

SG Branch- Account Opening

Cash Management Department
Jun, 2013



中國信託
Chinatrust

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海外開戶文件說明

在HK, SG, NY等國際金融發達的主要地區，公司到銀行開戶準備的文件主要有以下：

以常見的OBU客戶為例，公司文件包括(以下文件名稱或因註冊地而有異)：

- 1): Certification of Incorporation 公司登記執照 (CI)
- 2): Certification of Incumbency 董事在職證明(存續證明) (COI)
- 3): Memorandum and Articles 公司章程 (M&A)
- 4): Board of Resolution 董事會決議錄 (BoR)
- 5): Certificate of Good Standing (If needed)
- 6): Organization Structure (多層次架構下(通常三層(含)以上需要)，用以表述公司架構的範例，無固定Format，建議詢問各地銀行對組織圖徵提的要求)

首先需先徵提CI/COI等類似功能文件來證明公司身份、了解公司背景、股東、董事及組織結構等，在完成公司辨識後，透過公司的章程內容，了解公司所提供的董事會決議錄之有效性，進而依據董決內容來認定真正的有權簽章人、開戶簽約人或其他業務的授權執行者；並由各地區依照當地法令及風險等級區分對董事、股東、最終受益人、有權簽字人進行身份及地址的文件徵提及核實。

SG Branch 開戶規範簡要：

- 新加坡與香港同是具有稅務優惠的國際金融貿易中心，在國際日益重視AML議題的環境下，對於AML所要求的KYC (Know Your Customer)/CDD (Customer Due Diligence)的落實，亦有一定程度的規範。
- 在新加坡主要的規範為：
 1. MAS 626, 依據section 27B, the Monetary Authority of Singapore Act (CAP.186)
 2. Guideline to MAS Notice 626 on Prevention of Money Laundering and Countering the Financing of Terrorism
- 以中國信託香港分行與新加坡分行開戶的徵提文件標準上，是高度類似的。加上新加坡分行開戶文件與香港分行開戶文件的呈現方式幾乎一致的情況下，開戶經驗應較以往能夠累積傳承。



MAS Notice 626 摘要:

Section 4	全章節說明Customer Due Diligence的執行方法
4.1	銀行不得開立匿名帳戶
4.2	銀行在與任何客戶建立業務關係往來時，需執行CDD
4.4	銀行需取得但不限以下的資訊-同HK 4.9.7 全名, 別名、ID No. or Incorporation/Business reg. No(註冊登記證號)、現居地址、註冊地址、聯絡電話、註冊/ 出生 日期 (Date of Registration/Birth)、 國籍 /註冊國別(Nationality/Country of Registration or Incorporation)
4.5~7 4.10~13	銀行與公司戶往來需辨識其董事或合夥人或實際有權操控者亦需辨識並核實代表客戶行使權利之自然人(ex:印鑑卡上簽字人)，並保資料本。
4.14~15 4.17	辨識核實最終受益人 不需辨識最終受益人的情況(類似HK4.10 SDD)
4.16	銀行需了解擁有權結構或有控制權的組織架構
4.19	建立業務關係的目的
4.24	銀行應該定期性的去Review客戶資料的正確性並取得客戶及最終受益人最新的資料，特別是針對歸類為風險較高的客戶群。
4.32	銀行應完成辨識及核實(CDD)客戶及其最終受益人後始與客戶建立關係(4.31)，但在某些AML風險可控的情況下可以例外。

填寫範例

(務必以英文填寫)



公司帳戶協議書(Corporate Account Agreement)

第一部份 - 帳戶持有人資料 Part 1 - Account Holder Information		
名稱 Name	中文 Chinese	
	英文 English	
商業登記號碼 Registration No.		註冊日期 Date of Incorporation
註冊地 Place of Incorporation:		
法律文件 Legal Form (please select one)	<input type="checkbox"/> 獨資企業 Sole Proprietorship <input type="checkbox"/> 合夥 Partnership <input type="checkbox"/>	
	<input type="checkbox"/> 合資企業公司 Joint Venture Company <input type="checkbox"/> 社團/俱樂部/其他組織 Society/Club/ other Association	
	<input type="checkbox"/> 其他 Others...	
	<input type="checkbox"/> 信託, 擔任下列委託人之受託人 Trust, acting as Trustee for..... (名稱及位址)(name and address)	
	<input type="checkbox"/> 個人投資公司, 作為下列人士/法人之投資媒介 Personal Investment Company, acting as investment vehicle for..... (名稱及位址)(name and address)	
登記地址 Registered office		
通訊地址 Correspondence (請以英文填寫) (Please fill in the blank in English)		
		電話/傳真 Tel. No./Fax

境外公司可以沒有中文名，台灣註冊公司的英文名稱可於 <https://fbfh.trade.gov.tw/rich/text/indexfbOL.asp> 國際貿易局出進口廠商管理系統查詢

公司帳戶協議書 (Corporate Account Agreement)

第二部分 - 公司帳戶資料記錄 Part 2 - Corporate Account Information and Record

營業性質 Nature of Business	<input type="checkbox"/> 進口商 Importers <input type="checkbox"/> 出口商 Exporters <input type="checkbox"/> 工廠 Manufacturers <input type="checkbox"/> 批發商 Wholesalers <input type="checkbox"/> 零售商 Retailers <input type="checkbox"/> 代理商 Commission Agents <input type="checkbox"/> 投資 Investment <input type="checkbox"/> 其他(請註明) Other (Please Specify)		
主要經營貨品 Specific Merchandise	進口貨品 Imported:		
	出口貨品 Exported:		
	製造品 Manufactured:		
負責人/聯絡人 Contact Person	聯絡電話/傳真 Contact Phone No./Fax No.		
財務狀況 Financial Situation	實收資本額 Paid up Capital		上年營業總值 Sales of Business for last year
	註冊資本 Authorised Capital		上年純利 Net profits for last year
往來商號 Reference	本地主要往來商號 Local Major Trade Ref.		主要與何國貿易 Major Countries trading with
	海外主要往來商號 Foreign Major Trade Ref		海內外代理人 local or overseas Agencies
股東結構 Ownership and Control Structure	母公司(如有) Parent Company (if any) 子公司(如有) Subsidiaries (if any) 請附上公司股權結構圖的描述 (包括任何子公司) Please enclose with this Account Application Form a diagrammatic description of the Company's shareholding structure, including any subsidiaries.		
往來銀行 Bankers	銀行名稱 Bank	分行名稱 Branch	帳戶號碼 Account No.
董事/合夥人/主管*清單 List of Directors / Partners / Officers* (please delete where appropriate)	姓名 Full Name (包括任何別名 including any aliases):	姓名 Full Name (包括任何別名 including any aliases):	
	稱號 Designation:	稱號 Designation:	
	居住地址 Residential Address:	居住地址 Residential Address:	
	生日 Date of Birth:	生日 Date of Birth:	
	國籍 Nationality:	國籍 Nationality:	
	身份證/護照號碼 NRIC/Passport No.:	身份證/護照號碼 NRIC/Passport No.:	
	電話號碼 Telephone No.:	電話號碼 Telephone No.:	

務必詳實填寫

公司帳戶協議書(Corporate Account Agreement)

第三部份 - 使用上述帳戶之規定 Part 3 - Terms and Conditions for Operating the Above Accounts

1. 有權簽章人/及簽字約定：**Authorised Signatories/Signature Arrangements:**

上述帳戶的有權簽章人及其簽字約定均規定於本公司董事會於_____年____月____日所通過的決議中，該董事會決議錄一份已送貴行。

For the authorised signatories and signature arrangements for the above accounts, please refer to the Board Resolution of the Company dated _____ . An extract of the Board Resolution has been submitted to the Bank.

與董決會議時間相符

2. 傳真交易

申請傳真交易服務

勾選以上方格，表示本公司擬向 貴行申請傳真銀行服務，並願遵守傳真服務之相關規範。

Facsimile Transaction Service

By ticking the above box, the Company agrees to apply Facsimile Transaction Service, and follow your Bank's instructions and requirements of Facsimile Transaction Service.

公司帳戶協議書 (Corporate Account Agreement)

簽署同意 SIGNED and AGREED by

..... (Sign here)

有權簽章人姓名及身份證/護照號碼 _____

Name of Authorised Person & NRIC/Passport No. _____

簽
章
Signature

簽字人與董決第三條授權開戶之人需一致。並蓋公司條章或手寫上公司名稱(英文)。

..... (Sign here)

有權簽章人姓名及身份證/護照號碼 _____

Name of Authorised Person & NRIC/Passport No. _____

簽章/日期 _____

Signature/Organisation Stamp/Date (dd/mm/yy) _____

代表 For and on behalf of _____

(帳戶持有人，請於簽名處加蓋 Sign-in Bar，或於 “ For and on behalf of ” 後填寫公司名稱)
(Please affix your sign-in bar at the above space, or type in your company name in the space following the wording “for and on behalf of”)

銀行專用 For Bank Use Only

對保人 Witnessed by

董事會會議紀錄-代表公司開戶之人

中國信託商業銀行新加坡分行 Chinatrust Commercial Bank Co. Ltd., Singapore Branch

致：中國信託商業銀行 新加坡分行

日期：

To: Chinatrust Commercial Bank Co. Ltd., Singapore Branch

Date:

Name of Account holder: _____

帳戶持有人

(the "Company")

粗框(線)部分請客戶務必填簽 (Mandatory fields are printed in bold)

董事會決議摘錄證明抄本 Certified Extract of Board Resolution

本公司確認以下內容為真實摘錄於 _____ (日期)所舉行之董事會決議且以下決議事項已通過會議表決，並依據本公司組織章程對決議事項進行記錄保存。

We certify that the following is a true extract from the minutes of the meeting of our directors/partners/committee members/owners* held on _____ (date) and that the resolution set out below was duly passed, has been recorded in the minutes book of the Company and is in accordance with the constitutive documents of the Company:

Resolved:

I. 開立銀行帳戶之申請 Application for Opening a Bank Account

_____ (以下稱"本公司")董事會於 _____ 年 _____ 月 _____ 日通過下列決議:

"Our company") Board of directors adopt the following resolutions on _____

1. 本公司將與中國信託商業銀行新加坡分行(下稱"貴行")依據公司帳戶協議書(下稱"協議書")與"開戶存款總約定書"(下稱"總約")建立往來關係，不因該等文件之隨時修訂與增補而受影響。

That the Company shall establish a relationship with Chinatrust Commercial Bank Co. Ltd., Singapore Branch ("Bank") in accordance with the Bank's Corporate Account Agreement (hereinafter referred to as the "Agreement") and the Opening Master Account (hereinafter referred to as the "Master Agreement"), each as amended and supplemented by the Bank.

2. 指定中國信託商業銀行新加坡分行為本公司往來銀行

That an account or accounts in respect of any or all services offered by the Bank (the "Account") be opened with the Bank.

3. 茲同意授權 _____ 代表本公司與 貴行簽訂協議書及總約。

That _____ be authorised on behalf of the Company to complete and sign the Agreement and the Master Agreement

公司董事會授權代表公司簽署協議書之人，此人亦需徵提ID proof及Passport影本

董事會會議紀錄-出席董事人數需符合公司章程規範

簽名並確認以上記錄屬實(包含：簽署日期: _____)

SIGNED AND CERTIFIED as a true and correct record on the _____ day of _____

董事會主席 Chairman of the Board

出席董事 Attending Directors

出席董事簽章人數
需符合公司章程所
要求最低法定開會
人數

銀行專用 For Bank Use Only

對保人 ~~Witnessed by~~
sighted by

Branch code:
Staff code:

注意：1.上述簽署董事需符合公司章程所規定最少法定開會人數。 2.經修改之處，必須經會議主席簡簽

Note: 1. The number of attending directors signing in the above space should not be less than the number of attending directors required by the Company's Articles of Incorporation.

2. Any alterations should bear the initials of the Chairman.

董事會會議紀錄-Appendix 有權簽章人(行使帳戶調度權利)

附表 Appendix

第一部份—有權簽章人資料 Part 1 - List of Authorised Signatories

姓名 Full Name: _____ (包括任何別名 including any aliases) 身份證/護照號碼 NRIC / Passport No. _____ 簽發日 Date of issue: _____ 國籍 Nationality: _____ 生日 Date of Birth: _____ 居住地址 Residential Address: _____ 永久住址 Permanent Address: _____ (如與上列不同者 if different from the above) 電話號碼 Telephone No.: _____	簽樣 Specimen Signature
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Authorized Signer, 需提供ID Proof及Passport, 第二部分表示幾式憑幾式有效

第二部分—行使權利之規定及簽字約定 Part 2 - Agreements on Authority of Signatories and Signature Arrangements

- 任何一人簽署有效 Signature by any one of the signatories shall be valid.
- 任何二人簽署有效 Signature by any two of the signatories shall be valid.
- 上述簽字式樣共 _____ 式憑 _____ 式有效

A total of _____ signature specimens are provided. Pursuant to this mandate, any _____ of the Authorised Signatory(ies) is/are authorised to give the Bank any of the Instructions.

印鑑卡(第一頁，背面(第二頁為銀行專用，客戶免填))

 中國信託商業銀行 CHINATRUST COMMERCIAL BANK CO., LTD. SINGAPORE BRANCH (Incorporated in Taiwan R.O.C. with Limited Liability)		客戶代碼 CUSTOMER CODE	
印鑑卡 SIGNATURE CARD*		<input type="checkbox"/> 有限公司 Limited Company <input type="checkbox"/> 其他 <input type="checkbox"/> 合夥公司 Partnership <input type="checkbox"/> 獨資公司 Sole Proprietor	
姓名 NAME	中文: CHINESE 英文: ENGLISH		
簽字人姓名、證件號碼、組別 NAME ID / PASSPORT NO. GROUP	簽字式樣 (或印鑑式樣) SPECIMEN SIGNATURE(S)		公司印章 COMPANY'S STAMP
NAME			僅供參考並不構成簽署安排的一部份 FOR REFERENCE ONLY- NOT PART OF SIGNING ARRANGEMENT
D/PASSPORT GROUP			
NAME			
D/PASSPORT GROUP			
NAME			
D/PASSPORT GROUP			
NAME			
D/PASSPORT GROUP			
簽署安排方式 SIGNING ARRANGEMENT <input type="checkbox"/> 任何一人簽署有效 ANY ONE SIGN SINGLY <input type="checkbox"/> 任何二人簽署有效 ANY TWO SIGN JOINTLY <input type="checkbox"/> 上列簽字式樣均 有效 有效 THE ABOVE SIGNATURES OF WHICH ANY SHALL BE VALID		公司聯絡人/職稱 Contact Person/Title	
		公司註冊證書 Registration No.	
		公司成立日期 Date of Inc.	

詳實填寫，簽字人需與董事會會議紀錄帳戶簽字人資料相符。

僅供參考，不構成簽署安排的一部份，但如果公司章或Sign in bar是董事會決議錄中構成簽署的一部份，則建議蓋在左側簽字式樣處。

需與董決內容一致

*This document may, at the Bank's discretion, be translated into any language other than the English language. The Customer agrees that such translation shall only be for its convenience and the English text shall prevail in the event of any ambiguity, discrepancy or omission as between the English text and any translated text.

本行得自行決定將本文件翻譯成英文以外之語言。且新人(等)同意該等翻譯僅作為參考之用。如英文版本與該翻譯版本之內容有異，不一致或遺漏時，仍以英文版本為依據。

公司戶稅務狀況聲明(非新加坡公司簽署)

To: Chinatrust Commercial Bank Co., Ltd, Singapore Branch ("the Branch")
 致: 中國信託商業銀行新加坡分行有限公司新加坡分行 (以下簡稱「分行」)

We hereby declare that for all the Accounts (debits where applicable) currently maintained to be opened with the Branch Account No. []:
 我們特此聲明, 對於目前由本行開辦之所有存款戶 / 目前由本行開辦之所有存款戶 / 賬戶 []:

		YES 是	NO 否
1.	The control and management of our entity's business is exercised in Singapore. (If no, please furnish your entity's country of tax residency []). 本公司於新加坡對該分行業務之控制與管理。(如果不是, 請提供由公司的稅務所在地, []).	<input type="checkbox"/>	<input type="checkbox"/>
If the answer to question 1 is "No", please answer question 2. 如果問題1的答覆為「否」, 請回答問題2。			
2.	Our entity, by itself or in association with others, carries on a business in Singapore. 本公司本身或與其他組織共同在新加坡經營業務。	<input type="checkbox"/>	<input type="checkbox"/>
If the answer to question 2 is "No", please answer question 3. 如果問題2的答覆為「否」, 請回答問題3。			
3.	Our entity is regarded as a permanent establishment in Singapore, and we have obtained a withholding tax waiver letter from the Inland Revenue Authority of Singapore. (If yes, please provide a certified true copy). 本公司被認為是在新加坡的常設機構, 我們已取得新加坡稅務局或其所徵收的開源稅的免稅證明。(如果是, 請提供經认证的免稅證明本)。	<input type="checkbox"/>	<input type="checkbox"/>
If the answer to question 3 is "No", please answer question 4. 如果問題3的答覆為「否」, 請回答問題4。			
4.	The funds used to place a deposit with the Branch are obtained from operation in Singapore through a permanent establishment in Singapore. 於分行存款賬戶內之資金, 來自於在新加坡常設機構於新加坡的營地所得。	<input type="checkbox"/>	<input type="checkbox"/>

We undertake to notify the Branch immediately of any change in the status declared above.
 上述聲明內容若有任何變更, 我們承諾立即通知分行。

Name of Entity (公司名稱) []
 Business Registration No. (商業登記號碼) []
 Country of Incorporation (註冊國家) []
 Registered Address (註冊地址) []
 Business Address (營業地址) []
 Authorized Signatory (有權簽署人) []

Name and Designation (姓名與職銜) [] Date (日期) []

The Branch will determine whether any interest payable to the entity is subject to withholding tax.
 分行將決定之支付予本公司之利息是否應預扣稅。

For Bank's Internal Use (僅供銀行內部使用)

Subject to Withholding Tax 有預扣稅	YES 是	NO 否
Withholding tax rate 預扣稅率	18%	Prevailing Corporate Tax Rate 盛行公司稅率
	Rate specified in Avoidance of Double Taxation Agreement (if applicable) = 避免雙重課稅協定之稅率規定 (若適用) =	

* To obtain certified true copy of Certificate of Residence (endorsed by tax authority) of the country of residence) from non-resident entity.
 * 自非新加坡當地居民公司可取得具自該國之知曉副本 (由居住地區加稅務機關印發)。

開立人民幣帳戶需加簽：

已刪除2013/03

如客戶要開立人民幣帳戶，新加坡目前仍需加簽單張補充條款- Supplementary Terms and Conditions for Renminbi Account (Singapore Branch)

Any ambiguity, discrepancy or omission between the Chinese and English hereof, the English shall govern.

如果本行开户总约定书的条款与人民币账户的规则与条件的条款有任何抵触或不一致之处，当以后者为准。

中英文版本之间若有含糊之处、不一致或遗漏，当以英文原文为准。

簽字與印鑑卡要求一致

Authorised Person 授权签字人的签名

Name 姓名：

NRIC No. 身份证号码：

Designation 职衔：

Authorised Person 授权签字人的签名

Name 姓名：

NRIC No. 身份证号码：

Designation 职衔：__



Supplement T&C
r RMB Account (S)

KYC Form

(Signed by RM)

凡銀行KYC Form都是由RM 執行Know Your Customer所必須提供的資訊，為了符合外部法規及內部規範，盡可能填寫KYC Form的欄位是必要的。

關於最新的KYC Form及填寫方式，建議可以詢問在地承辦人員。

開戶常遭退件的原因之一即為KYC填寫不完整，故為了能順利開戶，RM應盡可能確實填寫，減少文件來回所造成的延宕。

KYC FORM Updated in Jun, 2013



KYC Form



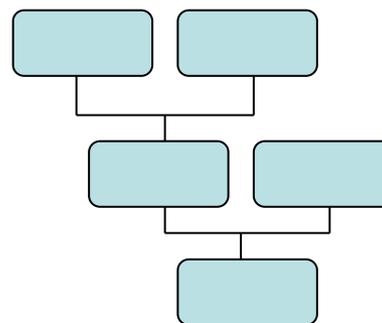
多層次架構應注意事項

開戶時，必須辨識最終受益人，但如開戶主體上層架構超過兩層，即屬多層次架構，面對此多層次架構，由於同樣必須辨識最終受益人(實質有效控有開戶主體股權大於10%以上)，故對於上層法人也需徵提相關文件，如果實務上或因案件複雜導致執行有困難，建議與當地Compliance Officer 進行溝通。

SHutterstock



《Org Structure》



徵提文件

Check-list



Checklist

Appendix I - A Quick Guide To Open Account

Account Location / 開戶地	<p style="text-align: center;">Singapore</p> <p style="text-align: center;">(All documents submitted must be in English or translated in English by a competent party acceptable to the Bank)</p>				
	Individuals	Singapore Registered Entities	Taiwan Registered Entities	B.V.I.(or Similar Countries) [†] Registered Entities	Indonesia Registered Entities ^{†/**}
Supporting Doc Required	Copy of Photo Identification Document - NRIC or Passport with at least 6 months' of validity and address proof (for foreigners). #	Certified copy of Certificate of Incorporation / ACRA printout (within 30 days from date of account application) <u>OR</u> Certified copy of Certificate of Registration (Branch of a Foreign Company)	公司設立/變更事項登記表 Certified copy of certificate of registration / Incorporation issued by government authorities	Certified Copy of Certificate Of Incorporation	Certified Copy of Certificate Of Incorporation (Evidence of Registration from Governmental Authority (e.g. Ministry of Industry and Trade)
		公司組織大綱及章程及任何修正的決議之認證影本 Certified copy of Memorandum and Articles of Association (MAA) or LLC Agreement and any amendment resolution	公司章程 Certified copy of Memorandum & Articles of Association (Company Constitutions), and any amendment resolution	Certified copy of Memorandum and Articles of Association (MAA) and any amendment resolution	Certified copy of Memorandum and Articles of Association (MAA) and any amendment resolution
	Certified copies of Photo Identification Document of all directors & all authorized signatories - NRIC (for Singaporeans); Passports with at least 6 months' of validity and address proof (for foreigners). #		董事長及所有董事以及所有有權簽字人的身份證及護照影本(6個月以上有效期), 該影本需被認證與正本相符 Certified copies of Photo Identification Document (e.g. passport) of the chairman and all directors & all authorized signatories. Passports must be with at least 6 months' of validity, and address proof.#	Certified copies of Photo Identification Document (e.g. passport) of all Directors, & all authorized signatories. Passports must be with at least 6 months' of validity, and address proof.#	Certified copies of Photo Identification Document (e.g. passport) of all Directors, Board of Commissioners, authorized signatories. Passports must be with at least 6 months' of validity, and address proof.#
			主要股東/身份證及護照影本(包括有權行使或控制如何行使公司 10%或以上的投票權人士) ID /Passport Copies of major shareholder (over 10% of voting rights) with address proof.#	ID Copies of major shareholders (over 10% of voting rights) / Ultimate Beneficial Owner(s) with address proof.#	ID Copies of major shareholders (over 10% of voting rights) / Ultimate Beneficial Owner(s) with address proof.#
				Certificate of Incumbency issued by Registration Agents (CTCB approved list) dated not more than 3 months from date of account application.	Letter of Approval from Government Ministry (e.g. Ministry of Justice and Human Rights)

Checklist

Bank Form	Account Opening Form	Account Opening Form	Account Opening Form	Account Opening Form	Account Opening Form
	Specimen Signature card	Specimen Signature card	Specimen Signature card	Specimen Signature card	Specimen Signature card
	PIPA agreement (applicable to Taiwanese individual account holder only)	Board Resolution or Certified Extract of Board Resolution (signed by two directors or one director & Company secretary or in accordance with MAA)	Board Resolution or Certified Extract of Board Resolution (signed by two directors or one director & Company secretary or in accordance with MAA)	Board Resolution or Certified Extract of Board Resolution (signed by two directors or one director & Company secretary or in accordance with MAA)	Board Resolution or Certified Extract of Board Resolution (signed by two directors or one director & Company secretary or in accordance with MAA)
		Withholding Tax Form (for Foreign company registered as a branch in Singapore)	Withholding Tax Form	董事名冊 / 股東名冊 Register of Directors and Secretary, Register Members /Shareholders	Register of Directors and Secretary, Register Members /Shareholders
				Withholding Tax Form	Withholding Tax Form
Optional	• 信譽良好的金融機構或中信照會信 Letter of reference from a reputable financial institution or any CTCB group office	• 信譽良好的金融機構或中信照會信 Letter of reference from a reputable financial institution or any CTCB group office	• 信譽良好的金融機構或中信照會信 Letter of reference from a reputable financial institution or any CTCB group office	• 信譽良好的金融機構或中信照會信 Letter of reference from a reputable financial institution or any CTCB group office	• 信譽良好的金融機構或中信照會信 Letter of reference from a reputable financial institution or any CTCB group office
	Fax Indemnity and Resolution for Fax Indemnity, if required	Fax Indemnity and Resolution for Fax Indemnity, if required	Fax Indemnity and Resolution for Fax Indemnity, if required	Fax Indemnity and Resolution for Fax Indemnity, if required	Fax Indemnity and Resolution for Fax Indemnity, if required
			出進口廠商管理系統 Bureau of Foreign Trade (https://fbfh.trade.gov.tw/rich/text/indexfbOL.asp)	Certificate of good standing	Certificate of good standing
			全國商工行政服務入口網查詢公司登記資料 / 經濟部商業司(Commerce Industrial Service Portal)—公司及分公司基本資料查詢 http://gcis.nat.gov.tw/pub/cmpy/cmpyl/nfoListAction.do		
新加坡分行內部認識客戶的程序將在開戶前執行 Internal Know-Your-Customer checks will be made by Singapore Branch before Account Opening.					
新加坡分行在必要時可能會要求額外的文件 Singapore Branch may request for additional documentation, where necessary.					
*The Bermuda Islands, Gulf States, Belize, Samoa, Cayman Islands, Mauritius (百慕達群島, 開曼群島, 海灣國家, 貝里斯, 薩摩亞, 毛里求斯)					
# Address proof - utility / phone bill or governmental correspondence or other documents acceptable to the Bank.					

文件說明



1. Certification of Incorporation (CI 公司登記證):

就像是出生證明一樣，為公司註冊日期的證明文件

下圖為BVI的CI Sample



2. Certification of Incumbency (COI 董事在職證明、存續證明) :

主要記載公司的董事及股東的姓名及持股。

COI通常為註冊當地獲授權的註冊代理Agent發放，又稱為Registered Agent，但時有台灣的管理顧問公司經得這些Registered Agent的指派，得以代為出示COI，台灣當地的管理顧問公司則稱為Processing Agent。香港與新加坡對於Processing Agent開出的COI是否接受，目前做法是參照香港定期Review公告的Agent List，來因應實務上的需求。

通常COI會載明公司是在Good Standing下，並載明董事、股東等重要關係人包含持股股份等資訊，某些也會描述Company Secretary，內容多由Agent依客戶需要提供；然開戶銀行可能對某些免稅註冊地區會額外徵提由官方出示的Certificate of Good Standing or Certificate of Compliance。故是否需要徵提Good Standing，建議開戶前先參照各地開戶的Checklist或詢問當地人員。

2. Certification of Incumbency (COI 董事在職證明、存續證明) :

圖為Anguilla的 COI Sample

董事、秘書、股東、
持股比例

開立日期需六個月內

(OIL)

CERTIFICATE OF INCUMBENCY

██████████ Enterprise Co., Ltd.

We, Offshore Incorporations (Anguilla) Limited of P.O. Box 850, Offshore Incorporations Centre, The Valley, Anguilla, British West Indies, being the duly appointed Registered Agent of ██████████ Enterprise Co., Ltd. (the "Company"), a Company incorporated in Anguilla on 17 August 2010 with Company Number 2165844, to the best of our knowledge and according to our records, hereby certify the following:

- (1) The Company is in Good Standing in Anguilla.
- (2) The Registered Office of the Company is at P.O. Box 850, Offshore Incorporations Centre, The Valley, Anguilla, British West Indies.
- (3) That as far as can be determined from the documents retained at the Registered Office of the Company:
 - (i) The current director(s) is/are:

<u>Name</u> CHENG, I-CHUNG	<u>Appointment Date</u> 17 August 2010
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 - (ii) The current secretary(ies) is/are:

<u>Name</u> CHENG, I-CHUNG	<u>Appointment Date</u> 17 August 2010
-------------------------------	---
 - (iii) The current shareholder(s) is/are:

<u>Name</u> CHENG, I-CHUNG	<u>No. of Share(s) Held</u> <u>1,000,000</u>
-------------------------------	---
- (iv) The authorised capital of the Company is USD1,000,000.00 divided into 1,000,000 shares of USD1.00 each.
- (v) The Company does not maintain a Register of Mortgages, Charges and Encumbrances at its Registered Office.

Signed on 31 January 2011

For and on behalf of
Offshore Incorporations (Anguilla) Limited



Authorised Signatory

3. Memorandum and Articles (M&A) 公司章程

在美國，公司章程稱為**By Laws**，此項文件是公司內部規定公司名稱、住所、經營範圍、經營管理制度等重大事項的基本文件，通常由公司發起人或股東共同擬定而成，由於公司章程是公司對外進行經營交往的基本法律依據，故在開戶時，對於公司章程中對外事務往來的授權取得方式需多加留意，有時是董事長一人即可代表公司，有時需經一定比例董事出席並有一定比例出席董事的同意，此項章程中的規定將會影響董事會議決議錄的有效性，故董事會決議錄的有效與否取決於是否符合公司章程中取得授權的規範。



4. Board of Resolution (BoR)董事會決議錄

如其名，BoR就是可以代表公司的董事或股東共同決定對外行為及決策的正式文件，通常與銀行相關的內容包括：開戶指派的開戶委託人、銀行帳戶往來的授權(往來印鑑/Specimen Signer)、將帳戶授權予另一主體查詢調度的會議紀錄、或其他授信業務相關必須。

通常銀行會針對本身的業務需要設計制式的董事會決議錄範本給客戶使用，但客戶只可在特別情況下才可以使用自己公司的範本，特別需要注意的是，由於董事會決議錄是決定有權簽署開戶文件者以及有權簽章人的重要文件，故客戶如使用自身的董事會決議錄，務必得涵蓋銀行所要求的相關範圍，避免董事會決議錄內容不完整，造成被銀行拒絕，這部分需要特別注意。

5. Certificate of Good Standing: (存續證明)

Good Standing 是一份官方文件，由註冊地公司註冊的機構簽發，證明公司在法律地位的存在事實以及in good standing，並確實已繳付政府的各項稅金，其內容與公司的註冊登記(CI)有相當大的相似部分。(Review時的Issue day 需在60日內)



ANGUILLA

INTERNATIONAL BUSINESS COMPANIES ACT, 2000

(Section 127)

CERTIFICATE OF GOOD STANDING

Company Number 1234567

I hereby certify that the company

SAMPLE COMPANY LIMIED

is in good standing having paid all fees due and payable.

I further certify that:

The company has not submitted to the Registrar articles of merger, consolidation or arrangement that have not yet become effective.

The company is not in the process of being wound up and dissolved.

No proceedings to strike the name of the company off the register have been instituted

A handwritten signature in blue ink, appearing to read 'R. Smith'.

Registrar of Companies

Dated this 1st day of April 2010



圖為Good Standing Sample



6. Certificate of Compliance

Certificate of Compliance 是一份官方文件，由註冊地公司註冊的機構簽發，這是證明該主體仍處於一個**Good standing**的狀態下，其內容與公司的**Certificate of Good Standing** 有相當大的相似部分。

Bermuda



BERMUDA

MINISTRY OF FINANCE

CERTIFICATE OF COMPLIANCE

I, Maria Boodram, Senior Registration Clerk of Registrar of Companies of the Islands of Bermuda, do hereby certify that

is a Company duly incorporated under the laws of Bermuda and is, at the date of this Certificate, in good standing.



Given under my hand and the Seal of the
REGISTRAR OF COMPANIES this
day of _____, 200

Maria Boodram
Maria Boodram
Senior Registration Clerk

圖為 Certificate of Compliance Sample

最後的小提醒

當然!!

對了! 我們只接受英文, 不接受中文唷!!

