

A. Company Details 1

COMPANY DETAILS

Customer Identification Number Type	Certificate of Incorporation ("C")
Customer Identification Number	80018291
Full Legal Name of Applicant (in English)	Writech AI Limited
Full Legal Name of Applicant (in Chinese)	書寫智能科技有限公司
Date of Establishment / Registration / Incorporation	2026-03-20
Country or Territory of registration	Hong Kong SAR
Has your company issued Bearer Shares?	No
Is your company capable of issuing Bearer Shares?	No
Are the immediate layers of your company issued Bearer Shares or capable of issuing Bearer Shares?	No
Category of your major business activity	Other business activities
Sub-category of your major business activity	Other software consultancy and supply
Location of Headquarters	Hong Kong SAR
Is your company currently participating in the Voluntary Tax Compliance ("VTC") Program/ Does your company intend to participate in the VTC?	No

B. Contact Details

REGISTERED OFFICE ADDRESS (IN COUNTRY OR TERRITORY OF INCORPORATION / REGISTRATION)

Country / Territory	Hong Kong SAR
Do you need free format address type instead of structured format address type?	Yes
District	KOWLOON
Postal code	
Address Line 1	ROOM A5,7/F, ASTORIA BUILDING,
Address Line 2	NO.34 ASHLEY ROAD,
Address Line 3	TSIM SHA TSUI HONG KONG

Address Line 4

Is your business address the same as your registered address?

Yes - Same as registered address

CORRESPONDENCE ADDRESS

To which address would you like us to send your correspondence?

Registered Address

Address Details in Chinese (Only applicable to Correspondence Address in Mainland China or Taiwan ("Chinese Correspondence Address"))

BUSINESS PHONE NUMBER AND EMAIL ADDRESS

Contact telephone number 1

(852)90699945

Mobile telephone number

Contact telephone number 2

Fax number 1

Fax number 2

Business Email Address 1

jiahong@writtech.cn

Business Email Address 2

C. Details of Connected Parties

MANAGEMENT INFORMATION

Is the Authorised Signatory / Controller / Direct Appointee / Director for the account(s) of your business an individual? (individual: natural person) *

Yes

Title*

Mr

First name*

JIAHONG

Middle name(s)

Surname(s)*

XU

Full Name in Chinese

Previous Name (if applicable)

Position / Job Title*

CHIEF EXECUTIVE OFCR/ DIRECTOR

Date of birth*

1972-12-18

ID Document Type*

HKID

ID Document No.*

M052859(0)

Role*

Director,Ultimate Beneficial Owner

Is the connected party an Authorized Channel User? (Authorized Channel User: Authorised user for Business e-Banking, Hang Seng Card and Phone Banking)*

Yes

Nationality (country/region/territory)*

China,Hong Kong SAR

Percentage Ownership / Contribution / Entitlement / Voting rights*	100
Current Residential Address	
Country / Territory	Hong Kong SAR
Do you need free format address type instead of structured format address type?*	Yes
District	NEW TERRITORIES
Postal code	
Address Line 1*	FLAT/RM. A 42/F TOWER 1 NORTH
Address Line 2*	COURT PHASE 2 FESSTIVAL CITY
Address Line 3*	1 MEITIN RD TAIWAI NT
Address Line 4	
Is the current residential address the same as the permanent residential address?	Yes
Primary Mobile Number*	(852)90699945
Email Address	jiahong@writech.cn
Source of Wealth	Owner's personal savings
State the country(ies) or territory(ies) in which the individual attained their initial Source of Wealth*	Hong Kong SAR
State the country(ies) or territory(ies) in which the individual attained their ongoing Source of Wealth*	Hong Kong SAR

LIST OF ALL DIRECTORS (WHO HAVE NOT PROVIDED DETAILS IN ABOVE)			
	Full Name in English	ID Document Type	ID Document No.
	<div></div>	<div><div><input type="checkbox"/> HKID</div><div><input type="checkbox"/> Passport</div><div><input type="checkbox"/> Travel Document</div><div><input type="checkbox"/> Others</div></div>	<div></div>

Details of contact person

Title

Mr

First name

jiahong

Middle name(s)

Surname(s)

xu

Job title

Director

Preferred telephone number

(852)90699945

Email address

jiahong@writech.cn

Do you want to add an additional contact person?

No

PARENT COMPANY

TRUST OR FOUNDATION

Does a trust or foundation own more that 10% of your business?

No

GOVERNMENTAL ORGANISATION / BODY OR AGENCY

Does any governmental organization / body or agency own more than 10% of your business?

No

D. Business Details

NATURE OF BUSINESS

Annual credit turnover in HKD 800000

Country or Territory of primary business operations Hong Kong SAR

OTHER BUSINESS DETAILS

Number of employees in your business 2

In Hong Kong 2

In Mainland China 0

In Other Area 0

FINANCIAL INFORMATION

What is the source of the funds to be transferred into the account? 000014

Initial source of wealth for the business

Please advise the ongoing source of wealth

ADDITIONAL INFORMATION

TAX RESIDENCY

To help protect the integrity of tax systems, governments around the world are introducing a new information gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard ("the CRS").

Under the CRS, we are required to determine where the Applicant is "tax resident" (this will usually be where the Applicant is liable to pay corporate income taxes by reason of residence in a jurisdiction). If the Applicant is a tax resident outside the jurisdiction where the Applicant's account is held, we may need to give our local tax authority this information, along with information relating to the Applicant's accounts. That may then be shared between different jurisdictions' tax authorities.

Completing this section will ensure that we hold accurate and up to date information about the Applicant's tax residency.

If the Applicant's circumstances change and any of the information provided in this section becomes incorrect, please let us know immediately and provide an updated Self-Certification Form.

Important Notes:

- The purpose of this Tax Residency section is to facilitate automatic exchange of financial account information. "Registered Name", "Principal Business Address" and the information collected in this Tax Residency section may be transmitted by Hang Seng Bank Limited to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- An Applicant should report all changes in its tax residency status to Hang Seng Bank Limited.

Please provide below information indicating:

(a) the jurisdiction of residence (including Hong Kong) where the Applicant is a resident for tax purpose; and

(b) the Applicant's Taxpayer Identification Number or its Functional Equivalent ("TIN") for each jurisdiction indicated.

If the Applicant is a tax resident of Hong Kong, the TIN is the Hong Kong Business Registration Number.

If the Applicant is not a tax resident in any jurisdiction (e.g. fiscally transparent), indicate the jurisdiction in which its place of effective management is situated.

If a TIN is unavailable, provide the appropriate reason A, B or C where indicated below:

Reason A - The jurisdiction where the Applicant is a resident for tax purposes does not issue TINs to its residents.

Reason B - The Applicant is unable to obtain a TIN. Explain why the Applicant is unable to obtain a TIN if this reason is selected.

Reason C - TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

Jurisdiction of Residence	Hong Kong SAR
Does the Applicant have Taxpayer Identification Number or its Functional Equivalent (TIN)?	Yes
Taxpayer Identification Number or its Functional Equivalent (TIN)	80018291
If the Applicant has more than 5 jurisdictions of residence, please specify the jurisdiction(s) of residence and the corresponding Taxpayer Identification Number(s) here.	

CRS Entity Self-Cetification

WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance 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. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

E. Products & Services Details

E1. ACCOUNT INFORMATION

Standalone Customer (without any deposit account)

☐ Yes ☒ No

Account Type

☐ a.Integrated Business Solution Account (IBS) (BPAGP07) ☒ b.Biz Virtual+ Account (BPAGP17) ☐ c.Stand-alone Account

Account Number 1

305866147883

E2. ACCOUNT STATEMENT

Monthly Statement Date (DD)

31

Consolidated Statement

☒ I/We agree and acknowledge that Hang Seng will incorporate the information of all banking product(s)¹ which are from time to time maintained with or provided by Hang Seng (or any of its subsidiaries) under the same business identification document(s) as the above Business Integrated Account (regardless of the account correspondence address) into the Account Statement of the above Business Integrated Account. If I/we decide not to incorporate the information of all banking product(s) into the Account Statement of the above Business Integrated Account, I/we should notify Hang Seng in writing.
Note: 1. Hang Seng has the sole discretion to determine the banking products to be printed in the Account Statement.

Default to receive e-Statement:
If you apply for Hang Seng Business e-Banking under Section E4B at the time of the above Business Integrated Account application and successfully register for Hang Seng Business e-Banking, you will automatically receive e-Statement for the above Business Integrated Account/Consolidated Statement (if applicable) by default. The paper statements of the above Business Integrated Account/paper version of Consolidated Statements (if applicable) will no longer be sent to you by post. The e-Statement/Consolidated e-Statement (if applicable) will bear the same content as the paper version.

Please note e-Statements for the above Business Integrated Account/Consolidated Statement (if applicable) will be available for viewing by all Primary Users and authorised Secondary Users (if any) of the Hang Seng Business e-Banking portfolio(s) to which such e-Statements of the above Business Integrated Account/Consolidated Statement (if applicable) will be placed for a certain period as Hang Seng may determine from time to time, irrespective of their existing scope of authority in terms of viewing of your information.

If you require paper statements, please instruct your Primary Users to log in to Hang Seng Business e-Banking and select “e-Services” > “Maintain e-Statement” in the menu to change your statement settings.

E3. CHEQUE BOOK APPLICATION

Cheque Book Preference

☐

Please mail to me/us one cheque book to the Correspondence Address of the Above Business Integrated Account

☒

Please do not issue cheque book until further request

E4A. HANG SENG COMMERCIAL MULTI-CURRENCY DEBIT MASTERCARD®

☒ I/We accept the Hang Seng Commercial Multi-Currency Debit Mastercard® (“Commercial Debit Card”) in accordance with and subject to the Terms and Conditions for Hang Seng Commercial Multi-Currency Debit Mastercard® in force from time to time governing the use of the Commercial Debit Card under the above Business Integrated Account (“Designated Account”) and apply for the Commercial Debit Card to be issued to each Debit Card User named below. I/We authorize each Debit Card User to use the Commercial Debit Card and the ATM Services for the purposes of giving instructions in relation to the Designated Account in accordance with and subject to the relevant terms and conditions or other documents from time to time governing the Designated Account, Commercial Debit Card and ATM Services.

Information of Debit Card User(s)

Debit Card User 1

Title

Mr

Surname

XU

Given Name And Other Name

JIAHONG

ID Document Type

HKID

ID Document Number

M052859(0)

Date of Birth (yyyy-mm-dd)

1972-12-18

Nationality

Hong Kong SAR

Mobile Phone No.

(852)90699945

Email Address

jiahong@writech.cn

ATM Language

☐ English ☒ Chinese

☐ Add Debit Card User

Notes for applying for Commercial Debit Card:

1. Debit Card Users’ contact information including e-mail address and mobile phone number declared in this form will be used by Hang Seng for Commercial Debit Card related notifications and communications.

2. The Primary User of the Applicant can set the local and overseas ATM cash withdrawal limits, and daily and monthly spending limits of each Commercial Debit Card through Hang Seng Business Mobile Application . Overseas ATM cash withdrawal limit can also be set via any HSBC network ATM in Hong Kong by the Debit Card Users. Any Applicants without Hang Seng Business Mobile Application can set such limits by submitting the “Hang Seng Commercial Multi-Currency Debit Mastercard® Service and Instruction Amendment Form”.

E4B. PHONE BANKING/ATM/HANG SENG BUSINESS E-BANKING SERVICES

Important Notice for Hang Seng Business e-Banking Services

- i. Hang Seng has the right, in its absolute discretion, to determine and vary from time to time the scope and type of Hang Seng Business e-Banking Services to be made available including, without limitation: -
- a. expanding, modifying or reducing the Hang Seng Business e-Banking Services at any time;
 - b. imposing and varying any restrictions on the use of the Hang Seng Business e-Banking Services such as minimum and maximum daily limits of any transaction or dealing or any type of transactions or dealings which the Applicant or its Customer Delegates may conduct by using the Hang Seng Business e-Banking Services; and
 - c. reducing or re-setting daily limits (whether designated by the Applicant or Hang Seng) to a lower value or down to zero if the Applicant or the Customer Delegates have not utilised the relevant Hang Seng Business e-Banking Services for a period of time that Hang Seng may designate from time to time or if Hang Seng, in its absolute discretion, determines that any daily limit (whether designated by the Applicant or Hang Seng) does not commensurate with the Applicant's past account transactions or business needs.

In particular, new products and services (including, without limitation, investment products and services) may be made available via Hang Seng Business e-Banking Services from time to time. To find out all the services provided via Hang Seng Business e-Banking, please visit hangseng.com/bib/e_service.

- ii. Please note that by choosing Hang Seng Business e-Banking Services:
- a. The Primary User(s) is/are authorised to create online, either singly or jointly, any Secondary User(s), in such a number acceptable to Hang Seng, without obtaining further consent of the Customer.
 - b. The Primary User(s) and/or the Secondary User(s) are authorised to access, operate and give instructions to Hang Seng in respect of various existing services made and future services to be made available via Hang Seng Business e-Banking Services (including, without limitation, investment products and services) from time to time without obtaining further consent of the Customer. Hang Seng is not under any duty to verify any such instructions.
 - c. The operation of Hang Seng Business e-Banking Services by the Primary User(s) and the Secondary User(s) shall be binding on the Customer.
 - d. For Securities Trading Services and Investment Funds Trading Services, please note that maximum daily limit shall not apply to any of the transaction conducted under the Securities Account(s) and Investment Funds Account(s). Primary User(s) may singly give instructions, operate and enter into transactions under this/these account(s).
- iii. Please consider carefully before applying Hang Seng Business e-Banking Services. To disable any services provided via Hang Seng Business e-Banking Services, please complete "Hang Seng Business e-Banking Services Amendment/Termination Form (IB2)".
- iv. Before submitting this form to any one of the branches of Hang Seng, please read the relevant terms and conditions and sign the Resolutions, the Related Company Letter of Authority and the Supplementary Form (if applicable). The Resolutions, the Related Company Letter of Authority and the Supplementary Form (if any) must be signed and be returned with this form to Hang Seng.
- v. For further enquiries, please call Hang Seng's Customer Services Representatives at (852)2198 8000.

Agree to T&C for HASE

- ☒ I/We wish to authorise the following Authorised Channel User(s)¹ to use the selected automated banking services for the purposes of giving instructions in relation to Designated Account(s)², Investment Deposits as defined in Section E6 (Not Applicable to Remote Account Opening Application) and future products and services in accordance with and subject to the relevant terms and conditions or other documents from time to time governing the Designated Account(s), the use of the Phone Banking Services and ATM Services³ as prescribed in the Business Integrated Account Terms and Conditions or other documents and/or the relevant terms and conditions or other documents from time to time governing the use of Hang Seng Business e-Banking Services, Investment Deposits (Not Applicable to Remote Account Opening Application) and future products and services.
-

Authorised Channel User ⁴		Channel	Only for account opened in Business Banking Centre		<input checked="" type="checkbox"/> Collect at Branch and via Mail ⁷	
			<input type="checkbox"/> Collect on Spot ⁵	<input type="checkbox"/> Courier Service ⁶		
1.	English Name	Phone Banking Services	✓	✓	<input type="checkbox"/> Collection Branch Code <div></div>	
	<div>XU JIAHONG</div>					
	ID Document Type	ATM Service Linked Account ⁸ :	✓	✓	<input type="checkbox"/> Collection Branch Code <div></div>	
	<input checked="" type="radio"/> HKID <input type="radio"/> Passport <input type="radio"/> Travel Document <input type="radio"/> Others	<div></div> Screen Selection: <input type="radio"/> English <input type="radio"/> Chinese				
	Number	Hang Seng Business e-Banking Services ⁹	✓	✓	<input checked="" type="checkbox"/> Primary User 1 (PU1) ¹⁰ Short Name ¹¹ <div>PUSER1</div>	
	<div>M052859(0)</div>		Primary User 1 (PU1) ¹⁰ Short Name: PUSER1 Business e-banking PIN will be mailed to the correspondance address of the above Business Integrated Account			
2.	English Name:	Phone Banking Services	X	X	<input type="checkbox"/> Collection Branch Code <div></div>	
	<div></div>					
	ID Document Type	ATM Service Linked Account ⁸ :	X	X	<input type="checkbox"/> Collection Branch Code <div></div>	
	<input type="radio"/> HKID <input type="radio"/> Passport <input type="radio"/> Travel Document <input type="radio"/> Others	<div></div> Screen Selection: <input type="radio"/> English <input type="radio"/> Chinese				
	Number	Hang Seng Business e-Banking Services ⁹	Primary User 2 (PU2) ¹⁰ Short Name: PUSER2 Mailing Address will be same as Primary User 1 (PU1).		<input type="checkbox"/> Primary User 2 (PU2) ¹⁰ Short Name ¹¹ <div></div>	
	<div></div>					

Management Control Setting

☒ One Primary User or any one of the Primary Users perform singly ; or ☐ Two Primary Users perform jointly

Maximum Portfolio Daily Limit(s) and Limit Set-up ¹³	Service	Limit Set-Up	Maximum Limit (HKD)	Default Limit ¹⁴ (HKD)
	Fund Transfer among Designated Account(s) ^{#15} (Max. User Daily Limit(s) for the PU(s))	HKD <div>100,000,000</div>	100,000,000	0
	Autopay (AutoPayment/Payroll) ^{#16,19}	HKD <div>3,000,000</div>	3,000,000	0
	Fund Transfer to Designated Beneficiary Accounts ¹⁷	HKD <div>80,000</div>	200,000	0
	Fund Transfer to Non-Designated Beneficiary Accounts ^{18,19}	HKD <div>80,000</div>	200,000	0
	Bill Payment	HKD <div>1,000,000</div>	1,000,000	3,000
MPF Services ²⁰	Employer ID			
	<div></div>			
	Pay Centre ID^			
	<div></div>			
	Transaction Limits for Remittance Statement (per PU)			
Life Insurance ²¹	Policy Number 1			
	<div></div>			
	Policy Number 2			
	<div></div>			

Notes:

These fields are mandatory if the Applicant sets Hang Seng Business e-Banking as the Payroll File Submission Channel.

^ (Not Applicable to Remote Account Opening Application) Please use Hang Seng Business e-Banking Services Supplementary Sheet A (IB3A) if you need additional MPF Pay Centre input fields.

Notes:

- For Phone Banking and/or ATM Services: Authorised Channel User(s) refer(s) to Authorised Phone Banking User(s) and/or Authorised Hang Seng Cardholder(s) as defined in the Business Integrated Account Terms and Conditions. For Hang Seng Business e-Banking Services: Authorised Channel User(s) refers/refer to Primary User(s) as defined in the Terms and Conditions or other documents from time to time governing the use of Hang Seng Business e-Banking. "Authorised Channel User(s)" and "Primary User(s)" are used interchangeable herein.
- For Phone Banking Services: **Designated Account(s) refer(s) to the above Business Integrated Account and other account(s) to be specified in any subsequent "Supplementary Sheet to Phone Banking Services for Business Integrated Account (Application/ Amendment)" (BBD19).**
For ATM Services: Designated Account(s) refer(s) to Hong Kong Savings and Current Accounts under the above Business Integrated Account as well as the Linked Account specified for each ATM card.
For Hang Seng Business e-Banking Services: Designated Account(s) refer(s) to **all existing and future account(s)** (except credit card account(s) which carry(ies) the same Business Identification Number as the above Business Integrated Account opened at Hang Seng for up to a maximum of 50 accounts and all MPF account(s) and policy(ies) as specified in Section E4B of this Application Form.
- To apply for more designated phone banking/ATM Services Users other than the one(s) stated in this Application Form, please complete "Business Integrated Account Amendment Form" (BBD18).** The Applicant can designate a maximum of 99 phone banking users and apply for a maximum of 6 cards which includes a maximum of 3 ATM Cards (maximum of Deposit Cards plus ATM Cards per account is 6). Fund may be deposited in, withdrawn from and/or transferred among the Designated Accounts, and may be transferred to other non-designated accounts and/or person.
In addition to ATM, an Authorised Hang Seng Cardholder may activate and set the overseas ATM cash withdrawal limit of the Designated Account(s) via Hang Seng Business e-Banking or Phone Banking provided that such Authorised Hang Seng Cardholder is also the Primary User or Secondary User of Hang Seng Business e-Banking or, as the case may be, the Authorised Phone Banking User, and is authorized to operate such Designated Account(s) through such channel.
- The authorisation arrangement for Authorised Channel User is more particularly set out in Section E13 (Certification and Declaration). Please provide further individual details of Authorised Channel User(s) by completing Section C (Details of Connected Parties).
- If the Applicant would like to Collect on Spot, the Authorised Channel User (s) will receive the following items:
1st Authorised Channel User: Hang Seng Card, Hang Seng Card PIN, Deposit Card, Phone Banking PIN, Hang Seng Business e-Banking PIN and Security Device
2nd Authorised Channel User: Hang Seng Business e-Banking PIN and Security Device
- If the Applicant would like to choose courier service, the Authorised Channel User(s) will each receive two packages delivered to its correspondence address and the packages will include the following items.
1st Authorised Channel User:
1st package: Hang Seng Card, Deposit Card, Hang Seng Business e-Banking Security Device
2nd package: Hang Seng Card PIN, Phone Banking PIN, Hang Seng Business e-Banking PIN
2nd Authorised Channel User:
1st package: Hang Seng Business e-Banking Security Device
2nd package: Hang Seng Business e-Banking PIN
A service charge will be debited from the above Business Integrated Account upon successful account opening. Please visit hangseng.com for the latest service charge.
- When the Applicant request to collect the Card/PIN via Branch and Mail, the ATM Card PIN and Deposit Card will be mailed to the correspondence address of the above Business Integrated Account, while the Phone Banking PIN and/or ATM Card will be delivered to the designated Hang Seng branch for collection. Customer will need to enable Mobile Security Key to access Hang Seng Business e-Banking services.
- Linked Account should carry the same Business Identification Number as the above Business Integrated Account.
- If user contains Security Device: Each Hang Seng Business e-Banking Primary User will require an authentication code, a set of PIN consisting of alpha and numeric characters and a Security Device for first time service registration. The authentication code will be sent via SMS to the mobile phone number specified above. The mobile phone number provided will also be used for receiving default mobile reminders (including SMS and WeChat) and e-Alert sent by Hang Seng by default. The Primary User may change the default setting by logging on to Hang Seng Business e-Banking.
If user without Security Device: Each Hang Seng Business e-Banking Primary User will receive a Hang Seng Business e-Banking Registration e-mail that contains "Principal Account Number" and "Your Short Name" by e-mail address specified above for first time registration of Business e-Banking. The mobile phone number provided will be used for receiving default mobile reminders (including SMS and WeChat) and e-Alert sent by Hang Seng by default. The Primary User may change the default setting by logging on to Hang Seng Business e-Banking.
- The Primary User must be the account mandate signatory of one or more of the Applicant's accounts and has the overall administration and control rights of the Hang Seng Business e-Banking. The Applicant may designate up to two Primary Users if necessary.
- Short Name is a nickname of 6-alpha-numeric characters. Please make it clear for the English Characters eg "O" or "I" and Numeric Character "0" or "1".
- The Applicant may authorise either one Primary User singly or two Primary Users jointly to control the management control setting ("Management Control Setting") to set up, modify or delete certain access rights, transaction limits or profile of the users ("User Profile") and to administer the settings of certain services, products or accounts ("Service Settings") within Hang Seng Business e-Banking Services, unless otherwise specified or required by Hang Seng. Hang Seng may determine from time to time without notice which User Profile and Service Settings may be set up, modified, deleted or administered by the performance of the Management Control Setting by the Primary User(s).
- Hang Seng has the right, in its absolute discretion, to reduce or re-set daily limits (whether designated by the Applicant or Hang Seng) to a lower value or down to zero if the Applicant, the Primary User(s) or the Secondary User(s) have not utilised the relevant Hang Seng Business e-Banking Services for a period of time that Hang Seng may designate from time to time or if Hang Seng, in its absolute discretion, determines that any daily limit (whether designated by the Applicant or Hang Seng) does not commensurate with the Applicant's past account transactions or business needs.
- The Maximum Portfolio Daily Limit for the respective Services will be set to the Default Limit unless the preferred limit is filled. Please also note that the preferred limit for Bill Payment may be set from zero to HK\$1 million.
- If this field is left blank, the default limit will be set at zero. This Maximum Daily Limit for Fund Transfer will automatically apply to each Designated Account(s), including the Principal Account as at the date hereof as the Maximum User Daily Limit(s) for each of the Primary User(s).
- If the Autopay services are in relation Payroll services, please provide Payroll information by completing Section E9 (Payroll Services). If this field is left blank, the default limit will be set at zero.

- 17. This service includes transfer from the Designated Account(s), i.e. current, saving and/or integrated accounts, to Designated third party beneficiary accounts maintained with Hang Seng or any other banks ("Designated Beneficiary Accounts"). It requires the pre-designation of beneficiary accounts through Hang Seng Business e-Banking for transfer to Designated Beneficiary Accounts.
- 18. This service includes transfer from the Designated Accounts, i.e. current, saving and / or integrated accounts, to any account(s) of any third party maintained with Hang Seng or any other banks which is/are not designated under paragraph 17above ("Non-Designated Beneficiary Accounts").
- 19. Maximum Daily Limit for "Fund Transfer to Non-Designated Beneficiary Account" and "AutoPayment" via Hang Seng Business e-Banking will be reset to HK\$0 if such services have not been used for 12 consecutive months.
- 20. Please complete and return the Hang Seng Mandatory Provident Fund - Direct Debit Authorisation (Employer) [HA14] to set up a new direct debit account for MPF Services. The Direct Debit Authorisation service is not subject to Portfolio Daily Limits and User Daily Limits.
- 21. This service includes an insurance overview of the Applicant's in force life insurance policy (policies) with Hang Seng Insurance Company Limited.

E5. SECURITIES/INVESTMENT FUNDS SUB-ACCOUNT ("INVESTMENT SUB-ACCOUNT(S)") (NOT APPLICABLE TO REMOTE ACCOUNT OPENING APPLICATION)

Remarks: Investment Sub-account(s) may be activated after the Business Integrated Account is successfully opened. For customers which accounts are applied through Remote Account Opening process, please visit Business Banking Centre for activation of the Investment Sub-account(s).

E6. ADDITIONAL TERMS GOVERNING CAPITAL PROTECTED INVESTMENT DEPOSIT/MAXIINTEREST INVESTMENT DEPOSIT (NOT APPLICABLE TO REMOTE ACCOUNT OPENING APPLICATION)

E7. RISK PROFILING QUESTIONNAIRE (NOT APPLICABLE TO REMOTE ACCOUNT OPENING APPLICATION)

E9.PAYROLL SERVICES

(Agree to T&C for HASE)

☒ I/We wish to apply for the Payroll Services in accordance with and subject to Hang Seng’s terms and conditions from time to time governing the use of autoPay Services as prescribed in the Business Integrated Account Terms and Conditions. I/We also agree to set the Hong Kong Dollar Current Account of the above Business Integrated Account as the debit account and authorise Hang Seng to debit such account with any charges in respect of autoPay Services in accordance with the rates specified by Hang Seng from time to time.

IRD Returns of Rem/Pension File No.

Instruction Description

- ☒ Salary
- ☒ Allowance
- ☒ Commission
- ☒ Bonus
- ☐ Other (with textbox appended)

<div>Contact Person</div> <div>XU JIAHONG</div> <div>Contact Person - Prefix</div> <div><div><input checked="" type="checkbox"/> Mr</div><div><input type="checkbox"/> Miss</div><div><input type="checkbox"/> Ms</div></div>

Note: Hang Seng Business e-Banking will be set as the default file submission channel. Please authorise Authorised Channel User(s) to use Hang Seng Business e-Banking Services and specify the Maximum Daily Limit for autoPay Payroll as well as the Maximum Daily Limit for Fund Transfer in Section E4B (Phone banking/ATM/Hang Seng Business e-Banking Services).

E10. PRIORITY APPROVAL OF HANG SENG COMMERCIAL CARD (FOR REMOTE ACCOUNT OPENING, COMMERCIAL CARD APPLICATION (IF APPLICABLE) WILL BE PROCESSED UPON SUCCESSFUL ACCOUNT OPENING)

E11. SECURED OVERDRAFT FACILITY (NOT APPLICABLE TO REMOTE ACCOUNT OPENING APPLICATION)

E12. DEPOSIT PROTECTION SCHEME DISCLOSURE STATEMENT

Deposits in savings account, current account and time deposits with tenor 5 years or below maintained or placed in the above-mentioned Business Integrated Account with Hang Seng are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.

E13. CERTIFICATION AND DECLARATION

- A. In the case of an Applicant which is a sole proprietorship or partnership, I/we jointly and severally acknowledge, warrant, confirm, agree, accept and undertake as follows;
- B. In the case of an Applicant which is a limited company, I/we certify the following to be the true and correct extract of the resolutions as entered into the minute book of the Applicant duly passed by the Sole Director or of the Board of Directors or the governing body (as the case may be) of the Applicant in accordance with the articles of association or the constitutional documents (as the case may be) of the Applicant on the

("the Said Resolutions"), and further confirm and undertake on behalf of the Applicant as follows and;

C. (Only applicable to Part 4 of this section) In the case of an Authorised Card User, I acknowledge, warrant, confirm, agree, accept and undertake as follows:

1. (Where the Applicant is a sole proprietor, a partnership or a limited company)

- a. The Applicant requests Hang Seng to open and/or continue to maintain the Business Integrated Account stated above;
- b. This Application Form and all details and related terms and conditions specified herein are approved and accepted in all respects and the signing and authorisation arrangement specified herein (if applicable) is hereby expressly authorised;
- c. (Where the Applicant is a limited company) The sole director or the directors (including the Chairman of the Meeting) who constituted the quorum for the meeting passing the Said Resolution ("the Said Meeting") are hereby authorised to sign and submit to Hang Seng this Application Form for and on behalf of the Applicant;
- d. The Applicant acknowledges receipt of a copy of the Business Integrated Account Terms and Conditions (including Schedule III - Terms and Conditions for Sale and/or Purchase of Gold) and the Applicant hereby approves and agrees to be bound by them as they may be amended from time to time as they apply to the above Business Integrated Account and any Secured Overdraft Facility (if any) granted by Hang Seng.
- e. (Not Applicable to Remote Account Opening Application) The Applicant agrees to the Additional Terms governing MaxiInterest Investment Deposit/Currency-Linked Capital Protected Investment Deposit specified in Section E6 (especially the risk of Investment Deposits). The Applicant acknowledges receipt of a copy of the MaxiInterest Investment Deposit Terms and Conditions and/or the Currency-Linked Capital Protected Investment Deposit Terms and Conditions and the Important Facts Statement of the Investment Deposits. The Applicant has considered the nature of the relevant Investment Deposit Terms and Conditions and agreed that it is in the best interests of the Applicant to enter into them and the transactions as contemplated under the relevant Investment Deposit Terms and Conditions. The Applicant has read, understood and accepted the relevant Investment Deposit Terms and Conditions and agreed to be bound by them. The Applicant has sufficient knowledge and experience as to be able to evaluate, and had evaluated, the merits and risks and related legal/tax implications of the transactions as contemplated under the relevant Investment Deposit Terms and Conditions. The Applicant will also consider the nature, terms and risks of each relevant Investment Deposit and the suitability of the Applicant's investment in each relevant Investment Deposit and will give instruction in relation to the relevant Investment Deposit based on its own judgment and at its own risk after reading and understanding all relevant documents of the relevant Investment Deposit. The Applicant is aware of and accepts the risks of the Investment Deposits as specified under Section E6 of this Application Form.

- f. (i). (Where the Applicant is a Sole Proprietor or Partnership)
The Applicant requests Hang Seng to open and/or continue to maintain the Business Integrated Account stated above and

of the undersigned as the connected individual(s) may request Hang Seng in writing to open further account(s), including without limitation, Business Integrated Account and non-Business Integrated Account which request shall be subject to Hang Seng's agreement and to approve and accept the relevant terms and conditions from time to time governing the said further account(s), each of which is to be operated and may be closed by the Authorised Signatories stated in Clause (f)(iii) below who are also authorized to enter into transactions with Hang Seng for and on behalf of and so as to bind the Applicant, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of me (where the Applicant is a sole proprietorship)/all of us (where the Applicant is a partnership).

- (ii). (A) (Where the Applicant is a Limited Company)
The Applicant's sole director/directors resolved to open and/or continue to maintain the Business Integrated Account stated above and to authorise any one director to request Hang Seng in writing to open further account(s), including without limitation, Business Integrated Account and non-Business Integrated Account which request shall be subject to Hang Seng's agreement and to approve and accept the relevant terms and conditions from time to time governing the said further account(s), each of which is to be operated and may be closed by the Authorised Signatories stated in Clause (f)(iii) below who are also authorised to enter into transactions with Hang Seng for and on behalf of and so as to bind the Applicant, with the exception of the change of authorized signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of the sole director or each of the directors (including the Chairman of the Meeting) who constituted quorum for the Said Meeting in accordance with the articles of association or the constitutional documents.
(B) (Where the Applicant is a Limited Company)
The Applicant's sole director/directors resolved to authorise any one director to request Hang Seng in writing (including through Hang Seng Business e-Banking) from time to time to open/activate one or more Investment Sub-account(s) under the Business Integrated Account stated above (including without limitation, approving, signing, executing, accepting and completing any application form, risk profiling questionnaire, risk disclosure statements and other documents), which request shall be subject to Hang Seng's agreement and to approve and accept the relevant terms and conditions from time to time governing the said Investment Sub-account(s), each of which is to be operated and may be closed by the Authorised Signatories stated in Clause (f)(iii) below who are also authorised to enter into transactions with Hang Seng for and on behalf of and so as to bind the Applicant, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of the sole director or each of the directors (including the Chairman of the Meeting) who constituted quorum for the Said Meeting in accordance with the articles of association or the constitutional documents.
- (iii). (Where the Applicant is a Sole Proprietor, a Partnership or a Limited Company)
The Authorised Signatories (whose particulars are set out in Section C (Details of Connected Parties)) is/are, pursuant to the signing arrangement specified below,
authorised to:

- (I). operate and close the Business Integrated Account stated above and any further account(s) to be opened under Clause (f)(i) and (f)(ii) above;
 - (II). operate, close, accept the relevant terms and conditions (including without limitation the relevant termsheet(s)) relating to any Investment Sub-account(s) under the Business Integrated Account stated above that may be opened/activated by the Applicant from time to time (including the Investment Sub-account(s) that the Applicant applies for under Section E5) and give instructions to and enter into transactions with Hang Seng in connection with any Investment Sub-account(s) under the Business Integrated Account stated above for and on behalf of and so as to bind the Applicant;
 - (III). accept the relevant terms and conditions (including without limitation the relevant termsheet(s)) relating to the Investment Deposits, and give instructions to and enter into transactions (which shall include but not limited to, instructions and transactions relating to Investment Deposits) with Hang Seng for and on behalf of and so as to bind the Applicant; and
- (IV). (A) (Where the Applicant is a Partnership)
- approve, sign and execute on behalf of the Applicant from time to time security documents (including without limitation Charge over Securities and/or Running Deed of Charge), application forms, notices, communications and other documents (including any risk profiling questionnaire) in connection with the Payroll Services, the Secured Overdraft Facilities, the activation or operation of any Investment Sub-account(s) under the Business Integrated Account stated above and Investment Deposits, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of all of us in accordance with the constitutional documents.

Signing arrangement of Partnership

☐ with Chop

Specimen Signature(s) (and Chop, if applicable) of the Applicant and/or Authorised Signatory(ies) may be provided in manual/wet signature(s) or electronically in the Signature Form or in such other manner acceptable to Hang Seng.

(B) (Where the Applicant is Sole Proprietor or Limited Company)

approve, sign and execute on behalf of the Applicant from time to time security documents (including without limitation Charge over Securities and/or Running Deed of Charge), application forms, notices, communications and other documents (including any risk profiling questionnaire) in connection with the Payroll Services, the Secured Overdraft Facilities, the operation of any Investment Sub-account(s) under the Business Integrated Account stated above and Investment Deposits and (where the Applicant is a limited company) affix the Common Seal (if applicable) thereon, whenever necessary, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of me (where the Applicant is a sole proprietorship)/the sole director or each of the directors (including the Chairman of the Meeting) who constituted quorum for the Said Meeting in accordance with the articles of association or the constitutional documents.

Signing arrangement of Sole Proprietor or Limited Company

Any one of the one by XU JIAHONG

☐ with Chop

Specimen Signature(s) (and Chop, if applicable) of the Applicant and/or Authorised Signatory(ies) may be provided in manual/wet signature(s) or electronically in the Signature Form or in such other manner acceptable to Hang Seng.

g. (Not Applicable to Remote Account Opening Application)The Applicant also authorises Hang Seng to debit the settlement amount (which shall include but not limited to any related fees and charges) of the transactions relating to the Investment Deposit and/or Investment Sub-account(s) as specified under Section E5 from the account of the Applicant as designated by the Authorised Signatories and (where the Applicant applies for Hang Seng Business e-Banking Services) Primary Users from time to time. The Applicant agrees that any instructions relating to the Investment Deposit and/or Investment Sub-account(s), once given by the Authorised Signatory(ies) cannot be revoked, rescinded or withdrawn and shall be binding on the Applicant.

h. Each Authorised Channel User of Phone Banking Service and/or ATM Services (whose particulars are set out in Section E4B) may singly give instructions, enter into transactions with and operate the above Business Integrated Account in respect of Phone Banking Services and/or ATM Services and Designated Account(s) (if any) for and on behalf and so as to bind the Applicant in accordance with the terms and conditions from time to time governing the use of the Phone Banking Services and/or ATM Services as prescribed in the Business Integrated Account Terms and Conditions (if applicable).

i. In the case where the Applicant is applying for the "Hang Seng Business e-Banking Services" under this Application Form, in accordance with Part 3 below, Primary User(s) is/are authorised to use the "Hang Seng Business e-Banking Services". In the case where the Applicant has selected Phone Banking Services in Section E4B, the Applicant authorises the Authorised Phone Banking User (as specified in Section E4B) to use the Phone Banking Services and to operate singly the Designated Account (including the above Business Integrated Account and other account(s) to be specified in any subsequent "Supplementary Sheet to Phone Banking Services for Business Integrated Account (Application/Amendment)" (BBD19) or such other form as Hang Seng may prescribe from time to time) in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Phone Banking Services.

- j. The Applicant undertakes to advise Hang Seng if:
- (i). the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng or its subsidiaries(Note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause (i); OR
 - (ii). (if the Applicant is a business entity or other company) any persons mentioned in the above sub-clause (i) either (a) has 30 percent or more voting power in the Applicant's general meeting or members meeting; or (b) control the composition of the majority of the Applicant's board or governance meetings.
- Hang Seng requires the above information to comply with the Listing Rules.
- (Note): "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
- k. I/We confirm that, in the case of a sole proprietorship or partnership, as of the date of this Application Form, I/we or the government department of Hong Kong Special Administrative Region in which I am/we are working have no official dealings with Hang Seng and I/we undertake to inform Hang Seng promptly in writing if I/we or the government department of Hong Kong Special Administrative Region in which I am/we are working will later become involved in any official dealings with Hang Seng.
- l. The Applicant acknowledges and agrees and confirms that it has procured each of the individuals whose personal data are set out in this Application Form (each "individual") acknowledges and agrees that all personal data and information with respect to each individual which are provided by the Applicant and/or such individual at the request of Hang Seng or collected in the course of dealings between the Applicant and/or such individual and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. The Applicant also acknowledges and agrees and confirms that it has procured each individual also acknowledges and agrees that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
- m. Note: We will perform credit checks on you which may involve us providing your credit data to our selected credit reference agencies ("CRA") under the Multiple Credit Reference Agencies Model (the "Model"). We have engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as our selected CRAs and may engage other CRA(s) for the provision of consumer credit reference service, to facilitate our assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from our selected CRAs free of charge if we have rejected your credit application within the past 30 business days. You may also request for a credit report from each selected CRA without charge in any 12-month period. Contact details may be found on public websites of our selected CRAs or through our customer service hotline.
- Apart from our selected CRAs, such credit data may also be shared with a "Type One Special Member", meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data.
- n. I/We further acknowledge and agree and confirm that I/we have procured each relevant individual acknowledges and agrees that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me/us and/or each individual, and provide bankers' or credit references in respect of me/us and/or each individual.
- o. The Applicant confirms that information given in this Application Form relating to the current principal shareholder(s) and/or current beneficial owner(s) of the Applicant (if any) is correct and complete. I/We further confirm that I/we have no reason to believe that the individual(s) whose particulars set out in Section C (if any) is/are not the true beneficial owner(s) of the Applicant.
- p. The Applicant understands that Hang Seng may, at its sole and absolute discretion, refuse to allow drawings or effect instructions under the above Business Integrated Account if the transaction in question does not meet Hang Seng's operational and documentary requirements.
- q. The Applicant acknowledges and confirms that information given in this Application Form is complete, accurate and up-to-date and authorises Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Applicant further undertakes to notify Hang Seng promptly in writing whenever there are any changes to any of such information.
- r. Where the Applicant is a sole proprietorship or partnership, the provisions of this Application Form shall be communicated to Hang Seng and remain in force until amended and notified to Hang Seng in such manner as Hang Seng may prescribe from time to time; where the Applicant is a limited company, the provisions of this Application Form (including the Said Resolution and set out in Part 1 to 4 of this section) shall be communicated to Hang Seng and remain in force until an amending resolution shall be passed by the sole director, the board of directors or the governing body (as the case may be) of the Applicant and a thereof copy certified by the sole director, or the chairman of the meeting and either the Company Secretary (if applicable) or one other director of the Applicant shall have been received by Hang Seng.
- s. Where instructions may be given by the Applicant by different modes of communications, in different forms or through the use of different services (such as through the ATM Services, the Phone Banking Services or the Business e-Banking Services), Hang Seng shall act on the relevant instruction given in accordance with the applicable signing or authorisation arrangement for that mode of communication, form of instructions or services.
- t. I/We confirm and agree that, where the Applicant is a partnership, (i) the partners are jointly and severally responsible; (ii) Hang Seng is entitled to credit the above Business Integrated Account with money received or collected for the credit of any partner; (iii) upon any change in the members of a partnership (other than death of any partner) or any partner becoming bankrupt, Hang Seng shall treat the partners for the time being as having full power to carry on the business of the partnership and to deal with its assets as if there had been no such change or bankruptcy; and (iv) on the death of a partner, subject to the survivor(s) producing to the satisfaction of Hang Seng evidence of death of such partner and evidence of compliance of all applicable laws, rules and regulations, Hang Seng shall hold any and all cash (in any currency) and other assets (including without limitation securities and gold) in the above Business Integrated Account including its Sub-Accounts to the order of the survivor(s), who shall have authority to deal with such cash and other assets for the purposes of winding up the affairs of the Applicant (including without limitation settling and discharging any transactions, obligations and indebtedness which have accrued and remain uncompleted and/or outstanding on the date of the death of such partner). The survivor(s) shall indemnify Hang Seng, its officers and employees against all liabilities, claims, demand, losses, damages, taxes, costs, charges and expenses of any kind (including without limitation legal fees on a full indemnity basis and other expenses reasonably incurred) which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them in connection with Hang Seng acting on the instructions of the survivor(s) under this sub-clause (iv) unless due to the negligence or wilful default of Hang Seng, its officers or employees and only to the extent of direct and reasonably foreseeable loss and damage (if any) arising directly and solely therefrom.
- u. (Not applicable to Remote Account Opening Application) (Applicable to the Applicant who applies for Secured Overdraft Facility) the Applicant agrees to charge by way of security all its right, title and interest in and to the Secured Assets to Hang Seng until all the Secured moneys (if any) have been paid or discharged (the terms "Secured Assets" and "Secured Moneys" are defined in the Terms and Conditions applicable from time to time for the above Business Integrated Account);
- v. (Not Applicable to Remote Account Opening Application) (Applicable to the Applicant who applies for Secured Overdraft Facility) I/We confirm and certify that the information given in Section E11 of this Application Form above in relation to whether or not the Secured Overdraft Facility application was referred by a third party is true and correct in all respects. In addition, I/We confirm the particulars of the third party given in Section E11 of this Application Form above and the amount of fees charged or to be charged by the third party (if any) for referring the Secured Overdraft Facility application to me / us is true and correct in all respects.

w. In consideration of Hang Seng's agreeing at my/our request to open the above-mentioned account before obtaining the requisite documents from me/us, I/we, the undersigned, hereby agree that, if all such documents have not been provided to Hang Seng in satisfactory form 1 month after the account opening date, Hang Seng shall be entitled to suspend all services to the above-mentioned account at any time thereafter and, if all such documents have not been provided to Hang Seng in satisfactory form 2 months after the account opening date, Hang Seng shall be entitled to close the above-mentioned account at any time thereafter. I/We undertake to keep Hang Seng indemnified at all times against, and to save Hang Seng harmless from all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against Hang Seng or suffered or incurred by Hang Seng and which shall have arisen either directly or indirectly out of or in connection with Hang Seng's agreeing to my/our request to open the above-mentioned account.

2. (Only applicable to Applicants who apply for Hang Seng Commercial Multi-Currency Debit Mastercard® under this application form)

- a. The Applicant applies for the Commercial Debit Cards to be issued to each Debit Card User named in this application form, and authorises each Debit Card User to receive and use the Commercial Debit Card to be issued or from time to time replaced or renewed by Hang Seng for the purposes of giving instructions in relation to the Designated Account.
- b. The Applicant confirms that this card application was not referred by a third party.
- c. The Applicant understands, acknowledges and agrees the details as specified in the "Notes for applying for Commercial Debit Cards" above and agrees, and shall procure each Debit Card User to agree, to be bound by the Terms and Conditions for Hang Seng Commercial Multi-Currency Debit Mastercard® in force from time to time governing the use of the Commercial Debit Cards.
- d. Each Debit Card User may singly give instructions, enter into transactions with and operate the Designated Account using the Commercial Debit Card for and on behalf of and so as to bind the Applicant in accordance with the Terms and Conditions for Hang Seng Commercial Multi-Currency Debit Mastercard® in force from time to time.
- e. Where the Applicant is a limited company, the Applicant agrees:
 - (i). the Applicant applies to Hang Seng for the issuance of a sufficient number of Commercial Debit Cards as, in the judgment of the Sole Director or two or more Directors ("Authorised Director(s)") consider the Applicant may require;
 - (ii). the Authorised Director(s) be and is/are authorised, directed and empowered, in the name of the Applicant, (i) to apply to Hang Seng from time to time for the issuance of such number of Commercial Debit Cards as such Authorised Director(s) consider appropriate; (ii) to execute such application forms as Hang Seng may require; and (iii) to handle all other matters in relation to the Commercial Debit Cards issued by Hang Seng; and
 - (iii). the Terms and Conditions for Hang Seng Commercial Multi-Currency Debit Mastercard® in force from time to time governing the use of the Commercial Debit Card be and is approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Director(s) for and on behalf of the Applicant in accordance with the terms of the Said Resolutions.
- f. The Applicant acknowledges and agrees, and shall procure each Debit Card User and/or each other individual to acknowledge and agree, that all personal data and information provided by the Applicant, each Debit Card User and/or each other individual at the request of Hang Seng or collected in the course of dealings with Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. Please see enclosed Hang Seng's latest Privacy Notice.
- g. The Applicant acknowledges and agrees, and shall procure each Debit Card User and/or each other individual to acknowledge and agree, that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, disclose the Data to any person who provides to Hang Seng any insurance coverage in whatever nature in connection with the operation of Commercial Debit Card, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Applicant, each Debit Card User and/or each other individual.
- h. The Applicant acknowledges, confirms and agrees, and shall procure each Debit Card User to acknowledge, confirm and agree, that if any Primary User (who is designated by the Applicant to use Hang Seng Business e-Banking) who acts on behalf of the Applicant selects in Hang Seng Business e-Banking e-Statement for the Designated Account, all Primary User(s) and Secondary User(s) (who is/are designated by the Primary User(s) to use Hang Seng Business e-Banking) (if applicable) are each authorised to view the electronic version of the Designated Account's consolidated statement via the Hang Seng Business e-Banking, which will include all Commercial Debit Card number, balance or such other information as may be accessible by the Primary User(s) and the Secondary User(s) (if applicable).
- i. The Applicant confirms it has duly verified and checked that all information given in this application form, including but not limited to information relating to each Debit Card User, is correct and complete. The Applicant confirms that the Bank is entitled to rely on the information provided herein to process the application. The Applicant authorizes, and shall procure each Debit Card User to authorize, the Bank to confirm the application details from any source that the Bank may choose including verifying with the Debit Card User(s) if necessary.
- j. The Applicant authorises any Primary User of Hang Seng Business e-Banking to give instructions in relation to the Commercial Debit Card on Hang Seng Business e-Banking and Hang Seng Business Mobile Application from time to time.

3. (Only applicable to Applicants who apply for Hang Seng Business e-Banking Services under this Application Form)

- a. The Applicant desires to obtain the services relating to Hang Seng Business e-Banking portfolio specified in Section E4B of this Application Form (the "Services") from Hang Seng subject to such terms and conditions as Hang Seng may prescribe from time to time (the "Terms and Conditions for Hang Seng Business e-Banking Services"). The Applicant is aware of the possible risks involved in connection with using Hang Seng Business e-Banking Services and has taken note of, and acknowledge the Applicant's understanding and agreement to, the "Important Notice for Hang Seng Business e-Banking Services" in Section E4B above, which has been fully considered by the Applicant.
- b. The Applicant applies to Hang Seng for the Services and nominates, subject to Hang Seng's agreement, the account in the name of the Applicant the account number of which is specified in this Application Form to be the principal account for the purposes of the Services (the "Principal Account");
- c. The Applicant nominates the person(s) whose particulars are set out in Section E4B of this Application Form to be Primary User(s) to perform singly the Services as specified in this Application Form except that the Applicant may specify the Primary User(s) to perform singly/jointly the Management Control Setting mentioned in Section E4B of this Application Form.
- d.
 - (i). The Applicant authorises the Primary User(s) to use the Services and to operate singly (except that the Applicant may specify the Primary User(s) to control singly/jointly the Management Control Setting mentioned in (c) above) by using such service (but not by any other means) the Designated Account (as specified in Section E4B of this Application Form) subject to any applicable limits set out in Section E4B of this Application Form in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Services;

- (ii). **The Applicant authorises the Primary User(s) to have the right singly/jointly in creating the Secondary User(s) online in such number acceptable to Hang Seng for the purpose of using the Services** subject always to the authority designated by the Applicant to the Primary User(s) as set out in Section E4B of this Application Form and subject to the daily aggregate limit of all Secondary User(s) and of the Primary User(s) not to exceed the limit set out in Section E4B of this Application Form. The Secondary User(s) is/are authorised to use the Services singly or in such other manner and within the applicable authority and approval limit duly authorised by the Primary User(s) and to operate by using such service in the prescribed manner (but not by any other means) the Designated Account and any other accounts which may be designated for him/her/them from time to time by the Primary User(s), in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Services;
- (iii). The Applicant authorises the Primary User(s) to act singly/jointly on behalf of the Applicant from time to time to designate accounts of third party beneficiary(ies) maintained with Hang Seng or any other bank ("Designated Beneficiary Account") for receipt of funds debited or transferred from the Designated Accounts of the Applicant on Hang Seng Business e-Banking subject to any applicable limits set out in Section E4B of this Application Form through the use of the Services;
- (iv). The Applicant authorises the Primary User(s) to act singly/jointly on behalf of the Applicant from time to time to make debits from, and/or transfers from Designated Accounts designated for him/her/them to Designated Beneficiary Accounts on Hang Seng Business e-Banking subject to any applicable limits set out in Section E4B of this Application Form in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Services;
- (v). The Applicant authorises the Primary User(s) and Secondary User(s) to act singly/jointly on behalf of the Applicant from time to time to make debits from, and/or transfers from, the Designated Accounts designated for him/her/them and make transfers to Non-Designated Beneficiary Accounts by using the Services subject to any applicable limits set out in Section E4B of this Application Form; and
- (vi). **(Not Applicable to Remote Account Opening Application) The Applicant authorises the Primary User(s) (but not the Secondary User(s)) to act singly/jointly on behalf of the Applicant from time to time to complete the risk profiling questionnaire, use, transact, subscribe, place, give instructions and accept the relevant termsheet(s) (if applicable) relating to (i) any Investment Sub-account(s) specified in Section E5; (ii) any Securities Account(s) and/or Investment Funds Account(s) which carry(ies) the same Business Identification Number as the above Business Integrated Account that the Applicant opened and may in future open with Hang Seng; (iii) any Investment Deposits; and (iv) any future products and services by using the Services. The Applicant agrees that any such instruction, once given by the Primary User(s) cannot be revoked, rescinded or withdrawn and shall be binding on the Applicant.**
- (vii). (Not Applicable to Remote Account Opening Application) The Applicant, who holds or may in future hold any Securities Account(s) and/or Investment Funds Account(s), which carry(ies) the same business identification number as the above Business Integrated Account that the Applicant opened and may in future open with Hang Seng, further undertakes that:
- (I). Applicant authorises the Primary User(s) (but not the Secondary User(s)) to act singly on behalf of the Applicant from time to time to use service(s), make transaction(s), and give instruction(s) relating to any Securities Account(s) (including but not limited to Real-time Quote Service Plan) and/or Investment Funds Account(s) stated above without transaction limit(s). The Applicant agrees that any such instruction, once given by the Primary User(s) cannot be revoked, rescinded or withdrawn and shall be binding on the Applicant.
- (II). The Applicant accepts that neither Hang Seng nor any Information Provider(s) warrants, represents or guarantees the sequence, accuracy, truth, reliability, adequacy, timeliness or completeness of any of the Information or the Reports or whether it is fit for any purpose.
- (III). (Only Applicable to Securities Account(s)) The Applicant confirms that all authorised Primary User(s), who is/are eligible to give instructions in relation to the Applicant's Securities Account(s) held with Hang Seng, is/are not residents in the United States of America ("US") or Canada ("CA"), whether for tax, securities laws of the US or CA or any other purposes. The Applicant confirms that the correspondence address(es) of the authorised Primary User(s) is/are not in the US or CA. The Applicant also confirms that the authorised Primary User(s) is/are not acting as agent(s) on behalf of any US or CA resident. The Applicant undertakes to notify Hang Seng immediately if any such person(s) of the Company becomes or is/are deemed to be resident(s) in the US or CA at any future time.
- (IV). (Only Applicable to Investment Funds Account(s)) The Applicant confirms that all authorised Primary User(s), who is/are eligible to give instructions in relation to the Applicant's Investment Funds Account(s), held with Hang Seng, is/are not citizens in the US and residents in the US or CA, whether for tax, securities laws of the US or CA or for any other purposes. The Applicant confirms that the correspondence address(es) of the authorised Primary User(s) is/are not in the US or CA. The Applicant confirms that the authorised Primary User(s) is/are not acting as agent(s) on behalf of any US citizen and any US or CA resident. The Applicant acknowledges the Applicant's understanding that the authorised Primary User(s) will have to confirm the above on behalf of the Applicant in relation to all authorised Primary User(s) and Authorised Person(s) (if applicable) at time of giving instructions for Investment Funds Account(s). The Applicant undertakes to notify Hang Seng immediately if any such person(s) of the Company becomes or is/are deemed to be US citizen and resident(s) in the US or CA at any future time.
- (V). (Only Applicable to Sole Proprietorship/Partnership) The Applicant also confirms that all authorised Primary User(s), who is/are eligible to give instructions in relation to the Applicant's Securities Account(s) and/or Investment Funds Account(s) held with Hang Seng, is/are not citizens of Korea ("KO") with residential or correspondence address in KO. The Applicant acknowledges the Applicant's understanding that the authorised Primary User(s) will have to confirm the above on behalf of the Applicant in relation to all authorised Primary User(s), the sole proprietor, all partners and Authorised Person(s) (if applicable) at time of giving instructions for Investment Funds Account(s). The Applicant undertakes to notify Hang Seng immediately if any such person(s) of the Company becomes or is/are deemed to be citizen(s) of KO with residential or correspondence address in KO at any future time.
- (viii). The Applicant authorises the Primary Users and the Secondary Users (if applicable) to view via the Hang Seng Business e-Banking the electronic version of the Business Integrated Account consolidated statement, irrespective of any contrary provision or arrangement for viewing the Applicant's information currently applicable to them, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the viewing of such information through the use of the Services.
- e. The use of the Services by the Primary User(s) and the Secondary User(s) (if applicable) is in the commercial interest of the Applicant and the Applicant expressly acknowledges and confirms that:-
- (i). by nominating any person to be Primary User(s) and any persons to be Secondary User(s) so designated by the Primary User(s), the Applicant authorises him/her/them to operate the accounts referred to in Section E4B of the Application Form by using the Services even though such person does not otherwise have authority to operate such accounts;

- (ii). by using the Services, the Primary User(s) and the Secondary User(s) (if applicable) may make debits from, and/or transfers amongst, the Designated Accounts designated for him/her/them. **For Bill Payment, Direct Debit Authorisation, and Autopay services, the Primary User(s) and the Secondary User(s) (if applicable) may make debits from, and/or transfers amongst, the Designated Accounts designated for him/her/them and may also make transfers to Non-Designated Beneficiary Accounts and/or persons, in each case for his/her/their personal use, benefit or purposes;**
 - (iii). the Primary User (or either one Primary User if Management Control Setting to be jointly controlled by two Primary Users) including those who can only perform account enquiries, can order cheque book(s) of the designated HKD/USD Current Account(s) under the Company Portfolio through Hang Seng Business e-Banking. The cheque book(s) will be mailed directly to the correspondence address of the said Current Account(s). The Applicant also acknowledges that it should be solely responsible for and take care of the usage of the cheque book(s) requested through such channel and ensure cheque issuance is made by authorised person(s) of the Current Account concerned;
 - (iv). **it is the Applicant's responsibility to take appropriate measures to monitor and control the use of the Services (including any new Service subject to such terms and conditions to be introduced) (if applicable) from time to time, the appointment and change of the Primary User(s) and the Designated Account by the Applicant; and the appointment and change of the Secondary User(s) by the Primary User(s), and to adopt proper safeguards against the Services being used by unauthorised persons or for unauthorised purposes including, without limitation, prescribing maximum daily limits or other restrictions on the amounts which the Primary User(s) and the Secondary User(s) (if applicable) may debit or transfer from the Designated Accounts designated for him/her/them; and**
 - (v). Hang Seng assumes no duty or liability for verifying the propriety or integrity of any instructions given by the Primary User(s) and the Secondary User(s) (if applicable); and
- f. The Applicant confirms and agrees that the transaction record (including, without limitation, the Beneficiary Bank and Beneficiary name of fund transfers) conducted through any channels designated by Hang Seng from time to time (including, without limitation, branch, phone banking and/or ATM services) may be disclosed to Primary User(s) and/or Secondary User(s) via default mobile reminders (by way of SMS or WeChat messages)and/or e-Alert service; Primary User(s) can logon to Hang Seng Business e-Banking to amend the related settings;
- g. The Applicant accepts and undertakes to accept full responsibility for all the debits, transfers and other transactions and dealings effected by the use of the Services (whether authorised by the Applicant or not);
- h. The Applicant has read, understood, and agreed to be bound by the provisions of this Application Form, the Terms and Conditions for Hang Seng Business e-Banking Services (the currently in force version is available at hangseng.com/bib/e_tc) and the applicable terms and conditions from time to time in force governing the use of the Services, and where the Applicant is a limited company, the provisions of this Application Form, the Terms and Conditions for Hang Seng Business e-Banking Services and the applicable terms and conditions from time to time in force governing the use of the Services are approved and accepted.

4. **(Not Applicable to Remote Account Opening Application) (Only applicable to Applicants who apply for Hang Seng Commercial Card under this Application Form)**

- a. In the case of a sole proprietorship or partnership, I/we jointly and severally acknowledge, warrant, confirm, agree, accept and undertake as follows; (B) In the case of a limited company, I/we certify the following to be the true and correct extract of the resolutions as entered into the minute book of the Applicant duly passed by the Sole Director or of the Board of Directors or the governing body (as the case may be) of the Applicant in accordance with the constitutional documents of the Applicant on

YYYY-MM-DD

- ("the Said Resolutions"), and further confirm and undertake on behalf of the Applicant as follows and; (C) In the case of an Authorised Card User or guarantor, I acknowledge, warrant, confirm, agree, accept and undertake as follows:
- b. The Applicant desires to obtain financial accommodation from Hang Seng Bank Limited ("Hang Seng") pursuant to the use of a number of Hang Seng Platinum Commercial MasterCard/UnionPay RMB Diamond Commercial Card at the Applicant's request to the officers and/or agents of the Applicant (the "Commercial Card(s)"). The Applicant intends to authorise its officers and/or agents to use such Commercial Card(s) (including but not limited to obtain cash advance and Interest-free Instalment Plans by use of such Commercial Card(s) or any of them) for and in connection with the Applicant's business.
- c. The Applicant hereby applies for the Commercial Card(s) to be issued to each Authorised Card User named in this application form, and authorises each Authorised Card User to receive the Commercial Card to be issued to him/her or the Commercial Card from time to time to be replaced or renewed by Hang Seng. The Applicant undertakes to accept full responsibility and to pay all indebtedness which may be incurred by the use (whether authorised by the Applicant or not) of all or any such Commercial Card(s) by each Authorised Card User to which they are issued as requested by the Applicant.
- d. The Applicant and each Authorised Card User hereby acknowledge, confirm and agree the details as specified in the indication on the Use of Personal Data in Direct Marketing.
- e. The Applicant and each Authorised Card User (if applicable) confirm that this card application was not referred by a third party.
- f. The Applicant and each Authorised Card User understand, acknowledge and agree the details as specified in the Important Notes for Card Application above and agree to be bound by the terms and conditions in the Cardmember Agreement (including the Terms and Conditions for Interest-free Instalment Plan and Terms and Conditions for Selected Merchant Interest-free Instalment Plan) in force from time to time governing the use of the Commercial Card(s) (including but not limited to the use of cash advance facility or any Interest-free Instalment Plan) that accompany each card.
- g. The Applicant undertakes to advise Hang Seng Bank Limited if (A) the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng Bank Limited or its subsidiaries (Note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause (A); OR (B) (if the Applicant is a business entity or other company) any persons mentioned in the above sub-clause (A) either (a) has 30 percent or more voting power in the Applicant's general meeting or members meeting; or (b) control the composition of the majority of

- the Applicant's board or governance meetings. Hang Seng Bank Limited requires the above information to comply with the Listing Rules. (Note): "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
- h. Each guarantor confirms that (i) that guarantor did not hold any credit card that was cancelled due to default payment; (ii) that guarantor currently does not have any overdue payment in respect of any of that guarantor's indebtedness; and (iii) there is no bankruptcy order made against that guarantor and that guarantor is not in the process of petitioning for bankruptcy nor has any intention to do so.
 - i. The Applicant and each Authorised Card User acknowledge and agree that Hang Seng has absolute discretion in offering and providing services, benefits and privileges in connection with the use of the Commercial Card(s) on such terms and conditions as Hang Seng may prescribe from time to time, and that any such services, benefits and privileges may be offered and provided by Hang Seng to either or both of the Applicant and the Authorised Card User(s).
 - j. Where the Applicant is a limited company, the Applicant agrees the following terms and conditions shall apply:
 - i. The Applicant applies to Hang Seng for the issuance of a sufficient number of Commercial Card(s) as, in the judgment of the Sole Director or the Director(s) (including the Chairman of the Meeting) ("Authorised Director(s)") who constituted the quorum for the meeting passing the Said Resolution ("the Said Meeting"), the Applicant may require;
 - ii. The Authorised Director(s) be and is/are hereby authorised, directed and empowered, in the name of the Applicant, (i) to apply to Hang Seng from time to time for the issuance of such number of Commercial Card(s) as such Authorised Director(s) consider(s) appropriate; and (ii) to execute such application forms as Hang Seng may require; and (iii) to apply, subject to Hang Seng's approval at its entire discretion, for the change of credit limit of each of the Commercial Card(s) issued by Hang Seng; and (iv) to handle all other matters in relation to the Commercial Card(s) issued by Hang Seng, and that the Applicant undertakes to accept full responsibility and to pay all indebtedness which may be incurred by the use (whether authorised by the Applicant or not) of all or any such Commercial Card(s) by the respective officers and/or agents of the Applicant to which they are issued as requested by the Authorised Director(s) on behalf of the Applicant; and
 - iii. The Cardmember Agreement in force from time to time governing the use of the Commercial Card(s) be and is hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Director(s) for and on behalf of the Applicant in accordance with the terms of these Resolutions.
 - k. I/We and each individual acknowledge and agree that all personal data and information relating to the sole proprietor/partner/director/shareholder/guarantor/Authorised Card User of my/our firm/company and each individual provided by me/us or each individual at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. I/We and each individual also acknowledges and agrees that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
 - l. Note: We will perform credit checks on you which may involve us providing your credit data to our selected credit reference agencies ("CRA") under the Multiple Credit Reference Agencies Model (the "Model"). We have engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as our selected CRAs and may engage other CRA(s) for the provision of consumer credit reference service, to facilitate our assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from our selected CRAs free of charge if we have rejected your credit application within the past 30 business days. You may also request for a credit report from each selected CRA without charge in any 12-month period. Contact details may be found on public websites of our selected CRAs or through our customer service hotline.
- Apart from our selected CRAs, such credit data may also be shared with a "Type One Special Member", meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data.
- m. I/We hereby acknowledge and agree that:
 - i. Subject to sub-paragraph (ii) below, any information with respect to me/us which is provided by me/us at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng may be disclosed to, or used and retained by, any other institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions (1) in order that they may carry out credit and other status checks in respect of me/us; (2) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor and/or (3) to assist them in collecting debts.
 - ii. If we are a limited company: (1) We may by giving Hang Seng 90 days' notice in writing revoke the consent contained in sub-paragraph (i) above; (2) If we give notice to revoke the consent given pursuant to sub-paragraph (i) in accordance with sub-paragraph (ii)(1): (01) subject to (06) and (07) below, Hang Seng may continue to disclose information pursuant to sub-paragraph (i) until the notice of revocation given pursuant to sub-paragraph (ii)(1) expires; (02) Hang Seng may notify all persons to whom Hang Seng is permitted to disclose information pursuant to subparagraph (i) of the fact that a notice of revocation has been given pursuant to sub-paragraph (ii)(1); (03) Hang Seng may regard the notice of revocation served on Hang Seng as also applying to the consent we have previously given in respect of all other credit facilities (including hire purchase or leasing loans) granted to us by Hang Seng; (04) Hang Seng may terminate all or any part of the Loan and any other facilities provided to us with effect from the date to be advised by Hang Seng, subject to the terms and conditions by which the relevant facilities are governed; (05) the credit reference agency or similar service provider may continue to retain information provided to it by Hang Seng in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports; (06) Hang Seng may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (ii)(1) above; and (07) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (ii)(1) above.
 - iii. If I/we am/are a sole proprietorship or partnership, I/we may instruct Hang Seng, upon termination of an account by full repayment without any refinancing from Hang Seng, to make a request to the credit reference agency or similar service provider to delete relevant account data from its database, so long as the instruction is given within 5 years after account termination and at no time did the account have a default in payment for a period in excess of 60 days within 5 years immediately before account termination.
 - iv. Subject to sub-paragraphs (ii) and (iii) above, this consent shall remain in effect despite the termination of any of my/our account or borrowing relationship with Hang Seng for a period of five years thereafter; or if later, for the period of five years after the settlement following a payment default of more than sixty days.

- v. This consent is given by me/us, or if we consist of more than one person, by each of us severally.
- vi. This consent is in addition to and does not affect any agreement or consent contained in any account rules, terms and conditions or other contracts and agreements or documents governing any of my/our account and/or borrowing relationship with Hang Seng.
- n. I/We and each individual acknowledge and agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, disclose the Data to any person who provides to Hang Seng any insurance coverage in whatever nature in connection with the operation of Commercial Card, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me/us and/or each individual, and provide banker's or credit reference in respect of me/us and/or each individual.
- o. In the case where a guarantee/third party security has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of me/us owed to Hang Seng, I agree that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details, documents or information (including any Data, statement of account or demand for repayment) relating to any loan/banking/credit facilities extended by Hang Seng to me/us for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
- p. I/We, each Authorised Card User and each guarantor confirm that the information on this application form is true and correct and authorise Hang Seng Bank Limited ("Hang Seng") to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same.
- q. The Applicant confirms that it has verified that the Residential Address provided by the Authorised Card User(s) in "Information of Authorised Card User(s)" section is/are the same as in Applicant's company records.
- r. The Applicant and each Authorised Card User acknowledge, confirm and agree that if any Primary User (who is designated by the Applicant to use Hang Seng Business e-Banking) who acts on behalf of the Applicant selects in Hang Seng Business e-Banking e-Statement for Hang Seng Business Integrated Account, all Primary User(s) and Secondary User(s) (who is/are designated by the Primary User(s) to use Hang Seng Business e-Banking) (if applicable) are each authorised to view the electronic version of the Business Integrated Account consolidated statement via the Hang Seng Business e-Banking, which will include all Commercial Cards' account number, credit limit, balance or such other information as may be accessible by the Primary User(s) and the Secondary User(s) (if applicable).
- s. (ONLY APPLICABLE TO THE APPLICANT WHO APPLIES FOR THE PRINTING OF COMPANY LOGO ON CARD SERVICE)
The Applicant warrants and represents that the Applicant has the full right and power to use its logo ("Logo") and hereby authorizes Hang Seng to use the Logo for imprinting on the Platinum Commercial Mastercard. The Applicant further warrants and represents that such use of the Logo will not violate any patents, trademarks, copyrights, sole agency rights or any other rights of any third parties or any legislative provisions or regulations in force at any time. The Applicant shall fully indemnify Hang Seng against all costs, expenses, damages, liabilities, claims and losses arising out of such use and/or violations. The Applicant acknowledges that Hang Seng reserves the right to reject the application for this service.
- t. Where the Applicant is a sole proprietorship or partnership, the provisions of this application form shall be communicated to Hang Seng and remain in force until amended and notified to Hang Seng in such manner as Hang Seng may prescribe from time to time; where the Applicant is a limited company, the provisions of this application form (including the Said Resolutions) shall be communicated to Hang Seng and remain in force until an amending resolution shall be passed by the Sole Director or the Board of Directors or the governing body (as the case may be) of the Applicant and a certified copy by the Sole Director or the chairman of the meeting and either the Company Secretary or one other Director of the Applicant shall have been received by Hang Seng.

Notes: For any change on the company information including but not limited to company name, company address, beneficial ownership, control of account and shares of capital, etc., please contact the Applicant's relationship manager (if any), any of our business banking centre or call 24-hour Business Partner Direct at 2198 8000.

To borrow or not to borrow? Borrow only if you can repay!

(Applicable to all Applicants)

The Applicant understands and agrees that the Renminbi Savings sub-account under the above Business Integrated Account and any other foreign currency savings account in Renminbi to be opened with Hang Seng by the Applicant from time to time and the provision of Renminbi Services by Hang Seng from time to time are at all times subject to Hang Seng's agreement with the clearing bank or the domestic agent bank, the Applicable Regulations (as defined in the Terms and Conditions for Renminbi Account) and also any other related terms and conditions and information issued by Hang Seng from time to time. The Applicant hereby confirm that the Applicant has read and agreed to be bound by the Business Integrated Account Terms and Conditions and Hang Seng's terms and conditions applicable to such account from time to time (which shall include but not limit to the terms and conditions related to Renminbi Savings Account under "Terms and Conditions for Renminbi Account of Hang Seng Bank Limited").

The Applicant understands and agrees that on the occurrence of any transaction in violation of the Applicable Regulations, Hang Seng can, at its discretion, reject any of the Applicant's transaction instructions and/or close the Applicant's Renminbi Savings Account and the Applicant shall be solely liable for all losses, costs, expenses and charges of any kind resulting therefrom. In the event of any inconsistency between the Applicable Regulations and the Business Integrated Account Terms and Conditions and Hang Seng's terms and conditions applicable to Renminbi account or services from time to time (which shall include but not limit to the terms and conditions related to Renminbi Savings Account or services under "Terms and Conditions for Renminbi Account of Hang Seng Bank Limited"), the Applicable Regulations shall prevail.

RMB Currency Risk

The Applicant understands that Renminbi is subject to exchange rate risk. Fluctuation in the exchange rate of Renminbi may result in losses in the event that the Applicant subsequently converts Renminbi into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Renminbi is currently not freely convertible and conversion of Renminbi through banks in Hong Kong, like other Renminbi services provided by banks in Hong Kong, are subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice).

This Application Form is executed by the Applicant.

(Only Applicable to Remote Account Opening Applications):

This Application Form may be manually and/or electronically signed (including without limitation by way of e-Sign by or on behalf of the Applicant). Any electronic signature submitted or provided by the Applicant or on its behalf in respect of this Application Form (including without limitation by using e-Sign Service) shall

constitute the signature of the Applicant and will be binding on the Applicant. The Applicant also acknowledges and agrees that each such electronic signature is the “electronic signature” under the Electronic Transactions Ordinance (Cap. 553, Laws of Hong Kong) to authenticate, confirm, agree and approve this Application Form and to have the same force and effect as manual/wet signature.

The Applicant also agrees that any electronic signature(s) (and chop (if applicable)) provided by the Applicant or its Authorised Signatory(ies) may be used and relied on by Hang Seng as the specimen signature(s) (and chop (if applicable)) of the Applicant or its Authorised Signatory(ies) (as the case may be) for the purpose of accepting and/or processing any instruction by or on behalf of the Applicant and Hang Seng’s transactions and dealings with the Applicant.

The Applicant accepts that using e-Sign Service provides a reliable and appropriate method for the Applicant to electronically sign, submit and deliver this Application Form and related document online and communicate to Hang Seng, and the Applicant agrees to be bound by Hang Seng’s e-Sign Terms and Conditions. For the purpose of this Application Form, “e-Sign Service” means any electronic signing service or arrangement at any time provided by Hang Seng for electronic signing of any agreement, application or document (whether in paper, electronic or other form) as required by Hang Seng from time to time and includes Hang Seng’s website(s) (including any online portal maintained by Hang Seng) and any electronic signing platform (whether operated by Hang Seng or any of Hang Seng’s agent, contractor or service provider) which is accessible or used in connection with such service or arrangement and “e-Sign” means any electronic signature submitted or provided by the Applicant or on its behalf using e-Sign Service.

(Applicable to all Applicants) For and on behalf of the Applicant
Certified, confirmed, agreed and signed by:- In the capacity of a

- ☐ Sole Proprietor
- ☐ Partner
- ☒ Sole Director
- ☐ Director
- ☐ Chairman of the meeting (must be a director)

Certified, confirmed, agreed and signed by: -
In the capacity(ies) of a (multiple select)

- ☐ Guarantor
- ☐ Authorised Card User

Signature #



Jun 29, 2026

Name

XU JIAHONG

- ☐ More Signer

Date (YY/MM/DD) (For Remote Account Opening Applications: Refer to the date of signing (whether electronically or manually) by the last signatory indicated above)

YYYY-MM-DD

Note : This Certification and Declaration should be signed by the Sole Proprietor if the Applicant is a sole-proprietorship, all Partners if the Applicant is a partnership or the Sole Director or each of the Directors (including the Chairman of the Meeting) (as the case may be) who constituted the quorum for the Said Meeting in accordance with the articles of association or the constitutional documents of the Applicant if the Applicant is a limited company, and each of the Authorised Card User(s) who is / are not the Sole Proprietor / Partners / Sole Director / Director(s) and each guarantor(s).

Signature Card

Signature Form

Date of Account Application(DD/MM/YY):

YYYY-MM-DD

Account No.

305866147883

Referral Account (if applicable)

Name in English

Writech AI Limited

Name in Chinese

書寫智能科技有限公司

Signing Arrangement

Any

1


of the

1

☐ Together with Chop shall be valid

☒ without Chop shall be valid

Chop Specimen

Name	XU JIAHONG
ID Document Type	<input checked="" type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> People's Republic of China Resident Identity Card
ID Document No.	M052859(0)
Specimen Signature	XU JIAHONG
	
The above specimen signature (whether provided electronically (including through e-Sign) or manually) may be used and relied on by Hang Seng Bank Limited as the specimen signature(s) for the Applicant's signing arrangement.	
<input type="checkbox"/> More Signatory	

Approved	DENG XI TONG
SD-Rephrase special signing instruction(if applicable)	
<div></div>	