

開立商業戶口所需提供的文件 — 在香港註冊成立的獨資經營

## **Documents Required for Business Account Opening – Sole Proprietorship incorporated in Hong Kong**

請提交下列文件給富融銀行辦理開戶。

Please submit the following documents to Fusion Bank to open an account.

### 1. 公司登記文件

#### A. Company Registration Documents

- 有效之商業登記證

Valid Business Registration Certificate

- 香港稅務局商業登記署根據商業登記規例發出的獨資經營商業登記表格—獨資經營商號—表格 1(a)

Business Registration Form issued by the Inland Revenue Department Business Registration Office pursuant to Business Registration Regulations – Form 1(a)

#### 乙、獨資東主及所有授權簽字人的文件

#### B. Documents of the sole proprietor and all authorised signatories :

授權簽字人總人數 Total number of authorised signatories: \_\_\_\_\_

- 身份證明文件 Identification document

#### 丙、商業證明文件 (如有需要，富融銀行可要求客戶進一步提供文件)

#### C. Business Proof Documents (Fusion Bank may request the Customer to provide further documents when necessary)

可接受的商業證明包括，但不限於：

Acceptable business proof includes but not limited to:

- 發票 (Invoice)
- 銷售合同 (Sales Contract)
- 貿易文件 (Trading Document)
- 線上業務交易單據 (Online Business Trading Document)
- 辦公室或商鋪租賃契約 (Lease of Office/Shop)
- 商鋪或持有的物業的土地查冊文件 (Land Search Report of the Shop or Property held)
- 發展計劃書 (Business Plan)
- 審計報表 (Audit Report)
- 現職公司糧單/稅單 (Current Company Payroll Record / Tax Record)



而新成立的實體，以下商業證明文件亦可被接受:

For newly established entity, the following business proof documents are also considered acceptable:

- 實益擁有人的最新財政狀況 / 財富來源證明，例如：繳稅通知書，個人銀行戶口結單 (Latest financial information/source of wealth of the Beneficial Owners, such as tax demand note, bank statement of personal account)
- 與潛在買家或供應商的協議或聯絡記錄 (Agreement or communication with potential buyer or supplier)

注意 Note :

1. 如未能提供文件正本，請提交經由下列任何人士簽證為真確的副本：

If the original documents cannot be provided, please submit a true copy certified by any of the following persons:

- 認可的執業會計師 / 律師 / 公證人；或  
A recognized certified public accountant / lawyer / notary public; or
- 香港公司治理公會會員。  
Hong Kong Chartered Governance Institution (HKCGI) member.

2. 建議格式：簽證人必須在文件副本上簽署及註明日期（在簽名下面清楚地以正楷書寫全名），並清楚地註明其職位。簽證人必須註明這是真確的副本（或意思相近的語句）及標明須簽證的頁數。

Recommended Format: The certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. The certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be certified.

3. 上述注意 1 和 2 不適用於經富融銀行商業戶口開戶平台提交之申請。

Notes 1 and 2 above are not applicable for application submitted through Fusion Bank Business Account Opening Platform.

重要通知 Important Note:

(甲) 除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶及/或有關人士進一步提供其他開戶資料及文件。

(a) Apart from the documents listed above, the Bank may further request you and/or related parties to provide other account opening details and documents where it considers necessary or appropriate.

(乙) 您所提交的文件將經過本行審查及批核，並由本行全權酌情決定是否接納您的開戶申請，而不需要提供任何理由。不論戶口最終是否成功開立，較早前所提交的文件將不予退還。



- (b) Documents submitted by you will be subject to the review and approval of the Bank. The Bank has the sole and absolute discretion in deciding whether to accept your account opening application without having to provide any reasons. Documents submitted earlier will not be returned regardless of whether the account is eventually opened.
- (丙) 如文件正本乃非英文或中文語言，需另外提交英文或中文翻譯文本。
- (c) If certified documents are not in English or Chinese, an English or Chinese translation of the same should be provided.

開立商業戶口所需提供的文件 — 在香港註冊成立的合夥商號

## **Documents Required for Business Account Opening – Partnership incorporated in Hong Kong**

請提交下列文件給富融銀行辦理開戶。

Please submit the following documents to Fusion Bank to open an account.

甲、公司登記文件

### **A. Company Registration Documents**

- 有效之商業登記證

Valid Business Registration Certificate

香港稅務局商業登記署根據商業登記規例發出的合夥經營表格 - 合夥經營號 - 表格 1(c)

- Business Registration Form issued by the Inland Revenue Department Business Registration Office pursuant to Business Registration Regulation – Form 1(c)

乙、所有合夥人及所有授權簽字人的文件

### **B. Documents of all partners and authorised signatories :**

合夥人總人數 Total number of partners: \_\_\_\_\_

授權簽字人總人數 Total number of authorised signatories: \_\_\_\_\_

- 身份證明文件 Identification document

丙、商業證明文件 (如有需要，富融銀行可要求客戶進一步提供文件)

### **C. Business Proof Documents (Fusion Bank may request the Customer to provide further documents when necessary)**

可接受的商業證明包括，但不限於：

Acceptable business proof includes but not limited to:

- 發票 (Invoice)
- 銷售合同 (Sales Contract)
- 貿易文件 (Trading Document)
- 線上業務交易單據 (Online Business Trading Document)
- 辦公室或商鋪租賃契約 (Lease of Office/Shop)
- 商鋪或持有的物業的土地查冊文件 (Land Search Report of the Shop or Property held)
- 發展計劃書 (Business Plan)
- 審計報表 (Audit Report)
- 現職公司糧單/稅單 (Current Company Payroll Record / Tax Record)



而新成立的實體，以下商業證明文件亦可被接受：

For newly established entity, the following business proof documents are also considered acceptable:

- 實益擁有人的最新財政狀況 / 財富來源證明，例如：繳稅通知書，個人銀行戶口結單 (Latest financial information/source of wealth of the Beneficial Owners, such as tax demand note, bank statement of personal account)
- 與潛在買家或供應商的協議或聯絡記錄 (Agreement or communication with potential buyer or supplier)

**注意 Note :**

1. 所有提交本行的文件副本必須經由下列任何人士簽證為真確的副本：

All copies of documents submitted to the Bank must be certified as true copies by any of the following persons:

- 認可的執業會計師 / 律師 / 公證人；或  
A recognized certified public accountant / lawyer / notary public; or
- 香港公司治理公會會員。  
Hong Kong Chartered Governance Institution (HKCGI) member.

2. 建議格式：簽證人必須在文件副本上簽署及註明日期（在簽名下面清楚地以正楷書寫全名），並清楚地註明其職位。簽證人必須註明這是真確的副本（或意思相近的語句）及標明須簽證的頁數。

Recommended Format: The certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. The certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be certified.

3. 上述注意 1 和 2 不適用於經富融銀行商業戶口開戶平台提交之申請。

Notes 1 and 2 above are not applicable for application submitted through Fusion Bank Business Account Opening Platform.

**重要通知 Important Note:**

(甲) 除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶及/或有關人士進一步提供其他開戶資料及文件。

(a) Apart from the documents listed above, the Bank may further request you and/or connected parties to provide other account opening details and documents where it considers necessary or appropriate.

(乙) 您所提交的文件將經過本行審查及批核，並由本行全權酌情決定是否接納您的開戶申請，而不需要提供任何理由。不論戶口最終是否成功開立，較早前所提交的文件將不予退還。



- (b) Documents submitted by you will be subject to the review and approval of the Bank. The Bank has the sole and absolute discretion in deciding whether to accept your account opening application without having to provide any reasons. Documents submitted earlier will not be returned regardless of whether the account is eventually opened.
- (丙) 如文件正本乃非英文或中文語言，需另外提交英文或中文翻譯文本。
- (c) If certified documents are not in English or Chinese, an English or Chinese translation of the same should be provided.

開立商業戶口所需提供的文件 — 在香港註冊成立的有限公司

## **Documents Required for Business Account Opening – Limited Company Incorporated in Hong Kong**

請提交下列文件給富融銀行辦理開戶。

Please submit the following documents to Fusion Bank to open an account.

甲、公司登記文件

### **A. Company Registration Documents**

- 公司註冊證書及其後的公司更改名稱證書(如有)  
Certificate of Incorporation and subsequent Certificate of change of name (if any)
- 有效之商業登記證 (如適用)  
Valid Business Registration Certificate (if applicable)
- 公司組織章程及大綱 (包括所有最新的修正版)  
Memorandum and Articles of Association (including all up-to-date amendments)
- 香港公司註冊處表格  
Forms of Hong Kong Companies Registry
- 更改公司秘書及董事詳情通知書 – 表格 ND2B (如適用)  
Notice of Change in Particulars of Company Secretary and Director - Form ND2B (if applicable)
- 更改公司秘書或董事通知書 (委任/停任) – 表格 ND2A (如適用)  
Notice of Change of Company Secretary and Director (Appointment/Cessation) Form ND2A (if applicable)
- 公司秘書及董事辭職通知書 – 表格 ND4 (如適用)  
Notice of Resignation of Company Secretary and Director - Form ND4 (if applicable)
- 周年申報表 – 表格 AR1 (如適用)  
Annual Return - Form AR1 (if applicable)

乙、最少兩位董事 (如公司只委任一位董事，則該唯一董事)、主要股東 (擁有 25% 以上的股權) 及所有授權簽字人的文件

**B. Documents of at least two Directors (the Sole Director if the Company has only 1 Director), Principal Shareholders (with more than 25% shareholdings) and all authorised signatories**

股東總人數 Total number of shareholders: \_\_\_\_\_

董事總人數 Total number of directors: \_\_\_\_\_

授權簽字人總人數 Total number of authorised signatories: \_\_\_\_\_

身份證明文件 Identification document

丙、公司董事/公司股東的文件 (如適用)

**C. Documents of the Company's Corporate Directors/Corporate Shareholders (if applicable)**

公司董事 Corporate Director

其董事決議任命一名或多於一名代表出席銀行開戶

Its Board Resolution appointing a representative or representatives to act for the Corporate Director and be present at the Bank for account opening

其公司登記文件 (請參考上述甲項)

Its Company's Registration Documents (please refer to item A above)

主要公司股東 Corporate Principal Shareholders

其主要股東(擁有 25% 以上的股權)/實益擁有人(個人)須出席辦理開戶及提供上述乙項之文件(注意: 不適用於經富融銀行商業戶口開戶平台提交之申請)

Its Principal Shareholders (with more than 25% shareholdings)/Beneficial Owners (individual(s)) must be present at the Bank for account opening and provide the documents listed in item B above (Note: not applicable for application submitted through Fusion Bank Business Account Opening Platform)

丁、商業證明文件 (如有需要，富融銀行要求客戶提供)

**D. Business Proof Documents (Fusion Bank may request the Customer to provide further documents when necessary)**

可接受的商業證明包括，但不限於：

**Acceptable business proof includes but not limited to:**

- 發票 (Invoice)
- 銷售合同 (Sales Contract)
- 貿易文件 (Trading Document)
- 線上業務交易單據 (Online Business Trading Document)
- 辦公室或商鋪賃契約 (Lease of Office/Shop)
- 商鋪或持有的物業的土地查冊文件 (Land Search Report of the Shop or Property held)
- 發展計劃書 (Business Plan)
- 審計報表 (Audit Report)
- 現職公司糧單/稅單 (Current Company Payroll Record / Tax Record)

而新成立的公司，以下商業證明文件亦可被接受:

**For newly established company, the following business proof documents are also considered acceptable:**

- 實益擁有人的最新財政狀況 / 財富來源證明，例如：繳稅通知書，個人銀行戶口結單 (Latest financial information/source of wealth of the Beneficial Owners, such as tax demand note, bank statement of personal account)
- 與潛在買家或供應商的協議或聯絡記錄 (Agreement or communication with potential buyer or supplier)

**注意 Note :**

1. 所有提交本行的文件副本必須經由下列任何人士簽證為真確的副本：

**All copies of documents submitted to the Bank must be certified as true copies by any of the following persons:**

- 認可的執業會計師 / 律師/ 公證人；或  
A recognized certified public accountant / lawyer/ notary public ; or
- 香港公司治理公會會員。

**Hong Kong Chartered Governance Institution (HKCGI) member.**

2. 建議格式：簽證人必須在文件副本上簽署及註明日期 (在簽名下面清楚地以正楷注明全名)，並清楚地註明其職位。簽證人必須註明這是真確的副本 (或意思相近的語句) 及標明須簽證的頁數。

**Recommended Format: The certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her**

position on it. The certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be certified.

3. 上述注意 1 和 2 不適用於經富融銀行商業戶口開戶平台提交之申請。

Notes 1 and 2 are not applicable for application submitted through Fusion Bank Business Account Opening Platform.

**重要通知 Important Note:**

(甲) 除以上所列之文件外，如本行認為有需要或合適時，本行可要求客戶及/或有關人士進一步提供其他開戶資料及文件。

(a) Apart from the documents listed above, the Bank may further request you and/or connected parties to provide other account opening details and documents where it considers necessary or appropriate.

(乙) 您所提交的文件將經過本行審查及批核，並由本行全權酌情決定是否接納您的開戶申請，而不需要提供任何理由。不論戶口最終是否成功開立，較早前所提交的文件將不予退還。

(b) Documents submitted by you will be subject to the review and approval of the Bank. The Bank has the sole and absolute discretion in deciding whether to accept your account opening application without having to provide any reason. Documents submitted earlier will not be returned regardless of whether the account is eventually opened.

(丙) 如文件正本乃非英文或中文語言，需另外提交英文或中文翻譯文本。

(c) If certified documents are not in English or Chinese, an English or Chinese translation of the same should be provided.

## 定義和重要術語註釋 Definition and Explanation of Key Terms:

### **關鍵控制人 Key Controller:**

關鍵控制人是指被委任參與公司的管理或高級行政架構，對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針，並與其他董事或高級行政人員共同行使決策權。關鍵控制人可為一間法人團體。關鍵控制人包括：

- 行政總裁/總經理
- 財務總監
- 營運總監
- 執行合夥人
- 董事會主席/副主席
- 審核/薪酬/風險委員會主席
- 可發出單一簽署指示的授權簽署人
- 代理人
- 受權人

Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:

- Chief Executive Officer (CEO) / Managing Director
- Chief Financial Officer (CFO) / Head of Finance
- Chief Operating Officer (COO) / Head of Operations
- Managing Partner
- Chairman / Deputy Chairman of Board
- Chairman of the Audit / Remuneration / Risk Committee
- Authorised Signatory with sole signing authority
- Nominee
- Powers of Attorney

**實益擁有人 Beneficial Owner:**

就法團而言，實益擁有人指符合以下任何一項說明的個人：

- i) 直接或間接地擁有或控制該法團已發行股本的**25%**以上；
- ii) 直接或間接地有權行使在該法團的成員大會上的投票權的**25%**以上；或支配該比重的投票權的行使；
- iii) 行使對該法團的管理最終的控制權；或
- iv) (如該法團是代表另一人行事)是指該另一人。

In relation to a corporation, Beneficial Owner means an individual who:

- i) owns or controls, directly or indirectly, more than 25% of the issued share capital of the corporation;
- ii) is directly or indirectly, entitled to exercise or control of more than 25% of the voting rights at general meetings of the corporation;
- iii) exercises ultimate control over the management of the corporation; or
- iv) if the corporation is acting on behalf of another person, means the other person.

就合夥組織而言，實益擁有人指符合以下任何一項說明的個人：

- (i) 直接或間接地有權攤分或控制該合夥組織的資本或利潤的**25%**以上；
- (ii) 直接或間接地有權行使在該合夥組織的投票權的**25%**以上；或支配該比重的投票權的行使；
- (iii) 行使對該合夥組織的管理最終的控制權；或
- (iv) (如該合夥組織是代表另一人行事) 是指該另一人。

In relation to a partnership, Beneficial Owner means an individual who:

- i) owns or controls, directly or indirectly, more than 25% of the issued share capital or profits of the partnership;
- ii) is directly or indirectly, entitled to exercise or control the exercise of more than 25% of the voting rights in the partnership;
- iii) exercises ultimate control over the management of the partnership; or
- iv) if the partnership is acting on behalf of another person, means the other person.

## 看似代表客戶行事的人 **Person Purporting to Act on behalf of the Customer (“PPTA”)**:

看似代表客戶行事的人 (“PPTA”) 是指獲委任代表公司建立銀行業務關係或被授權指示通過賬戶進行各種活動的人。至少，有權代表客戶與認可機構建立業務關係的人應被視為 PPTA。

PPTA 的例子包括

- i) 代表公司與銀行建立業務關係的人，
- ii) 授權簽字人 (“AS”)/ 擁有賬戶的授權或擁有轉入資金及/或將資金轉出至第三方賬戶的不受限制授權的人，或
- iii) 擁有最終控制權/授權就商業電子銀行發出指示的人。

Person Purporting to Act on behalf of the Customer (“PPTA”) is a person appointed to act on behalf of the entity to establish banking relationships, or authorised to give instructions to conduct various activities through the account. At a minimum, a person who is authorised to act on behalf of a customer to establish a business relationship with an Authorised Institution should always be treated as a PPTA.

Examples of PPTA include

- i) person who act on behalf of the entity to establish business relationships with the Bank,
- ii) Authorised Signatories (“AS”)/ person with authority over an account or with unlimited authority in moving funds in and/or out to third party accounts, or
- iii) person who have ultimate control/authority to give instruction for Business Internet Banking.

## 聯絡人 **Contact Person:**

聯絡人是指獲指定接受接收銀行資訊及直接促銷資訊及聯絡的任何人士(除非另有指定)。

Contact Person refers to any person nominated to receive bank information and direct marketing information and to be contacted unless other specified.