

6 Withdrawal instructions 提款说明

Withdrawal Options 提款选项 ▶ Select one 请选择一项

<input type="checkbox"/> Credit account 存入账户	Currency 货币	Account number 账号	} Exchange rate (if applicable) 汇率 (如适用)
<input type="checkbox"/> Remit by telegraphic transfer/MEPS (attach the Payment e-form) 通过电汇/MEPS (附上付款电子表格)	_____	_____	
<input type="checkbox"/> Others, please specify 其他, 请指定	Currency 货币	City 城市	
_____	Currency 货币	City 城市	
		Pay to 收款人姓名	_____
	<input type="checkbox"/> Send by mail 邮寄	<input type="checkbox"/> Collect at branch 在分行领取	

If it is a premature withdrawal,
如果提前终止,

▶ Please indicate withdrawal value date
请注明终止日期

Date 日期 ▶ DD/MM/YY 日日/月月/年年

_____/_____/_____

We understand and accept that, if a withdrawal is made before the maturity date, OCBC Bank may withhold interest and/or charge a premature withdrawal fee and, as a result, we may receive an amount which is less than the amount placed in the time deposit.

如果在到期日之前提款, 我们了解并接受华侨银行可能会扣留利息和/或收取提前提款费, 因此我们收到的金额可能会低于定期存款的金额。

7 Your declaration and agreement 您的声明和协议

By signing this application, I/we confirm that I have read and fully understand the Declaration and Agreement set out overleaf and agree to abide by and bound by the matter stated therein.

Where I/we indicate that I am/we are signing as an Authorised Signatory for Time Deposit Instruction, I/we confirm that I am/we are duly authorised to give such Time Deposit instructions.

If Debit account is selected in Section 4 of this form and where I/we indicate that I am/we are signing as an Authorised Signatory for Debit Account in Section 4, I/we confirm that I am/we are duly authorised to give such instructions for the debiting account. I/We further confirm that:

- (i) all the information provided in Section 4 of this form are true, complete and accurate;
- (ii) my/our instructions provided in Section 4 of this form are subject to the Business Account Terms and Conditions, in each case as supplemented by the Declarations and Agreement set out in this form; and
- (iii) I am/we are duly authorised to give the funding instructions set out in Section 4 of this form.

通过签署本申请书, 我/我们确认我已阅读并完全理解背面的《声明和协议》, 并同意遵守其中的规定。

我/我们表明我/我们以定期存款指示的授权签字人身份签署, 我/我们确认我/我们已获得正式授权发出此类定期存款指示。

如果在此表格第4节选择了借记账户, 同时我/我们表明我/我们在第4节以借记账户授权签字人的身份签署, 我/我们确认我/我们已获得正式授权, 可就借记账户发出此类指示。我/我们进一步确认:

- (i) 本表格第4节提供的信息均真实、完整且准确;
- (ii) 我/我们在本表格第4节提供的指示, 受商业账户条款与条件的约束, 每种情况下均由本表格所列声明和协议补充; 以及
- (iii) 我/我们已获得正式授权, 可以提供此表格第4节所列出的资金指示。

Important notes 重要备注

Please select the relevant boxes below and ensure this form is signed by the Authorised Signatory(ies) in accordance with the account mandate, and signatures provided below match with the bank's record.

请选择以下相关方格, 并确保此表格由授权签字人根据账户授权书签署, 并且以下提供的签名与银行的记录相符。

- Authorised Signatory for Time Deposit Instruction
定期存款指示的授权签字人
- Authorised Signatory for Debit Account in Section 4
第4节借记账户的授权签字人

Signature 签名

Name 姓名 Date ▶ DD/MM/YY
日期 日日/月月/年年

_____/_____/_____

- Authorised Signatory for Time Deposit Instruction
定期存款指示的授权签字人
- Authorised Signatory for Debit Account in Section 4
第4节借记账户的授权签字人

Signature 签名

Name 姓名 Date ▶ DD/MM/YY
日期 日日/月月/年年

_____/_____/_____

- Authorised Signatory for Time Deposit Instruction
定期存款指示的授权签字人
- Authorised Signatory for Debit Account in Section 4
第4节借记账户的授权签字人

Signature 签名

Name 姓名 Date ▶ DD/MM/YY
日期 日日/月月/年年

_____/_____/_____

- Authorised Signatory for Time Deposit Instruction
定期存款指示的授权签字人
- Authorised Signatory for Debit Account in Section 4
第4节借记账户的授权签字人

Signature 签名

Name 姓名 Date ▶ DD/MM/YY
日期 日日/月月/年年

_____/_____/_____

For bank's use 供银行使用

Branch/Department	Remarks	Attended by/Date	Authorised by/Date
Dealer/K+/Contract No.	FX Dealer Contacted	Dormant Verified <input type="checkbox"/>	Special Rate Reported <input type="checkbox"/>

DECLARATION AND AGREEMENT

声明与协议

I/We have read and agree to be bound by the Business Account Terms and Conditions, available at www.ocbc.com. I/We agree and acknowledge that my/our Time Deposit placement and any renewal thereon shall be subject to the Terms.

我/我们已阅读并同意遵守商业账户条款与条件（可在 www.ocbc.com 上查阅）。我/我们同意并承认我/我们的定期存款和任何续存存款均受本条款约束。

I/We agree and consent to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at <https://www.ocbc.com/business-banking/bank-policies>, which may require the reporting of information supplied by me/us to relevant tax authorities.

我/我们同意并接受华侨银行的 (i) 数据保护政策、(ii) FATCA 政策和 (iii) 共同申报准则 (CRS) 政策的条款约束，这些条款可在 <https://www.ocbc.com/business-banking/bank-policies> 上查阅，这些条款可能要求向相关税务机关通报我/我们提供的信息。

I/We agree that this application shall be subject to the approval of OCBC Bank. OCBC Bank shall be entitled at its sole discretion, to reject this application or any part hereof, without furnishing any reasons. I/We acknowledge and agree that OCBC Bank will only carry out the placement based on the indicated value date if my/our placement instruction is received before the cut-off time that applies. If my/our placement instruction is received after the cut-off time, the value date of my/our placement will be on the next Business Day.

我/我们同意此项申请须经华侨银行批准。华侨银行有权自行决定拒绝此申请或其任何部分，无需提供任何理由。我/我们承认并同意华侨银行仅在适用的截止日期之前收到我/我们的配售指示时，才会根据指示的起息日进行配售。如果在截止日期之后收到我/我们的配售指示，则我/我们的配售起息日将是下一个工作日。

I/We agree that the withdrawal amount payable to me/us will be net of any fees & charges applicable. Information on Fees & Charges is available in the Pricing Guide at ocbc.com. Examples or some services which are subject to fees & charges are Cheque Clearance, Cash Deposit, Demand Draft, Cashier's Orders, Telegraphic Transfer and MEPS Fund Transfer.

我/我们同意，我/我们应付的提款金额将扣除任何适用的费用和收费。有关费用和收费的信息可在 ocbc.com 的定价指南中找到。需要收取费用和收费的服务包括支票结算、现金存款、即期汇票、银行本票、电汇和MEPS资金转账。

I/We acknowledge that: -

我/我们确认并了解: -

- a. foreign currency investments or deposits are subject to inherent exchange rate fluctuations that may provide opportunities and risks. Earnings on foreign currency investments or deposits would be dependent on the exchange rates prevalent at the time of their maturity if any conversion takes place. Exchange controls may be applicable from time to time to certain foreign currencies. I/We further acknowledge and agree that I/we have determined that any foreign currency investment is suitable for me/us in the light of my/our investment objectives, financial means and risk profile. Any pre-termination costs will be deducted from my/our deposit.
- a. 外币投资或存款受固有汇率波动的影响，可能带来机遇和风险。如果有任何兑换，外币投资或存款，收益将取决于到期时的汇率。外汇管制可能不时适用于某些外币。我/我们进一步确认并同意，我/我们已根据我/我们的投资目标、财务能力和风险状况确定任何外币投资适合我/我们。任何提前终止费用将从我/我们的存款中扣除。
- b. any funds credited or debited from the Account(s) may diminish in value due to taxes, depreciation or become unavailable due to restrictions (howsoever arising) on convertibility, requisitions, involuntary transfers, restraints of any character, exercise of governmental or military or military powers, war, strikes, or other causes beyond OCBC Bank's reasonable control.
- b. 从帐户中贷记或借记的任何资金的价值可能会因税收，折旧或由于受到（无论如何产生的）兑换，请购，非自愿转让，任何形式的束缚，被行使的政府或军事或军事权力，战争，罢工或其他超出华侨银行合理控制范围的原因的限制而无法使用。
- c. where it is not possible for OCBC Bank to pay in the currency in which its payment obligation is denominated, OCBC Bank shall be entitled to pay in such other currency as OCBC Bank may determine in its sole discretion and such payment shall constitute a full and final discharge of OCBC Bank's liability of its payment obligation.
- c. 若华侨银行无法以其付款义务所指定的货币支付，则华侨银行有权以自行决定的其他货币支付，且这类支付将被视为最终解除华侨银行的全部责任。
- d. I/We have carefully studied the currency markets and confirm that my/our foreign currency deposits in the Account(s) are suitable in the light of my/our financial position and investment objectives.
- d. 我/我们已经仔细研究了货币市场，并确认我/我们在账户中的外币存款适合我/我们的财务状况和投资目标。
- e. I/We hereby authorize OCBC bank to accept any deposits to the Account(s) in any Foreign Currency whatsoever as OCBC Bank may permit in its sole and absolute discretion.
- e. 我/我们特此授权华侨银行接受华侨银行全权酌情允许的任何外币存款入账。
- f. all terms and references used herein which are defined or constructed in the Business Account Terms and Conditions but are not defined or constructed herein shall have the same meaning and construction herein.
- f. 在此处使用的所有术语和参考，在“管理存款帐户的条款和条件”中定义或构造，但在此处未定义或构造的，应具有与本文相同的含义和构造。
- g. each person signing this form as an Authorised Signatory is duly authorised to give such instructions on my/our behalf.
- g. 以授权签字人身份签署此表格的每个人，都已获得正式授权，可以代表我/我们发出此类指示。

All the information I/we have provided in this application is true and complete. I/We will tell you immediately if any of the information changes.

我在此申请表格中提供的所有信息都是真实完整的。如果有任何信息更改，我会立即告诉您。

IMPORTANT NOTES

重要事项

Outsourcing Clause

外包条款

The Bank has the right to outsource or sub-contract any part of our business operations to such third party (including but not limited to any party outside Singapore) on such terms as the Bank in its sole discretion deems fit. The Bank shall be entitled to harness, inter alia, data processing and technology infrastructure support services to enhance the Bank's suite of products and services and improve productivity within the Bank, its branches subsidiaries and affiliates across the countries in which it operates.

本行有权依照本行自行认定合适的条件将我们业务运营的任何部分外包或分包给第三方（包括但不限于位于新加坡境外的主体）。除其他外，本行有权利用数据处理和技术基础设施支持服务来增强本行的系列产品和服务并提高本行、其分支机构、子公司及关联方在其各经营所在地的工作效率。

Deposit Insurance Scheme

存款保险计划

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

按法律规定，凡是非银行存户的新元存款，以及在退休辅助计划下的新元金额和存款，都可享有新加坡存款保险公司的承保，并且每项计划会员每名存户的累计上限额为100,000新元。外币存款、双币投资、结构性存款和其他投资产品不受保。

This document may be translated into the Chinese language or such other language as OCBC Bank may decide in its absolute discretion (the "Non-English"). In the event of any inconsistency, ambiguity, discrepancy or omission between the English and Non-English version, the English version shall apply and prevail.

此文件可能被翻译成中文或其他华侨银行全权决定的语言（非英文）。若非英文的翻译版本和英文正文有任何矛盾、歧义、差异或省略，请以英文正文为准。