



Welcome Page and Guide to Complete the Account Application

Welcome to Deutsche Bank Wealth Management

Thank you for your interest in becoming a client of Deutsche Bank Wealth Management.

This booklet contains the documentation you need to establish an account with Deutsche Bank AG, Hong Kong Branch and/or Singapore Branch. Please carefully read all the documents forming part of this booklet (including the Service Agreement and the Risk Disclosure Statement), and complete and sign the appropriate and relevant forms before returning them to us. If you have any questions, your Relationship Manager will be delighted to be of assistance.

However, we are not able to offer legal, regulatory or taxation advice and therefore, if you need such advice before signing the relevant documents, you should seek independent professional advice.

Acknowledgment

You acknowledge that, by signing the Account Application, you will be deemed to have elected English as your preferred language in which to receive the Service Agreement, the Risk Disclosure Statement and all other agreements, notices and communications to you from us. In the event that the Service Agreement, the Risk Disclosure Statement and other agreements, notices and communications to you from us are translated into another language, the translated text shall be for information purposes only and shall not constitute the definitive agreement or document (or any part of it); accordingly, if there is any discrepancy, inconsistency or ambiguity between the English version and the translated text of such document, the English version shall prevail.

確認

你確認，賬戶申請書一經簽署，你即被視作選擇以英語收取本公司發送給你的服務協議、風險披露聲明及其它各類協議、通知和通訊。如果本公司發送給你的服務協議、風險披露聲明及其它協議、通知和通訊被翻譯成另一種語言，有關的譯本僅作參考，不構成正式協議或文件或當中一部分內容。因此，有關文件的英文本與其譯本之間如有任何矛盾、不一致或者意義含糊之處，均以英文本為準。

We look forward to a long and satisfying association with you.

Guide to Complete the Account Application

Application forms

Please ensure that your forms are signed by all account holders. If any of the account holders is not signing the forms in the presence of your Relationship Manager, please ensure that the execution of the forms is witnessed by another Relationship Manager, a Justice of the Peace, a bank branch manager, certified public accountant, lawyer or notary public. Please submit the signed and completed forms to your Relationship Manager or send them to the following address marked to the attention of your Relationship Manager:

For account(s) to be opened with the Hong Kong Branch

Deutsche Bank Wealth Management

Level 60, International Commerce Centre, 1 Austin Road West, Kowloon, Hong Kong

For account(s) to be opened with the Singapore Branch

Deutsche Bank Wealth Management

One Raffles Quay, South Tower #17-00, Singapore 048583

Please contact your Relationship Manager should you require a copy of the executed forms.

For Corporate & other entity accounts

Forms	General Description of the forms
Account application form – corporate & other entity accounts	To provide us adequate information about you and your declarations and acknowledgements in order to open a banking relationship with Deutsche Bank AG (the “Bank”) and applies to your contractual relationships with the Bank.
Client Investment Risk Profile	To obtain information on your personal circumstances, investment experience and profile, as well as risk tolerance and investment objective over your Account. The information will enable us to provide appropriate services and advice to you. For a corporate account, the Client Investment Risk Profile with respect to the Account represents the circumstances of the corporation. The Client Investment Risk Profile should be completed by authorized signatory of the corporation in accordance with its account signing mandate.
Entity Self Certification Form & U.S. Foreign Account Tax Compliance Act (FATCA) & the OECD Common Reporting Standard (CRS)	U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) require Deutsche Bank AG and its affiliates (collectively “Deutsche Bank”) to collect and report certain tax related information about its clients. Please complete as directed and provide any additional information as may be required. If the account holder and/or Controlling Person of an account is a tax resident in a different jurisdiction to the country of the Deutsche Bank entity requesting this form and also in a Reportable Jurisdiction then the Account Holder and/or Controlling Person of an account will be a Reportable Jurisdiction Person and Deutsche Bank is legally bound to report the relevant information on this form to the appropriate tax authorities.
Accredited Investor Notification and Opt-in Confirmation Form (applicable for accounts opened with or managed by Deutsche Bank AG, Singapore Branch Wealth Management Division)	To seek your consent being treated by the Bank as an “accredited investor” for the consent provisions as set out in the related notification regarding opt-in process for accredited investors.
Security agreement – first party (for Hong Kong accounts)	For Hong Kong booking accounts.
Security agreement – first party (for Singapore accounts)	For Singapore booking accounts.

For Individual & Joint Accounts

Forms	General Description of the forms
Account application form – individual & joint accounts	<u>Section A and Section C</u> - To provide us adequate information at account level about you and your declarations, instructions, authorisations and acknowledgments in order to open a banking relationship with Deutsche Bank AG (the “Bank”) and applies to your contractual relationships with the Bank. <u>Section B and Section E</u> – to provide us adequate information at individual account holder level and individual self-certification for U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) for Deutsche Bank AG and its affiliates (collectively “Deutsche Bank”) to collect and report certain tax related information about its clients.
Client Investment Risk Profile	To obtain information on your personal circumstances, investment experience and profile, as well as risk tolerance and investment objective over your Account. The information will enable us to provide appropriate services and advice to you.
Singapore Accredited Investor Opt-in Form (applicable for accounts opened with or managed by Deutsche Bank AG, Singapore Branch Wealth Management Division)	To seek your consent being treated by the Bank as an “accredited investor” for the consent provisions as set out in the related notification regarding opt-in process for accredited investors.
Security agreement – first party (for Hong Kong accounts)	For Hong Kong booking accounts.
Security agreement – first party (for Singapore accounts)	For Singapore booking accounts.

Optional Forms - For Corporate & Individual & Joint Accounts

Letter of Authorisation – Individual & Joint accounts	To instruct the Bank to empower Authorised Persons to operate the account including withdrawal, give instructions and receive information.
Limited Letter of authorisation (Individual & Joint)	For individual & joint accounts, to instruct the Bank to empower Authorised Persons to invest/re-invest, exercise subscription, request & receive information. The authorization does not include authority to withdraw/transfer money/assets/ securities.
Limited Letter of authorisation (Corporate)	For corporate accounts, to instruct the Bank to empower Authorised Persons to invest/re-invest, exercise subscription, request & receive information. The authorization does not include authority to withdraw/transfer money/assets/ securities.
Deutsche Wealth Online Application Form	To sign up for our online services platform, Deutsche Wealth Online and/ or opt-out from receiving hardcopy statements of your account(s), each subject to the requirements as described in the form.
Agency appointment letter	To confirm DB as your agent to enter into agreements for the conditional sale of shares.

The following documents are available in the folder for your retention:

Welcome Page & Guide to Complete the Account Application	Also available at:
Service Agreement	http://deutschewealth.com/apac/docs/serviceagreement.pdf
Hong Kong Supplement (applicable for accounts opened with or managed by Deutsche Bank AG, Hong Kong Branch Wealth Management Division)	http://deutschewealth.com/apac/docs/hksupplement.pdf
DB Master Agreement for Foreign Exchange Transactions and Derivatives Transactions (optional)	http://deutschewealth.com/apac/docs/mda.pdf
DB Schedule of Charges & Disclosure of Monetary Benefits	
CNY Offshore Money Market Instruments Payments Letter	
CNY Offshore Sub-account Declaration and Undertaking (applicable for Individuals & Joint Accounts)	
Facilities Terms & Conditions	http://deutschewealth.com/apac/docs/facilitytermsandconditions.pdf
Other notice(s) and information	

Anti-Money Laundering Requirements

As you will be aware, governments in jurisdictions where various Deutsche Bank Group entities operate have enacted legislation designed to prevent the use of the financial system for the purposes of shielding proceeds of crime, including terrorism. Generally under these anti-money laundering laws and regulations, we are required to identify, verify and record information for individuals and entities prior to the opening of an account. This means we will ask for your name, address, date of birth (as applicable) to verify your identity and also whether you, a family member, close associate or any other person with ownership rights or authority over your account is or has been a senior political figure. We may, in our discretion, also ask for additional documentation or information about you, including information as to your source of funds. If all required documentation or information is not provided we cannot proceed to open your account or establish a relationship with you.

To comply with relevant legal or regulatory requirements from time to time, we may require additional documents to be completed, signed and returned to us. We will inform you of such requirements.

Some of the key documents we will need from you include but not limited to the following:

For Corporate & other entity accounts

Document required <i>(documents should be certified as true copies of the originals by a DB Relationship Manager or certified true by qualified certifier)</i>	Description
Certificate of Incorporation &/Certificate of Change of Name (if applicable)	With details on registered &/or business address, registry authority and number required.
Memorandum & Articles of Association ("M&AA") or equivalent/Articles of Association and Amending Resolution (if applicable)	
Certificate of Incumbency (if applicable)	Issued within 6 months
Valid Business Registration Certificate/Business License (if applicable)	
Document of Corporate shareholder	Certificate of Incorporation, M&AA, Certificate of Incumbency or Register of Directors & Members
Document of Corporate director/Nominee Signatory	Certificate of Incorporation, M&AA, Certificate of Incumbency or Register of Directors & Members, Authorised Signatory List/ Appointment of Corporate Representative
Valid Photocopy of Passport and modification page (if any)	Authorised Signatory/Director/Shareholder/Settlor/ Asset Contributor/Protector/Beneficiary Owner/ Appointed Limited Power of Attorney/Appointed Investment Advisor. For Shareholder, Settlor, Asset Contributor and Beneficial Owner, details on Place of Birth required.
Residency Documentary Proof for Authorised Signatory/ Director/Shareholder/Settlor/Asset Contributor/Protector/ Beneficial Owner/Limited Power of Attorney/Investment Advisor	Issued within 3 months.
Ownership Structure Chart	Applicable to multiple layers structure.
Translation of Constitutional Documents (if applicable)	

For Individual & Joint Accounts

Document required	Description
Valid Photocopy of Passport and modification page (if any)	Account Holder/Appointed Power of Attorney/ Appointed Limited Power of Attorney For account holder, details on Place of Birth required.
Residency Documentary Proof	For Account Holder/ Appointed Power of Attorney/ Appointed Limited Power of Attorney (issued within 3 months).

Individual Self-certification Form U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS)

(Refer to Section B – Individual Level Information & Declaration for Account Opening & Individual Self-Certification Form U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS))
(Also refer to Section E - Due Diligence for Citizenship / Residency by Investment)

Appendix 1: Instructions

Section A – General

1. Foreign Account Tax Compliance Act (FATCA)

FATCA is a component of the Hiring Incentives to Restore Employment Act (the HIRE Act), which was enacted by the U.S. Congress and signed into law on 18 March, 2010. FATCA's objective is to reduce tax evasion by U.S. individuals receiving income from financial assets held outside the United States. FATCA has worldwide impact. Its provisions are designed with incentives for Foreign Financial Institutions (FFIs) to provide information to the U.S. Internal Revenue Service (IRS) on financial accounts held by U.S. persons. While foreign institutions are outside of U.S. jurisdiction and have no formal reporting obligation to the U.S., they will be incentivised to comply in order to avoid a 30% withholding tax on payments received from sources within the U.S. levied on non-compliant individuals or entities.

FATCA compliance requires that a FFI, including foreign subsidiaries of U.S.-based organisations, takes steps to:

- Conduct Due Diligence procedures on new and pre-existing accounts to classify account holders or investors as either U.S. or non-U.S.
- Report account information to the IRS or, if under a Model I IGA, to the local tax authorities
- Potentially withhold 30% tax on certain payments to individuals and entities that fail to comply.

2. Intergovernmental Agreements (IGA)

The U.S. Treasury published two Model Intergovernmental Agreements (Model I and Model II IGAs) for implementing the broad-ranging provisions of FATCA globally. Non-U.S. countries may enter into one of these agreements with the U.S. and following this, introduce local regulations to implement the agreement. Under a Model I IGA, a Foreign Financial Institution (FFI) in a respective partner country is required to report U.S.-owned account information directly to their local tax authority, rather than to the Internal Revenue Service (IRS). The local authority would then share that information with the IRS. However, a Model II IGA requires FFIs to report certain information directly to the IRS.

3. Common Reporting Standard (CRS)

On 20 July, 2013, the G20 leaders endorsed the OECD proposals for a global model of automatic information exchange as the expected new standard on information exchange. This directive was carried out on 13 February, 2014, when the OECD released the Common Reporting Standard ("CRS") and model Competent Authority Agreement ("CAA"). On 15 July, 2014, the Council of the OECD published its detailed commentary on both the CRS and Model CAA. In order to promote adoption of the Common Reporting Standard within the European Union, a revised Directive on Administrative Cooperation ("DAC") was published on 09 December, 2014 requiring EU Member States to begin the automatic exchange of information under the revised DAC no later than end of September 2017, which will be in line with other OECD "Earlier Adopter" countries. Per the DAC, the deadline

for Member States to adopt local legislation will be 31 December, 2015, with the revised DAC “go-live” date commencing on 01 January, 2016. As of 17 June, 2015, more than 90 countries and jurisdictions have signed up for the CRS, including at least 50 who have committed to be a part of the early adopter group, which phases in beginning 01 January, 2016. It is expected that more countries will opt to implement the standard as the initial go-live date approaches.

CRS introduces requirements on top of other global and local implementation programs (e.g. FATCA, EUSD, OI) aiming at a uniform global standard of information exchange. Both the Model CAA and CRS each have a foundation that is substantially similar to that of the FATCA Intergovernmental Agreements (IGAs), with subtle differences imposed by the OECD and influenced through local law. Just as with FATCA, the CRS therefore impose obligations on Financial Institutions resident in those territories to report information on financial accounts held by foreign tax residents to the local tax authorities.

4. Legal Disclaimer

The above tax regulations require Deutsche Bank to collect certain information about each account holder’s tax residence. Please note that Deutsche Bank cannot provide you with tax advice, including tax residence.

If you are unsure about how to complete this form, please consult your tax adviser. It is the responsibility of the Account Holder to ensure that the information provided is complete and accurate and to provide Deutsche Bank with any additional documentation, information or replacement forms when requested or required.

Deutsche Bank assumes no responsibility for the independent verification of any information provided on this form and will rely on such information as being complete and accurate in all material respects. Deutsche Bank is also under no obligation to accept a form if we have either reason to know, believe or have actual knowledge that the information provided in the form is invalid or incorrect.

The Deutsche Bank entity requesting this form will operate under the regulations applicable to its local tax jurisdiction or country where the entity is located.

5. Who should complete this form?

This form is to be completed by all account holders. The person may be the account holder or acting on behalf of other clients/account holders. Please do not use this form for entity account holders. Instead, the Entity Self-Certification Form should be used.

Please contact your Deutsche Bank Relationship Manager for blank copies of this form or for the Entity Self-Certification Form.

6. Expiration of the Self-Certification

Generally, the self-certification will remain valid indefinitely unless there is a change in circumstances, in which case you are required to notify Deutsche Bank within 30 days of the change of circumstances and provide us with an updated self certification.

7. Consequences of non-provision of a valid form

Deutsche Bank is required to validate the information provided in this form against other information that we hold about the account holder. If, for any reason, conflicting information is identified, then the form may be rejected. Deutsche Bank may need to request additional supporting information as necessary under the rules. In the case where the discrepancies cannot be resolved, the below are some possible consequences:

- The person can be treated as a Reportable account and as a consequence account holder information, account balances and payments may be reported by Deutsche Bank to the relevant local tax authority for onward exchange of information to the tax authority where the person is tax resident.

8. Further Information

If you need further information, please find below the following web pages:

- General Information - Foreign Account Tax Compliance (FATCA)
<http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA.aspx>
- Intergovernmental Agreement (IGA)
<http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx>
- OECD - Common Reporting Standard (CRS)
<http://www.oecd.org/ctp/exchange-of-tax-information/standard-for-automatic-exchange-of-financial-information-in-tax-matters.htm>

Section B – Detailed Instructions

Part 1 – Identification of Individual Account Holder

1. Account Number

Please provide Deutsche Bank with your account number. This will help Deutsche Bank to identify the relationship correctly. Please note that the Self-Certification is applicable for all your accounts with Deutsche Bank and is not limited to the number mentioned in this line.

2. Family Name or Surname(s)

The full family name or surname should be provided. If the name does not correspond to that of the account holder, please provide an explanation of the relationship between the two.

3. Title

Please provide the title where applicable.

4. First or Given Name

Please provide the first or given name.

5. Middle Name(s)

If the account holder has a middle name, please provide the name.

6. Current Residence Address

This is usually the address in the country where the individual claims to be a resident for purposes of that country's income tax. Please do not include the address of a financial institution, an investment manager, a post office box (P.O. Box) or an in care of address.

7. Mailing Address

Enter mailing address only if it is different from the Current Residence Address.

8. Date of Birth (dd/mm/yyyy)

Please enter the date of birth.

9. Town or City of Birth

Please enter the town or city of birth.

10. Country of Birth

Please enter the country of birth.

11. Current Country/Countries of Citizenship

Please enter the current country/countries of citizenship.

Part 2 – Country of Residence for Tax Purposes and related TIN or functional equivalent

12. Country of Tax Residence

Please provide all the countries where the person is considered to be tax resident. Note that there may be instances where tax residence may change (for example, as a result of, but not restricted to, corporate re-structuring, changes to local or any applicable, tax laws). It is the client's responsibility to advise Deutsche Bank if there is such a change and notify Deutsche Bank within 30 days of such a change.

13. Local Tax Identification Number (TIN)

Provide the local Tax Identification Number ("TIN"). If you are not able to provide Deutsche Bank with a TIN number, please provide the reason in the line 14.

14. TIN Type

Provide the TIN type. Some examples may include local Tax Identification Number, Employer Identification Number, and Corporation Tax Identification Number/Reference.

15. No TIN available

If you are not able to provide a TIN, please provide one of the mentioned reasons.

Please explain why you are unable to obtain a TIN in the table if you have selected Reason B.

Part 3 – Certification of U.S./Non U.S. Status

Please enter your U.S. Status and if you are a U.S. person, please provide the TIN.

Part 4 – Declaration and Signature

Please ensure that you have the authority to sign on behalf of the person. Please sign and date the form in this part.

For Section E - Due Diligence for Citizenship / Residency by Investment, if you have sole tax residency in a "Citizenship by Investment" (CBI) / "Residence by Investment" (RBI) jurisdiction (pursuant to OECD), please fill in the information as indicated therein. Please ensure that you have the authority to sign on behalf of the person. Please sign and date this part.

Entity Self-Certification Form U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS)

For Instruction on Entity Self-Certification Form U.S. Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS), refer to Instructions under Appendix 3 found in the Entity Self-Certification Form in the folder for Account Opening Documentation Corporate and Other Entity Accounts.

