



## Supplementary Declarations 補充聲明

The Supplementary Declarations below set out the declarations and important information appearing in the Integrated Account - HSBC GBA Wealth Management Connect Account Opening Form and Integrated Account - Investment Services Application Form (also known as Integrated Account Opening/Conversion Form - Investment Services) (together the "Account Application Forms") which are relevant to HSBC GBA Wealth Management Connect Southbound Services (the "WMC Services") and to which an applicant for the WMC Services will need to agree. 補充聲明列出《綜合理財戶口 - 滙豐大灣區理財通開戶表》及《綜合理財戶口 - 投資服務申請表 (亦可稱為綜合理財戶口開戶 / 轉換表 - 投資服務)》(合稱「開戶申請表」)中適用於滙豐大灣區理財通南向通服務(「理財通服務」)的聲明及重要條款,而理財通服務申請人士須同意該等聲明及條款。

- I/We confirm that the information given in the Account Application Forms is correct and complete, and authorise The Hongkong and Shanghai Banking Corporation Limited (the "Bank" and/or "HSBC") to confirm this from any source the Bank may choose. I/We also undertake to notify the Bank immediately of any changes to the above information. 本人(等)確認開戶申請表內的資料乃屬正確及完整,並授權香港上海滙豐銀行有限公司(「貴行」及/或「滙豐」)可向任何方面查證。本人(等)亦同意如上述資料有任何改變,會立即通知貴行。
- I/We have read and understand the Integrated Account Terms and Conditions, and agree to be governed by them. In particular, I/we understand and agree:  
本人(等)經已閱讀及明白綜合理財賬戶條款及細則,並同意接受該等條款及細則的約束。就此而言,本人(等)明白及同意:
  - such Integrated Account Terms and Conditions cover and apply to a wide range of services and accounts provided under the Integrated Account; 此等綜合理財賬戶條款及細則包括及適用於一系列由綜合理財賬戶所提供的服務和賬戶;
  - the Bank may at any time at its sole discretion vary such Integrated Account Terms and Conditions upon giving me/us notice by any method as specified therein, including by way of display in the Bank's premises, and 貴行只須依照條款內所列出的方式通知本人(等),包括在貴行建築物內張貼通告,即可隨時全權自行決定更改該等綜合理財賬戶條款及細則;及
  - that each service provided to, and each account opened by me/us from time to time whether applied now or at any time hereafter, under the Integrated Account will be subject to such Integrated Account Terms and Conditions as may be varied from time to time. 在任何時間為本人(等)就綜合理財賬戶所提供的各項服務和所開立的各種賬戶,無論是現在或以後任何時間申請,將受此等綜合理財賬戶條款及細則約束,而此等條款及細則可不時更改。
- (Applicable to customers with request for Internet Banking and eStatement services 只適用於要求網上理財及電子結單服務之客戶)
  - I/We hereby request for HSBC Personal Internet Banking Service and HSBC eStatement and eAdvice Services. 本人(等)特此要求滙豐個人網上理財服務,及滙豐電子結單及電子通知書服務。
  - I/We understand and agree that I/we have to complete the online registration process for HSBC Personal Internet Banking Service in order to start enjoying HSBC Personal Internet Banking Service and to access the eStatements and eAdvices of my/our HSBC account(s). 本人(等)明白及同意本人(等)需要完成網上登記步驟以便享用滙豐個人網上理財和查閱本人(等)滙豐賬戶的電子結單及電子通知書。
  - I/We agree that SMS reminders relevant to this request will be sent to my/our registered mobile number and paper statement(s)/advice(s) will be sent by post until I/we complete Internet Banking registration. I/We understand that eStatement(s)/eAdvice(s) will replace paper statement(s)/advice(s) upon successful registration. 本人(等)同意透過已登記之手機號碼收取與此要求相關的短訊提示,及以郵寄方式收取結單/通知書,直至本人(等)完成網上理財登記。本人(等)明白成功登記後,郵寄結單/通知書將會被電子結單/電子通知書取代。
- I/We acknowledge that I/we have received and understand that Structured Investment Deposits, Deposit Plus and Certificates of Deposit are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. 本人(等)確認已收到通知,並明白結構投資存款、高息投資存款及存款證均不屬於受保障存款及不會受香港的存款保障計劃保障。
- I/We understand and agree that foreign currency/renminbi Accounts are at all times subject to, and I/we also undertake to comply with, the law and all the rules, regulations, restrictions, directions, guidelines issued by the relevant authority governing the same and also any other related terms and conditions and publications issued by the Bank from time to time. 本人(等)明白及同意,外幣/人民幣儲蓄服務在任何時候將受限制於,而本人(等)亦承諾遵守,有關法律及由有關權力機構發出的所有規則、規定、限制、指示、指引等及其他由貴行不時發出的相關條款細則及刊物。
- (Applicable to non-Hong Kong residents making Renminbi cross-border remittances only 只適用於申請非香港居民的人民幣儲蓄服務)  
I/We agree and understand that cross-border remittances to or from the PRC or other places outside Hong Kong instructed by me/us are subject to the rules and requirements of the jurisdiction of the originating or receiving market.  
本人(等)同意及明白非香港居民往來內地或其他香港以外地區的跨境匯款,則受限於收款或付款方所在地的相關規則和規定。
- I/We understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.  
本人(等)明白為鼓勵銷售人員與客戶建立深厚、持久及互利的關係,其薪酬會參照多種因素及因應其整體表現不時檢討,並不單純按其財務表現來釐定。

8. I/We acknowledge and agree that (i) certain information contained in this application form is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and (ii) such information and information regarding the account holder and any reportable account(s) may be reported by the Bank to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region ("IRD") and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112) ("IRO"). I/We undertake to advise the Bank of any change in circumstances which affects the tax residency status of the account holder, and to provide the Bank with a suitably updated self-certification form within 30 days of such change in circumstances. [Note: Please refer to section 50A of the IRO for the meaning of "account holder" and "reportable account" used in this declaration. Please also visit the IRD website that sets out information relating to the implementation of automatic exchange of financial account information in Hong Kong: [http://www.ird.gov.hk/eng/tax/dta\\_aeo1.htm](http://www.ird.gov.hk/eng/tax/dta_aeo1.htm) **Warning:** It is a serious offence under the IRO if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty may apply upon conviction.]  
本人／我們知悉及同意，貴行可根據《稅務條例》(第 112 章)有關交換財務帳戶資料的法律條文，(i) 收集本申請表格所載的某些資料並可備存作自動交換財務帳戶資料用途及 (ii) 把該等資料和關於帳戶持有人及任何須申報帳戶的資料向香港特別行政區政府稅務局(「稅務局」)申報，從而把資料轉交到帳戶持有人的稅務管轄區的稅務當局。本人／我們承諾，如情況有所改變，以致影響帳戶持有人的稅務居民身分，本人／我們會通知貴行，並會在情況發生改變後 30 日內，向貴行提交一份已適當更新的自我證明表格。[備註：有關在這一聲明中「帳戶持有人」和「須申報帳戶」的含義，請參閱《稅務條例》第 50A 條。另請參閱稅務局網站 [http://www.ird.gov.hk/chi/tax/dta\\_aeo1.htm](http://www.ird.gov.hk/chi/tax/dta_aeo1.htm) 了解香港實施自動交換財務帳戶資料的詳情。警告：根據《稅務條例》，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬嚴重罪行。一經定罪可致重罰。]
9. I/We confirm that I/we am/are acting as principal(s) in relation to the Investment Services Account(s).  
本人(等)確認本人(等)是以主事人身分在投資服務戶口進行交易。
10. To the extent applicable to my/our account, I/we confirm that I/we have been provided the risk disclosure statements and Explanation of Risk for Listed Derivatives (applicable for Investment Services Account with account suffix number 380) in the language of my/our choice (English or Chinese); and I/we have been invited to read the risk disclosure statements and Explanation of Risk for Listed Derivatives (applicable for Investment Services Account with account suffix number 380), to ask questions and to take independent advice if I/we wish.  
如適用於本人(等)的戶口，本人(等)確認已按照本人(等)選擇的語言(英文或中文)獲提供風險披露聲明及上市衍生產品的風險(適用於戶口字尾號碼 380 的投資服務戶口)；及已獲邀閱讀該風險聲明及上市衍生產品的風險說明(適用於戶口字尾號碼 380 的投資服務戶口)、提出問題及徵求獨立的意見[如本人(等)有此意願]。
11. I/We hereby confirm that I/we am/are NOT (1) resident(s), citizen(s) or tax payer(s) of the United States of America ("US") [and none of my/our address(es) on your record is in the US] or (2) residents of Canada ("CA") or (3) national(s) of South Korea who is/are also resident(s) of South Korea ("KR"), whether for US, CA or KR securities or tax laws or for any other purposes. I/We also confirm that I/we am/are not acting as agent on behalf of any US resident and/or US citizen and/or US tax payer and/or CA resident and/or any KR resident who is also KR national. I/We undertake to immediately notify you should I/we (in case of joint account holders, any one of us) become or be deemed to be (1) resident(s), citizen(s) or tax payer(s) of the US or (2) resident(s) of CA or (3) national(s) and resident(s) of KR or (4) if any of my/our address(es) on your record is or should be changed to US at any future time. 本人(等)確認，無論就美國或加拿大或南韓的證券或稅務法例或其他方面而言，本人(等)均並非(1)美國居民或美國公民或美國納稅人[及本人(等)並沒有美國地址在貴行的紀錄內]或(2)加拿大居民，或(3)南韓公民而同時為南韓居民。本人(等)亦確認，本人(等)並不代表任何美國居民及/或美國公民及/或美國納稅人及/或加拿大居民，及/或南韓居民而同時為南韓公民行事。本人(等)承諾，如本人(等)(如為聯名戶口，則其中任何一位戶口持有人)日後成為或被視為(1)美國居民或美國公民或美國納稅人或(2)加拿大居民或(3)南韓公民而同時為南韓居民或(4)本人(等)的地址是或應改為美國地址，將立即通知貴行。
12. I/We declare that I/we am/are not currently employed by any licensed or registered person to carry on regulated activities as defined in the Securities and Futures Ordinance ("Ordinance"). Otherwise, I/we understand that I/we am/are required to provide to the Bank written consent(s) from my/our employer(s) before I/we can open and operate this Investment Services Account. I/We undertake to promptly notify the Bank if I/we become or cease to be employed by any licensed or registered person to carry on regulated activities. 本人(等)確認本人(等)現時並非受僱於任何持牌法團或註冊機構從事證券及期貨條例(「條例」)界定的受規管活動；否則本人(等)明白本人(等)須向貴行提供本人(等)雇主所發出的同意書方可於貴行開立及使用這投資服務戶口。本人(等)並承諾如將受僱或不再受僱於任何持牌法團或註冊機構從事受規管活動時，立即通知貴行。  
**Note:** A licensed person means a licensed corporation licensed under the Ordinance. A registered person means a registered institution registered under the Ordinance.  
**注意：**持牌法團指根據該條例獲批給牌照的持牌法團。註冊機構指根據該條例註冊的認可財務機構。
13. I/We hereby declare that I/we have read and understood the Terms and Conditions for HSBC's eAlerts Service and agree to be bound by them.  
本人(等)確認本人(等)已閱讀及明白匯豐「e 提示」服務條款及條件，並同意接受該等條款所約束。
14. I/We hereby confirm that the Bank does not offer tax advice of any nature and whilst the Bank may provide information from time to time, such information is not offered as tax advice. I/We shall seek independent professional tax advice if required.  
本人(等)確認貴行不提供任何有關稅務上的意見，然而貴行也許不時提供有關資料以作參考之用，但並不當作稅務的意見。如需要，本人(等)均會徵詢獨立的稅務專業意見。
15. I/We, the undersigned, confirm that the Bank has not provided any tax or legal advice to me/us.  
本人(等)，即表格簽署人，謹此確定貴行並無向本人(等)提供任何稅務或法律意見。
16. I/We agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the Data Privacy Notice which accompanies this account opening form.  
本人(等)同意貴行可以根據隨附本戶口開戶表列載於《資料私隱通知》的用途，而使用和披露貴行目前或隨後持有的有關本人(等)的所有個人資料。

*Unless otherwise specified, capitalised terms used below have the same meaning as in the Terms and Conditions for HSBC GBA Wealth Management Connect Southbound Services. 除非另有說明，以下所使用的界定詞彙與匯豐大灣區理財通南向通服務條款及細則具有相同的涵義。*

## Supplementary declarations for HSBC GBA Wealth Management Connect Southbound Services

匯豐大灣區理財通南向通服務補充聲明

INTERNAL

17. I have read and understand, and agree to be bound by: 本人已細閱、明白，並同意受以下各項約束：
- the Account Forms; 開戶表格；
  - the Terms and Conditions for HSBC GBA Wealth Management Connect Southbound Services; and 匯豐大灣區理財通南向通服務條款及細則；及
  - the Integrated Account Terms and Conditions. 綜合理財賬戶條款及細則。  
(together, the "Terms" 統稱「條款」)

18. I confirm that: 本人確認：
- I am a resident in the Greater Bay Area\* of the People's Republic of China ("PRC") and hold a local registration permit or residence permit or other legal proof of residency; 本人是中華人民共和國（「中國」）大灣區的居民，並持有當地登記證或居住證或其他合法居住證明；
  - apart from the Onshore Remittance Account and the HSBC GBA Wealth Management Connect Account, I do not hold any other accounts with you or other banks or financial institutions in Mainland China or in Hong Kong, S.A.R. for the purpose of the cross-boundary wealth management connect scheme; 除在岸匯款戶口及匯豐大灣區理財通戶口外，本人並無就跨境理財通機制的目的，在內地或香港特別行政區於貴行或其他銀行或金融機構持有任何其他戶口；
  - my Onshore Remittance Account will be used for the purpose of the WMC Services; and 本人的在岸匯款戶口將用於理財通服務；及
  - I will inform you immediately of any change in my status that affects my eligibility to maintain my HSBC GBA Wealth Management Connect Account. 如本人的身份有任何變動會影響到本人維持匯豐大灣區理財通戶口的資格，本人會立即知會貴行。

\* *The Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area or GBA) comprises the two Special Administrative Regions of Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Hui Zhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province. This may be subject to change from time to time.*

\* 粵港澳大灣區（大灣區）包括香港和澳門兩個特別行政區，以及廣東省的廣州、深圳、珠海、佛山、惠州、東莞、中山、江門和肇慶九個直轄市。大灣區範圍可能會不時變更。

19. I confirm and undertake that: 本人確認及承諾：
- I will comply with all Applicable Requirements for my use of the WMC Services (which are subject to change from time to time without prior notice); 本人將會遵守使用理財通服務的所有適用規定（可在毋須事先通知的情況下不時更改）；
  - I will not use the WMC Services in any way that is illegal; 本人不會以任何不合法方式使用理財通服務；
  - I will not authorise any third party to operate my HSBC GBA Wealth Management Connect Account; 本人不會授權任何第三方操作本人的匯豐大灣區理財通戶口；
  - I understand the risks relating to the WMC Services (including those as set out in Appendix 1 of the Terms and Conditions for HSBC GBA Wealth Management Connect Southbound Services – Risk Disclosure and Other Information "Risk Disclosure Statements") and I am willing to undertake those risks; 本人明白與理財通服務相關的風險（包括匯豐大灣區理財通南向通服務條款及細則附錄 1 – 風險披露及其他資料（「風險披露聲明」中所載的風險），並且願意承擔該等風險；
  - I have been invited to read the Terms (in particular the Risk Disclosure Statements), ask questions and to take independent advice if I wish. I understand that the Terms do not disclose all the requirements and features of the WMC Services or Applicable Requirements or all the applicable risks when I use the WMC Services;  
本人已獲邀閱讀有關條款（尤其是風險披露聲明），並可按個人意願提出問題及獲取獨立建議。本人明白，當本人使用理財通服務時，有關條款並未披露理財通服務或適用規定的所有規定及功能或所有適用風險；
  - I understand that my HSBC GBA Wealth Management Connect Account is opened and maintained with you in Hong Kong for investment in Eligible Wealth Management Products in Hong Kong, while my Onshore Remittance Account is opened and maintained with a cooperating bank in Mainland China and is paired with my HSBC GBA Wealth Management Connect Account with you for cross-boundary fund remittance under the WMC Services;  
本人明白本人在香港貴行開立及維持的匯豐大灣區理財通戶口會用作在香港投資合資格理財產品之用途，而本人在貴行合作的內地銀行開立及維持的在岸匯款戶口須與本人的匯豐大灣區理財通戶口配對，作理財通服務下跨境資金匯款之用途；
  - the Terms are my agreement with you for my HSBC GBA Wealth Management Connect Account and the WMC Services. The operation of my Onshore Remittance Account is subject to the terms and conditions applicable to such account provided by a cooperating bank in Mainland China; 有關條款是本人與貴行之間訂立的關於本人的匯豐大灣區理財通戶口及理財通服務的協議。本人在岸匯款戶口的開立須受貴行合作的內地銀行適用於此等戶口的條款和細則所約束；
  - I understand that the cooperating bank in Mainland China is incorporated in Mainland China and is not an authorised institution in Hong Kong as defined in the Banking Ordinance (Cap 155 of the Laws of Hong Kong) and is not subject to the supervision of the HKMA. The cooperating bank in Mainland China cannot carry on any banking business or the business of taking deposits in Hong Kong. Any deposits I maintain with the cooperating bank in Mainland China are not protected under the Deposit Protection Scheme in Hong Kong. The transactions carried out in respect of my Onshore Remittance Account under the WMC Services will be subject to the protection of Applicable Requirements prescribed by the relevant Authorities in Mainland China; 本人明白，內地合作銀行於內地註冊成立，並非《銀行業條例》（香港法例第155章）所定義的香港認可機構，不受香港金融管理局監管。內地合作銀行不得在香港開展任何銀行業務或接受存款業務。本人在內地合作銀行持有的任何存款不受香港的存款保障計劃保障。就本人在理財通服務下的在岸匯款戶口進行的交易將受內地有關當局製定的適用規定所保障；
  - I understand that RMB is currently not freely convertible and the conversion of RMB is subject to Applicable Requirements;  
本人明白人民幣目前不可自由兌換，且人民幣的兌換受適用規定所規限；
  - I understand that cross-boundary remittance of RMB from my Onshore Remittance Account to my HSBC GBA Wealth Management Connect Account is subject to any aggregate and individual investor quota imposed by the Applicable Requirements and your requirements from time to time, and you may reject my instruction, in part or in whole, or put such instruction on hold if you consider appropriate; 本人明白，從本人的在岸匯款戶口跨境匯款人民幣至匯豐大灣區理財通戶口受適用規定及貴行不時要求施加的任何總額度和個人額度所規限，如貴行認為適合，貴行或會拒絕接納本人的部分或全部指示，或暫停執行有關指示；
  - if I am in breach of any Applicable Requirement (such as the funds in my HSBC GBA Wealth Management Connect Account are mistakenly transferred to an account in breach of the Applicable Requirements), I will rectify the mistake by taking such actions as requested by you (which may include depositing funds into my HSBC GBA Wealth Management Connect Account); 如本人違反適用規定（如匯豐大灣區理財通戶口中的資金被錯誤轉賬到違反適用規定的戶口中），本人將根據貴行的要求採取行動以糾正有關錯誤（可能包括將資金存入本人的匯豐大灣區理財通戶口中）；
  - I understand that when you determine that I am in breach, or may be in breach, of any Applicable Requirements, you will file a report with the relevant Authorities and, as requested by these Authorities, take further actions such as suspending or terminating my use of the WMC Services and/or my HSBC GBA Wealth Management Connect Account, disposing of my Eligible Wealth Management Products, and allowing me to hold my Eligible Wealth Management Products in my HSBC GBA Wealth Management Connect Account until redemption at maturity and forbidding

## Supplementary declarations for HSBC GBA Wealth Management Connect Southbound Services

匯豐大灣區理財通南向通服務補充聲明

INTERNAL

me from purchasing any new Eligible Wealth Management Products; 本人明白，若貴行釐定本人違反或可能違反任何適用規定，貴行將向有關當局提交報告，並採取有關當局要求的進一步行動，例如暫停或終止本人使用理財通服務及／或本人的匯豐大灣區理財通戶口、處置本人的合資格理財產品以及允許本人在本人的匯豐大灣區理財通戶口中繼續持有本人的合資格理財產品直至到期贖回但禁止本人購買任何新的合資格理財產品；

- m. I am responsible for all costs, expenses and taxes incurred in connection with the WMC Services and agree to indemnify you on demand from and against all costs, expenses and taxes which you incur in connection with the WMC Services;  
本人須承擔因理財通服務所招致的一切費用、開支及稅款，並同意應貴行要求就理財通服務產生的一切費用、開支及稅款向貴行作出彌償保證；
- n. you are not responsible for advising on or handling any tax issues in connection with the WMC Services, and you do not provide any service or assistance in relation to tax; 貴行不會就理財通服務向本人建議或處理任何稅務問題。貴行亦不會提供任何與稅務有關的服務或協助；
- o. all the information provided by me in connection to the WMC Services is, and remains, true, accurate, correct and complete;  
本人就有關理財通服務所提供的資料為，並應持續為真實、準確、正確及完備；
- p. I will provide you with such information and documents as you request from time to time for the purpose of verifying my identity and providing the WMC Services; and 本人將會提供貴行不時要求的該等資料及文件，以核實本人的身份，並提供理財通服務；及
- q. you can liaise with, and rely on information provided by, the onshore cooperating bank in Mainland China that opens my Onshore Remittance Account for the purpose of verifying my identity and my Onshore Remittance Account and providing the WMC Services.  
貴行可與本人開立在岸匯款戶口的內地合作銀行聯絡，並依賴其所提供的資料，目的是核實本人的身份及本人的在岸匯款戶口，並提供理財通服務。

20. I confirm and undertake that: 本人確認及承諾：

- a. I understand the WMC Services are limited to investment in the Eligible Wealth Management Products and cannot be used for any other investment; 本人明白理財通服務僅限於投資合資格理財產品，不得用於任何其他投資；
- b. I will invest in my personal capacity and will not authorise any third party to operate my HSBC GBA Wealth Management Connect Account; and 本人將以本人個人身份進行投資，不會授權任何第三方操作本人的匯豐大灣區理財通戶口；及
- c. I understand that all assets held in my HSBC GBA Wealth Management Connect Account (or any part thereof) must be free from any charge, lien or other security interests or encumbrances or claims in favour of any other person.  
本人明白本人匯豐大灣區理財通戶口（或其任何部分）內的所有資產必須不受以任何人士為受益人的任何押記、留置權或其他抵押權益或產權負擔或申索所規限。

21. (Applicable to customers who apply for the WMC Services through attestation by the cooperating bank in Mainland China)  
(適用於在內地合作銀行見證下申請理財通服務的客戶)

I confirm that: 本人確認：

- a. the cooperating bank in Mainland China is authorised to act as my agent; 內地合作銀行獲授權作為本人的代理人行事；
- b. I request and authorise you to: 本人要求並授權貴行：
  - i. receive this Application Form and any document and information related to this application from the cooperating bank in Mainland China; and  
接收內地合作銀行遞交的本申請表以及與本申請相關的任何文件及資料；及
  - ii. deliver the relevant account opening document and information to me through the cooperating bank in Mainland China;  
經由內地合作銀行向本人交付相關開戶文件及資料；
- c. I decided to make this application after independent consideration and evaluation, without any invitation, suggestion or request from any person or institution (including any member of the HSBC group, the cooperating bank in Mainland China and their staff members);  
本人經獨立思考及評估後決定作出本申請，並無收到來自任何人士或機構（包括匯豐集團任何成員公司、內地合作銀行及其員工）的邀請、建議或請求；
- d. you are not responsible for any loss, damage, delay, error or omission which may occur during, arising from or in connection with the delivery and/or receipt of the relevant documents to and from the cooperating bank in Mainland China or any retention of documents on my behalf;  
對於在向內地合作銀行交付相關文件及／或從內地合作銀行接收相關文件或代表本人保留相關文件的過程中可能發生的或因有關文件交收或保留而產生的或與之相關的任何損失、損害、延誤、錯誤或遺漏，貴行概不承擔任何責任；
- e. this application is subject to your approval and you may reject this application regardless of whether I have undertaken the application steps and/or provided the required information. If this application is rejected, you will destroy and will not return any document or information I submitted in relation to this application.  
本申請須經貴行批准，無論本人是否已採取申請步驟及／或提供必須的資料，貴行仍可以拒絕本申請。若貴行拒絕本申請，貴行將銷毀本人就本申請提交的一切文件或資料，而不會予以返還。