicated to the Bank and remain in force until an amendment to this Mandate, which is duly signed by [me / all the partners of the Company], has been received by the Bank and the Bank has had the reasonable opportunity to act upon such amendments.
進一步確認現將本授權書通知貴行, 而本授權書將維持生效直至貴行已收到獲 [本人 / 公司所有合夥人] 簽署之授權書修訂, 而貴行已有合理機會按該修訂行事為止。

The Chinese version of this Mandate is for reference only. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.
本授權書的中文譯本僅供參考之用。如中英文本有任何歧異, 概以英文本為準。

Signed for and on behalf of the Company 代表公司簽署*

*Mandatory 必須填寫

1 Partner / Sole Prop Signature 合夥人 / 獨資經營者簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

2 Partner Signature 合夥人簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

3 Partner Signature 合夥人簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

4 Partner Signature 合夥人簽署

Full Name (as in ID / Passport) in BLOCK LETTERS
英文正楷全名 (須與身份證 / 護照相同)

Date 日期*

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S.V.

*Mandatory Fields 必須填寫