

中国工商银行代理中国工商银行（美国）

开户见证业务协议（与客户签署）

经甲方（客户）与乙方（中国工商银行 XXX 分/支行）协商一致，就乙方代中国工商银行（美国）（以下简称“工银美国”）为甲方办理开户见证业务达成如下协议：

一、 甲方自愿申请使用乙方提供的代理工银美国开户见证业务相关服务，并同意遵守本协议的各项约定。

二、 基本规定

- （一） 代理工银美国开户见证业务是指乙方审核甲方提供的在工银美国开户所需资料，对甲方所提交的开户资料及甲方签名提供见证服务。
- （二） 乙方仅为甲方在工银美国开户所提供申请资料的完整性提供见证服务。甲方的账户开立在工银美国，在使用账户过程中产生的问题，由工银美国负责与甲方协商解决。
- （三） 甲方在工银美国开立的是存款支票账户。
- （四） 甲方同意将本人办理上述账户开户的个人开户信息和申请资料由乙方传递或邮寄给工银美国。

三、 代工银美国开户见证业务的办理

- （一） 甲方确定，在办理代工银美国开户见证业务前已经阅读并明白适用于工银美国开立账户的条款，包括个人账户条款、网上银行条款以及银行服务收费条款，并同意接受上述条款的约束。
- （二） 甲方需向乙方提供本人有效身份证件、护照、签证或签证办理证明，以及乙方要求提供的其他办理开户见证业务所需资料，并承诺所提供的资料真实、有效，如有伪造、欺诈需自行承担相关法律责任。甲方只能为本人办理开户见证业务，不得代他人办理本业务。
- （三） 乙方将为甲方所提供的账户申请资料及签名提供开户见证服务，并及时将相关开户信息和申请资料传递或邮寄给工银美国。在开户过程中如出现任何问题，工银美国可在乙方的协助下直接与甲方交流。
- （四） 甲方可通过乙方申请在工银美国开立存款支票账户、申领借记卡、支票簿等服务，工银美国审核后为甲方开立账户。客户开户确认书由工银美国直接发电子邮件给客户。甲方抵达美国后，应确保相关账户要求的资金到账后前往工银美国网点领取借记卡、支票簿（如申请，正式支票本有费用），或者甲方联系工银美国网点更新在美地址后，由工银美国相关人员寄送至甲方提供的美国地址。
- （五） 甲方知悉工银美国对其开户申请具有独立的审核和最终决定权，乙方对甲方是否可以在工银美国成功开户不承担任何法律责任。
- （六） 客户应在开户成功后30天内向该账户汇款，否则工银美国将询问客户原因，并保留关闭该账户的权利。

四、 代工银美国开户见证业务项下相关业务的办理

- （一） 账户成功开立以后，乙方见证开户的职责已完成。甲方可自行登录工银美国的网址注册网上银行。如有任何账户相关的问题，甲方应直接与工银美国联系。
- （二） 甲方办理已开立账户的撤销（关户），应本人直接与工银美国联系。

五、 代工银美国开户见证业务相关费用收取

甲方向乙方申请办理工银美国开户见证业务时，需向乙方交纳见证手续费人民币贰佰元。开户申请受理后需经工银美国审核，无论账户开通与否，见证手续费都不予退回。此费用不包括工银美国根据自身规定向甲方收取的与其提供服务相关的费用。

六、 本协议未尽事宜，由甲乙双方协商解决，协商不成的，在乙方所在地法院诉讼解决。本协议适用中华人民共和国法律。

七、 本协议自甲乙双方签字或盖章之日起生效，本协议壹式贰份，甲乙双方各执壹份，具有同等法律效力

甲方（业务申请人签名）：

乙方（经办机构）签章：

日期：

日期：

Account Holder Information 账户持有人个人信息		
Surname 姓:	First / Middle Name 名:	Date of Birth (YYYY/MM/DD): 生日 (年/月/日):
Nationality 国籍: <input type="checkbox"/> Chinese 中国 <input type="checkbox"/> Other 其他: _____	Occupation 职业: <input type="checkbox"/> Employed 受雇 <input type="checkbox"/> Other 其他: _____	Mother's Maiden Name (for Security Verification): 母亲姓氏 (常用于安全验证):
ID Card 身份证号码:	Place of Issue 签发地点:	Expiry Date 有效日期:
Passport 护照号码:	Place of Issue 签发地点:	Expiry Date 有效日期:
Contact Number 联系电话:	Email 电子邮件: (避免使用163.com,126.com,outlook and QQ邮箱, 建议Gmail or Hotmail 邮箱)	
Current Residential Address 现居住地址: 需与身份证地址一致 (格式: 房间号、门牌号、小区名 (如有)、街道、区)		
City 城市	Province 省	Postal Code 邮编
US Mailing Address 美国邮寄地址: 需提供有效美国地址证明, 如租房合同、学校出具的宿舍地址确认信函/邮件、水电网络账单等		
City 城市	Province 省	Postal Code 邮编
Working Information 工作信息		
Employer Name 雇主名称:	Employer Address 雇主地址:	Social Security Number (SSN) 社会安全号: <input type="checkbox"/> Yes 是, SSN #: _____ <input type="checkbox"/> No 否
Annual Income \$ 年收入 (美元):	Employer Business Phone 雇主办公电话:	
Is this account holder or his/her immediate family members or close associate a current or former senior foreign political person (PEP)? (If yes, please provide the name, occupation, country of residence of the political person, and the relationship between the holder and the political person) 以上账户持有人或其直系家庭成员或亲朋好友是否为政界人士(在职或离职)? (如是, 请提供政界人士的名字, 职位, 居住国家, 和户主的关系) <input type="checkbox"/> Yes 是 (<input type="checkbox"/> Current 在职 <input type="checkbox"/> Former 离职) <input type="checkbox"/> No 否		
Account Related Information 账户相关信息		
Purpose of Account 开户目的: <input type="checkbox"/> Work 工作 <input type="checkbox"/> Other, please specify 其他, 请说明: _____		
Debit Card 借记卡服务: I apply for the Debit Card and use the account applied for in this form as the primary account of the debit card 本人申请借记卡, 并将依据本申请书开立的账户作为该借记卡的基本账户。 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 Notes: Debit card can be picked up or will be sent to you upon receiving your U.S. mailing address and at least an initial funds of \$500. Proof of U.S. mailing address is required. 备注: 借记卡会在收到您的美国邮寄地址和至少500美元初始汇款后方可领取或寄送。 要求提供美国邮寄地址证明,如租房合同、水电网账单、其他银行对账单等。 <input type="checkbox"/> You can instruct non-financial transactions via email after authentication. e.g. Personal information update. 在确认身份的前提下, 您可以通过发送邮件操作非金融交易,如更新个人信息。 <input type="checkbox"/> I acknowledge that the Personal Checking Account (includes Debit Card) is intended to meet your financial needs while working in the United States. The Account benefits and services are intended solely for you. The Account may not be used for the benefit of others. The Bank reserves the right to terminate the account at any time in the event the Bank determines that the account is being used for the benefit of others. 本人知晓工银美国个人支票账户 (包括借记卡) 旨在服务您于美国工作期间的金融需要, 账户享有的权益和优惠只适用于您本人, 不适用于他人。一旦发现账户用来协助他人享受银行优惠, 我们保留随时终止此账户的权利。		

Source of Fund Questionnaire 资金来源调查表

Source of funds expected to flow in the account 预计的账户资金流来源

Salary income (工资收入)

Business or investment proceeds (生意或投资收益)

Gifts from family members and friends (家人好友馈赠)

Others (Please specify) 其他 (请说明) :

Account Transaction Survey (Estimated) If you cannot provide the monthly activity, please provide the annual activity. 账户交易调查表(预计)

Type of transaction 交易类别	Total amount per month or per year 月或年交易总额	Annual Frequency (times) 交易次数
<input type="checkbox"/> Incoming Wires 电汇 - 进		<input type="checkbox"/> 1-10 <input type="checkbox"/> 11-30 <input type="checkbox"/> 31-50 <input type="checkbox"/> ≥50
<input type="checkbox"/> Outgoing Wires 电汇 - 出		<input type="checkbox"/> 1-10 <input type="checkbox"/> 11-30 <input type="checkbox"/> 31-50 <input type="checkbox"/> ≥50
<input type="checkbox"/> Other Credits (e.g. cash, check, ACHs) 其他进账业务 (例如现金, 支票, 自动转账)		<input type="checkbox"/> 1-10 <input type="checkbox"/> 11-30 <input type="checkbox"/> 31-50 <input type="checkbox"/> ≥50
<input type="checkbox"/> Other Debits (e.g. cash, check, ACHs) 其他出账 (例如现金, 支票, 自动转账)		<input type="checkbox"/> 1-10 <input type="checkbox"/> 11-30 <input type="checkbox"/> 31-50 <input type="checkbox"/> ≥50

The anticipated international wire remitter 国际汇款人信息* 1

Remitter Name 汇款人姓名:	Relationship with the applicant 与申请人的关系:	Annual Income \$ 年收入 (美元) :
Remitter's Employer 汇款人工作单位:	Remitter's Job Title 汇款人职位:	

The anticipated international wire remitter 国际汇款人信息* 2

Remitter Name 汇款人姓名:	Relationship with the applicant 与申请人的关系:	Annual Income \$ 年收入 (美元) :
Remitter's Employer 汇款人工作单位:	Remitter's Job Title 汇款人职位:	

***Note: if you have more than 2 remitters, please attach additional sheets to this questionnaire 如汇款人多于两位, 请在此调查表后附加额外的信息**

Purpose of Incoming International Wire Transfers 国际汇款 (汇入) 目的:

Living Expenses 生活费 Other, please specify其他, 请具体说明:

Declaration & Signature 声明和签名: The version in Chinese is for reference only 一切条款以英文版本为准,中文版本仅供参考

1.I acknowledge receipt of and have read and agreed to the Agreement and the Terms and Conditions for the accounts and services requested, and that the same terms and conditions and signature requirements will apply to any additional accounts that I may subsequently apply for and establish with Industrial and Commercial Bank of China (U.S.A.) ("the Bank");
我确认已收到、阅读并同意有关账户服务协议和条款,并在后续开立的账户中也遵守该协议和条款及签字要求。

2.I acknowledge receipt of the Schedule of Charges of the Bank; 我确认已收到银行服务费用表

3.I declare all information provided is true and correct and agree to inform the Bank of any changes in the personal information provided;
我声明所提供的信息正确且真实,并同意向银行提供最新的个人信息。

4.I agreed to be bound by the rules and regulations currently in force for the use of accounts of your Bank. 我同意遵守现行银行账户管理规定。

Signature of applicant (申请人签名) :

Date (日期) :

Signature Card 个人账户印鉴

Passport # 护照号:

D.O.B. 生日 (YYYY/MM/DD):



X SPECIMEN SIGNATURE 签字式样

Signing Authority with effect on 签署权生效日(YYYY/MM/DD)

For ICBC (USA) USE ONLY 工银美国专用

Account Number	Account Name	Open Date	Opened By

For Handling Bank Use Only 境内经办行专用

Based upon my review of the documents, I certify the following 根据本人对材料的审查, 兹证明:

- 1)The customer presented Passport, Resident ID, Proof of Home Address, Valid Visa or Supporting documents from US Government about immigration or student visa application in original formats and personally appeared before me;
客户在本人面前呈交了护照, 居民身份证, 居住地址证明, 有效签证或由美国政府部门提供的正在办理签证的证明文件原本;
- 2)The above documents appear to be valid and have not expired;
上述文件真实有效且在有效期之内;
- 3) The documents do not appear to have been altered or otherwise manipulated;
上述文件没有涂改或篡改的痕迹;
- 4) I have attached the photocopy of the above original documents.
本人已附上上述文件原件的影印副本。

Attested to by Branch Maker 分行经办人确认:

Name: (经办人姓名) :

AAMS Number: (经办人身份统一认证号) :

Signature (经办人签名):

Date (日期) :

Branch (分行) :

Work Email (办公邮件) :

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

Department of the Treasury
Internal Revenue Service

▶ For use by individuals. Entities must use Form W-8BEN-E.
▶ Go to www.irs.gov/FormW8BEN for instructions and the latest information.
▶ Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

Instead, use Form:

- You are NOT an individual W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services) W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4
- You are a person acting as an intermediary W-8IMY

Note: If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner		2 Country of citizenship	
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.			
City or town, state or province. Include postal code where appropriate.		Country	
4 Mailing address (if different from above)			
City or town, state or province. Include postal code where appropriate.		Country	
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)			
6a Foreign tax identifying number (see instructions)		6b Check if FTIN not legally required <input type="checkbox"/>	
7 Reference number(s) (see instructions)		8 Date of birth (YYYY-MM-DD) (see instructions)	

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of within the meaning of the income tax treaty between the United States and that country.

10 **Special rates and conditions** (if applicable-see instructions): The beneficial owner is claiming the provisions of Article and paragraph of the treaty identified on line 9 above to claim a% rate of withholding on (specify type of income):

 Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding:

Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for Chapter 4 purposes;
- The person named on line 1 of this form is not a U.S. person;
- This form relates to:
 - (a) income not effectively connected with the conduct of a trade or business in the United States;
 - (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;
 - (c) the partner's share of a partnership's effectively connected taxable income; or
 - (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

I certify that I have the capacity to sign for the person identified on line 1 of this form.

Sign Here



Signature of beneficial owner (or individual authorized to sign for beneficial owner)

Date (YYYY-MM-DD)

Print name of signer

Date: _____

Instruction Agreement – Financial Transaction

The UNDERSIGNED ("Customer") has one or more bank accounts (each such bank account(s) as listed below being hereafter referred as an "Account") with INDUSTRIAL AND COMMERCIAL BANK OF CHINA (USA) NA (the "Bank") and wishes to request Bank via electronic transmission to execute financial transactions relative to each Account. Accordingly, Customer hereby authorizes Bank and agrees as follows:

1. Instructions for Financial Transactions. Customer authorizes Bank to honor and execute instructions (individually and/or collectively "Instruction") for (i) the deposit transfer or withdrawal of funds by wire or otherwise; (ii) the opening of letters of credit; (iii) payments to a credit facility with Bank, including without limitation debiting an Account for payment to a letter of credit; (iv) release of documents under a credit facility; (v) debiting an Account for the payment of Bank loans/loan drawdowns; (vi) bills settlement; and (vii) release of Trade Services related documentation.

Bank shall only be obligated to follow Instructions given in writing. Bank may, at its sole discretion record and retain any recordings of telephone conversations between Customer and Bank relative to an Instruction.

Customer agrees that (i) Bank may act upon any Instruction when given by Customer or any one appearing to be Customer's duly authorized agent when the Instruction is verified by Bank pursuant to the security procedures described in this Agreement ("Security Procedures") and (ii) Bank is authorized to, but is not obligated to, charge the amount requested in any Instruction, together with applicable fees and charges of Bank to any Account of Customer, even if the Instruction may create an overdraft in such Account.

Bank may accept Instructions from any single joint account holder of an Account and from any agent duly designated in writing by any joint account holder in a form acceptable to Bank.

2. Acceptance and Execution of Instructions. Customer agrees Bank is under no obligation to accept any Instruction not in accordance with this Agreement. Any Instruction will only be processed on days Bank is open for business in the State in which the Branch where the Account is held is located (each such day a "Banking Day" and each such State a "Branch State"). If same-day execution of an Instruction is sought but Bank cannot process the Instruction on the same Banking Day as received, Bank will execute the Instruction on its next banking day. In order to be effective, any requests to cancel or amend any Instruction must be in writing and be received by Bank no later than 3:00 P.M. local time in the Branch State on the Banking Day preceding the day Bank is to execute the Instruction.

3. Use of Identifying Numbers; Duplicate Transactions. If, as part of an Instruction, Customer provides any account number(s) or other identifying number(s) to identify the party to be paid pursuant to the Instruction (the "Beneficiary") or any other bank to be used in executing the Instruction, Bank may act solely on the basis of such numbers and, if in acting upon any such numbers, a party other than the Beneficiary is paid or funds are transferred to a bank other than the Beneficiary's bank, Customer shall remain liable on such Instruction so long as Bank has accurately transmitted the numbers provided. Bank shall not be liable for a duplicate transaction should Customer follow an Instruction with a written confirmation unless clearly marked "**Confirmation Only**".

4. Third Parties. In executing any Instruction, Bank may use the services of telecommunications companies, funds transfer systems, intermediary banks and other entities commonly used for such purposes. Bank will use care in the selection of such intermediaries, but it is agreed that Bank will not be responsible for their acts or omissions.

5. Reporting Errors. Customer agrees to review all monthly or other periodic statements (if any) or any debit/credit advices sent to or otherwise available to Customer. Customer shall promptly notify Bank of any discrepancies therein. In addition to the other waivers and limitations of liability in favor of Bank herein, Customer shall bring no action and Bank will not be liable for any loss or damage sustained by Customer unless Customer notifies it in writing of the discrepancies within sixty (60) days (or such other period as allowed by applicable law) of the date the statements/advices were transmitted or made available electronically by Bank.

6. Other Matters. To induce Bank to act from time to time upon Instructions as provided in this Agreement, Customer agrees that:

a. Bank does not constantly monitor Bank's facsimile or other electronic transmission receiving equipment, and need only use reasonable efforts to determine if Bank has received any Instruction from Customer. Any Instruction given by Customer to Bank

by electronic transmission will not be considered to have been received by Bank until the Instruction is brought to the actual attention of Bank's employee to whom it is addressed.

b. Customer shall indemnify and save Bank harmless from all losses, costs, fees, damages, expenses, liabilities, claims, suits and demands that Bank may suffer, incur or be under or that may be brought and/or alleged against Bank by reason of or arising out of Bank acting upon Instructions given to Bank in accordance with this Agreement, including, without limitation, legal and other professional fees and disbursements which Bank may reasonably incur.

c. Customer confirms that Bank may rely and act upon on any Instruction Customer gives Bank via electronic transmission as if Customer had given the Instruction in person to Bank.

d. Customer agrees that Bank shall not have any duty to confirm Customer's or any authorized signer's signature on any Instruction purportedly given by Customer to Bank by facsimile or other electronic transmission.

e. Bank may decline to act on any Instruction without any liability to Customer if Bank doubts that (i) the Instruction has been properly authorized by Customer (ii) has been accurately transmitted or (iii) is not clear to Bank. Provided however, Bank is under no duty to investigate whether any Instruction has been properly authorized and/or issued by Customer or has been altered or otherwise does not represent what Customer intended.

For Customers that are corporations, limited liability companies, partnerships or other unincorporated associations, such Customer further agrees that:

f. Bank is authorized to act and rely upon Instructions, from time to time, and to consider such Instructions of like force and effect as written orders made in accordance with the Banking Resolution(s) or certificate of authorization held by Bank for the operation of Customer's account(s).

g. This Agreement shall supplement the Banking Resolution(s) or certificate of authorization held by Bank from time to time for the operation of Customer's Account(s), and such Banking Resolution(s) or certificate of authorization shall remain in full force and effect.

7. Termination. Bank may terminate this Agreement at any time without notice. The Customer may terminate this Agreement by giving Bank prior written notice of termination, provided that termination by Customer shall only become effective five (5) banking days after Bank's receipt of the termination notice. Bank may complete any Instruction received up to and including the day termination is to become effective.

8. Governing Law. This Agreement will be governed by the laws of the Branch State where the Account is held without reference to choice of law principles of such State.

9. Integration Clause. This Agreement contains the entire agreement between the Parties to this Agreement relating to the transactions contemplated hereby, and supersedes any and all prior agreements, understandings, representations, and statements between the Parties, whether oral or written, and whether by a Party or such Party's representatives. The Parties are entering into this Agreement based solely on the representations and warranties herein and not based on any promises, representations, and/or warranties not found herein. No modification, waiver, amendment, discharge, or change of this Agreement shall be valid unless the same is in writing.

10. Security Procedures (select either or both).

Option 1 – In Person. Customer Payment/Instruction Orders will only be made in person upon Customer's presentation of valid and proper identification. Customer's signature may also be verified against Customer's signature on file. Where Customer is a corporation or unincorporated association, this option applies to the undersigned Authorized Signer.

Option 2 – Callback Phone Number and Email Address. For written Payment/Instruction Orders (including facsimile and any electronic transmissions), the Bank shall telephone or email Customer at any of the Callback Phone Numbers or Email Addresses listed below. The Customer's signature on the written instructions will also be verified against Customer's signature on file. The Bank may, at its sole discretion, callback, record and retain any recording of telephone conversations between Customer and the Bank. Where Customer is a corporation or unincorporated association, this option applies to the undersigned Authorized Signer.

To verify any Instruction, Bank may telephone Customer at any of the Callback Phone Numbers listed below (unless the Electronic Transmission is by telephone initiated by Customer) and verify any personal information of Customer and/or Account information. Any Customer's signature on any Electronic Transmission will also be verified against Customer's signature on file.

Bank may, at its sole discretion, but with no obligation to do record and retain any recording of telephone conversations between Customer and Bank. Customer agrees that the Security Procedures are commercially reasonable measures to provide security against unauthorized Instructions. Customer further agrees that Bank, at its sole discretion and without any duty to do so, may require and take actions in addition to those selected by Customer to verify the identity of Customer and/or the authenticity of transmission or content of an Instruction.

Provided Bank complies with the Security Procedures selected by Customer, Customer shall be liable for payment of the transferred amount plus transfer fees, even if the Instruction was not actually authorized by Customer. If Bank does not follow the Security Procedures, but can demonstrate that the transfer request was originated by Customer and/or benefited Customer, then Customer will still be liable for payment of the transferred amount plus any transfer fees.

Callback Phone Number(s):

() _____ () _____ () _____

Email Address: _____

Updating Callback Phone Number

It is Customer's responsibility to promptly notify Bank of any changes to the Callback Phone Number(s) and/or Email Address. Updates to the Callback Phone Number (s) and/or Email Address can be made in person or via telephone. Updates to the Callback Phone Number(s) and/or Email Address in person will only be made upon Customer's presentment of valid and proper identification. Customer's signature may also be verified against Customer's signature on file. Updates to the Callback Phone Number and/or Email Address via telephone will only be made upon reasonable reliance upon, and verification of, certain personal identifying information.

11. LIMITATION OF LIABILITY. TO THE MAXIMUM EXTENT PERMITTED BY LAW AND IN ADDITION TO ALL OTHER LIMITATIONS OF LIABILITY IN FAVOR OF BANK HEREIN, BANK ASSUMES NO LIABILITY FOR SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR INDIRECT LOSS OR DAMAGE TO CUSTOMER OR ANY THIRD PARTY, INCLUDING LOST PROFITS, WHETHER OR NOT BANK HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BANK SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY ANY DELAY IN THE TRANSMISSION OF THE FUNDS RESULTING FROM AN ACT OF GOD, FIRE, CATASTROPHE, ELECTRICAL OR MECHANICAL FAILURE, TELECOMMUNICATIONS FAILURE OR FAILURE OF ANY AGENT OR CORRESPONDENT OR ANY OTHER CAUSE BEYOND THE CONTROL OF BANK.

12. DISPUTE RESOLUTION AND VENUE. ANY CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO THIS CONTRACT, OR THE BREACH THEREOF, SHALL BE SETTLED BY ARBITRATION ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION UNDER ITS COMMERCIAL ARBITRATION RULES, AND JUDGMENT ON THE AWARD RENDERED BY THE ARBITRATOR(S) MAY BE ENTERED IN ANY COURT HAVING JURISDICTION THEREOF. THE AAA ARBITRATION SHALL TAKE PLACE IN THE BRANCH STATE.

Date: _____

Witness: _____

Signature

Customer(s) Authorized Signature(s):

Signature

Signature

Name

Name

Title

Title

Account Names and Number(s):

Account Name _____

Account No. _____

Account Name _____

Account No. _____

客户告知书及确认书（个人支票账户）
Customer Notice and Acknowledgment Form
(For Personal Checking Account)

客户姓名 Customer Name: _____

感谢您选择工银美国见证开户业务！以下是有关账户开立费用的详细信息及相关规定，敬请仔细阅读！

Thank you for choosing ICBC (USA) witness account opening service! Below are the detailed information and related terms and conditions regarding the account opening fees. Please read carefully!

1. 开户手续费 Account Opening Fees

即日起, 工银美国见证开户业务将收取100美元开户手续费并会在收到您的初始资金时进行冻结。如果您满足以下豁免手续费的要求, 开户手续费将不被收取。

Effective immediately, a \$100 account opening fee will be temporarily frozen upon receipt of the initial deposit. The account opening fee will be waived if you meet the fee waiver requirements listed below.

如果您未满足豁免手续费的要求, 100 美元开户手续费将会被收取。

If you do not meet the fee waiver requirements, a \$100 account opening fee will be charged.

2. 费用扣除流程 Fee Deduction Process

- 100 美元开户手续费将在您初次存入资金时从您的支票账户中扣除。
The \$100 account opening fee will be deducted from your checking account when you make your initial deposit.
- 要求账户最低日均余额保持 **1,500** 美元以免被扣除 15 美元月管理费。
You are required to maintain minimum daily average balance of **\$1,500** to avoid monthly service fee \$15.

*因此, 建议您开户后 30 天内汇款至少 **2,000** 美元以确保有足够资金支付开户手续费 100 美元和维持 1500 美元最低日均余额, 否则您的账户将会产生 15 美元月管理费。

You are recommended to wire in at least **\$2,000** within 30 days after opening the account, to ensure there are sufficient funds in your account to cover \$100 account opening fee and maintain minimum daily average balance of \$1500, or else a monthly service fee \$15 will be charged at your account.

3. 开户手续费豁免要求 Fee Waiver Requirements

客户满足以下两个选项中的任意一项的条件即可豁免 100 美元开户手续费。

If the customer meets the option 1 or option 2 will be waived \$100 account opening fee.

选项 1: 见证开户成功后的下个月开始，客户必须连续 3 个月保持每月存款余额 5,000 美元或以上可豁免 100 美元开户手续费。客户必须在开户成功后的下个月内开始存款并保持连续 3 个月。

举例: 客户 8 月 12 日开户，9 月底、10 月底、11 月底的月存款余额都保持在 5,000 美元或以上即可满足豁免开户手续费的资格。按照开户日期依次类推。

Option 1: The Customer must maintain a monthly deposit balance of \$5,000.00 or more for three (3) consecutive months, starting from the following month of the Witness Account opening. Deposit must be made in the following month after account opening and maintains for three (3) consecutive months.

Example: If the Customer opens an account through witness program on August 12th and maintains monthly balance at \$5,000.00 or more in September, October and November consecutively, the account opening fee will be waived. The qualification period is calculated sequentially based on the account opening date.

选项 2: 见证开户成功开户后的 3 个月内，开立 3 个月(或更长期限)定存,最低存款金额为 1 万美元。开户后的三个月内若发生提前支取的情况不可豁免开户手续费。定存账户只能亲临工银美国分行办理。

举例: 客户 8 月 12 日开立见证开户账户，然后在 9 月、10 月、11 月这三个月期间开立最低存款金额为 1 万美元的 3 个月(或更长期限)定存，可豁免开户手续费。按照开户日期依次类推。

Option 2: The Customer must open a 3-month or longer terms CD account with a minimum deposit of \$10,000.00 within three (3) months from Witness Account opening date. If the CD is withdrawn within three (3) months of account opening date and the application fee will not be waived. The CD account must open in person in ICBC (USA) branches.

Example: Customer opens a witness account on August 12th and opens a 3-month CD (or longer term) with a minimum deposit of \$10,000.00 in any of the following month, September, October and November then the account opening fee will be waived. The qualification period is calculated sequentially based on the account opening date.

5. 重要提醒 Kind reminders

- 请务必在开户后 90 天内提供美国电话、地址以及相应的地址证明，如租房合同、水电网账单、其他银行对账单等，如未提供这些必要信息，您有权联系我们分行全额取款后关户。
You must provide a U.S. phone number, address, and proof of address within 90 days of account opening. If you fail to provide the necessary information, you have the right to withdraw the funds by contacting the branch, and your account will be closed.
- 请务必通知银行任何联系方式的变更，包括但不限于手机号码、电子邮件和邮寄地址，以便银行及时更新相关信息。

You must notify the bank on any change of contact information including but not limited to cellphone number, email and the mailing address so that the bank can update the information accordingly.

- 客户应妥善保管好个人账户信息、借记卡/信用卡信息、密码及卡片安全验证码等。
Please safeguard your account information, debit/credit card information, PIN, Card Verification Value Code, etc.
- 请定期查看账户活动并及时向银行报告未经本人授权的交易
Please review account activities frequently in timely manner to report unauthorized transactions to the bank as soon as possible.
- 建议您设置支付提醒，通过网银和手机银行进行验证并接收短信和电子邮件通知，以便在发生任何未经授权或可疑活动时，第一时间获知。
It is recommended to set up payment alerts, authentication via online banking and mobile banking to receive SMS and email so that they can be notified the first hand if there are any unauthorized or suspicious activities.
- 非美国税务居民需要填写的 W-8BEN 税务表格会要求每三年更新一次，开户时填写的这份表格将在开户后第三个自然年 12 月 31 日到期，请注意查看信件、邮件通知并按要求填写并及时发回给我们。
The W-8BEN for non-resident Alien requires recertifying every 3 years, it will expire on the 3rd calendar year ending 12/31. Please keep checking your mailbox or email and get back to us on time.
- 请保持账户长期活跃，避免造成睡眠账户（2 年无任何交易）导致（在第 3 年）被作为无人认领账户而转交政府管理。
Please keep the account active as always to avoid Dormant Account (2-years of inactivity) and escheat Account (3-years of inactivity).

客户确认 Customer Acknowledgment

- 我已阅读并理解上述账户开户手续费及相关条款，并同意根据这些条款进行账户开立。
I have read and understand the above account opening fee and related terms, and agree to open the account in accordance with these terms.
- 我确认并同意开户手续费将按照上述规定扣除。
I confirm and agree that the account opening fee will be deducted as per the above terms and conditions.

客户签字 **Signature:** _____

日期 **Date:** _____

ACCOUNT AND OTHER SERVICE FEES

Check Collection

International.....	\$65.00 + Postal Charge
Domestic.....	\$50.00

Fax

Domestic.....	\$5.00
International	\$10.00

Monetary Instrument

Money Order.....	\$5.00
Official Check.....	\$10.00
Counter Check (per check)	\$1.00

Wire Transfer

Incoming.....	\$10.00
Outgoing (international).....	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation.....	\$3.00
Funds Returned.....	\$15.00
Tracer	\$20.00

Money Market and Saving Accounts

Exceeds 6 Debits/Checks/withdrawals (per item)	\$15.00
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Use of Insufficient/ Uncollected Funds/Overdraft Fees and Service Charges

Insufficient/Uncollected Funds (per returned or presentment)	\$30.00*
Overdrafts (per returned or presentment)	\$30.00

Returned Item Fees

Returned Item Fees for Deposited Item Checks, Remote Deposits (per returned or presentment)	\$10.00
Returned Items Fees for In-clearing Checks, ACHs (per returned or presentment)	\$30.00

*An overdraft can occur when you do not have enough available funds in our account to cover a transaction. The overdraft fee may apply for overdrafts created by check, recurring debit card transactions, ATM transactions or other electronic means. Please see more information in Your Deposit Account Booklet.

Account Service fees

Certificate of Balance (per occasion)	\$10.00
Stop Payment (per check)	\$20.00
Replacement CD Certificate	\$10.00
Interim Statement (per statement)	\$10.00
Duplicate Copies - Account transaction (per copy)	\$5.00
Legal Process (per account per item)	\$125.00
Close Account within 6 months (per account)	\$25.00
Business Account Coins Paid Out (per roll)	\$0.15
Business Account Coins Deposited (per roll)	\$0.10
Business Account Currency Deposited (per \$1,000)	\$1.20
Business Account Currency Paid Out (per \$1,000)	\$1.20
Business Account Courier/Armored Service.....	Cost plus 10%

Account Reconciliation and/or Research

More Than 6 months Old (per hour research)	\$25.00
Less Than 6 months Old (per copy)	\$5.00

PLEASE REFER TO ACCOUNT DISCLOSURES FOR ADDITIONAL INFORMATION

FACTS

WHAT DOES INDUSTRIAL AND COMMERCIAL BANK OF CHINA (USA) NA DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Industrial and Commercial Bank of China (USA) NA share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No – We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No – We don't share
For our affiliates to market to you	No	No – We don't share
For nonaffiliates to market to you	No	No – We don't share

Questions?

Call:

(212) 238-8208: Industrial and Commercial Bank of China (USA) NA., New York
 (626) 300-8888: Industrial and Commercial Bank of China (USA) NA., Southern California
 (415) 668-7788: Industrial and Commercial Bank of China (USA) NA., Northern California
 (206) 876-8000: Industrial and Commercial Bank of China (USA) NA., Seattle
 (281) 763-7228: Industrial and Commercial Bank of China (USA) NA., Houston

Or go to:

www.icbc-us.com

Who we are

Who is providing this notice?

Industrial and Commercial Bank of China (USA) NA

What we do

How does Industrial and Commercial Bank of China (USA) NA protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Industrial and Commercial Bank of China (USA) NA collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account or make a wire transfer
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- information about your creditworthiness for affiliates' everyday business purposes
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with an Industrial and Commercial Bank of China name and The Bank of East Asia name.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Industrial and Commercial Bank of China (USA) NA does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Industrial and Commercial Bank of China (USA) NA does not jointly market.*

Other important information

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

Important Information about Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

事实

中国工商银行（美国）会用您的个人资料做什么？

信息共享的原因？

金融机构决定如何共享您的个人信息。联邦法律给予消费者权利来限制一些个人信息共享，但不是限制所有的共享。联邦法律还要求我们告诉您，我们是如何收集、分享并保护您的个人信息的。请仔细阅读本通知，以理解我们采取了那些行动。

信息共享的内容？

收集并分享的个人信息类型是根据您在我行的产品或服务来确定的。此信息可包括：

- 社会保险号和收入
- 账户余额和付款记录
- 信用记录和信用分数

当您不再是我们的客户时，我们仍会继续按照本通知所述分享您的信息。

信息共享细则？

所有的金融机构在经营日常业务时都需要分享客户的个人信息。我们在下表中列出了金融机构需要分享其客户个人信息的原因；我们选择分享此信息的原因；以及是否您可以限制此信息分享。

我们可分享您个人信息的原因	我们分享吗？	您可以限制此分享吗？
以维护我们的日常经营为目的 — 例如处理您的交易、维护您的账户、回应法庭判令和法律调查，或报告给信用局	是	否
以促进我们营销为目的 — 向您提供我们的产品和服务	是	否
以促进与其他金融公司联合营销为目的	否	否-我们不分享
以维护我们的关联机构日常经营为目的— 有关您的交易和经历的信息	是	否
以维护我们的关联机构日常经营为目的— 有关您的信用的信息	否	否-我们不分享
为帮助我们的关联机构向您推销	否	否-我们不分享
为帮助非关联机构向您推销	否	否-我们不分享

问题？

请致电：

- (212) 238-8208: 中国工商银行（美国）纽约分部
- (626) 300-8888: 中国工商银行（美国）南加州分部
- (415) 668-7788: 中国工商银行（美国）北加州分部
- (206) 876-8000: 中国工商银行（美国）西雅图分部
- (281) 763-7228: 中国工商银行（美国）休斯顿分部

或登录网站：www.icbc-us.com

第2页

我们是谁

谁提供了此通知？

中国工商银行（美国）

我们做什么

我们如何保护您的个人信息？

为保护您的个人信息不会被非法获取及使用，我们采用符合联邦法律的安保措施。这些措施包括计算机安全措施及文档和办公楼安全保障措施。

我们如何收集您的个人信息？

举例来说，我们在以下情况收集您的个人信息

- 开立账户或申请贷款
- 存款进您的账户或从中取款，或进行转账
- 出示您的驾照我们还会从其他机构收集您的个人信息，例如信用局，附属机构或其它公司。

为什么您不能限制所有的信息共享？

联邦法赋予您的权利仅可以限制以下情况的信息共享

- 以维护我们的附属公司日常经营为目的 — 有关您的信用信息
- 附属公司利用您的信息向您推销
- 共享给非附属公司向您推销

州法律及个别公司可赋予您额外的权利来限制共享。请参阅下文，详细了解州法律赋予您享有的权利。

定义

关联机构

有共同所有人或控股股东公司，可以是金融公司和非金融公司。

- 我们的关联机构包含所有名字中存在中国工商银行或东亚银行的公司

非关联机构

没有共同所有人或控股股东公司，可以是金融公司和非金融公司。

- 我们不和非关联机构分享信息，这样他们就不会向您推销。

联合营销

根据非关联金融机构之间的正式协议联合向您行销金融产品或服务。

- 我们不做联合营销。

其它重要信息

对于加州居民：除非在加州法律允许的情况下，比如处理您的交易信息以维持您的账户，否则我们不会向我们的关联机构共享您的信息。

关于信用报告的重要信息

我们可能会将您的账户信息报送给征信机构。逾期还款、不还款或其他账户违约行为将会影响您的信用报告。

CALIFORNIA NOTICE AT COLLECTION

This Notice at Collection (“NAC”) is given pursuant to the California Consumer Privacy Act (CCPA) by Industrial and Commercial Bank of China (USA) NA (“Bank”, “we,” “us,” “our,” or “ICBC”) and applies solely to individuals who are residents of the State of California (“consumers” or “you”). Any terms defined in the CCPA have the same meaning when used in this NAC.

Personal Information We Collect

Categories of Personal Information

Depending on how you interact with the Bank, we may collect the following categories of Personal Information from you:

Category	Definition/Illustrative Examples
A. Identifiers	Identifiers means information used to identify an individual, such as your real name, an alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers.
B. Customer Records	Customer Records means the categories of personal information described in California Civil Code Section 1798.80(e), which includes, a name, signature, physical characteristics or description, address, telephone number, insurance policy number, education information, employment history, bank account number, credit card number, debit card number, or any other financial information. Some personal information included in this category may overlap with other categories.
C. Protected Characteristics	Protected Characteristics means information related to protected classifications under California or federal law, including but not limited to, your age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender expression, and related medical conditions), sexual orientation, veteran or military status.
D. Commercial Information	Commercial Information means information related to your purchasing, spending, or commercial or other business activities, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
E. Biometric Information.	Biometric Information means an individual’s, physiological, behavioral, or biological characteristics, used or intended to be used individually (or in combination with other characteristics or data) to establish an individual’s identity. Biometric Information includes but is not limited to, imagery of the fingerprints, iris, retina, face, hand, palm, vein patterns, voice recordings from which an identifier template, such as a faceprint, a minutiae template, or voiceprint can be extracted. It may also include keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information.
F. Electronic Activity Information	Electronic Activity Information means information about your activity on the Internet or other electronic or digital networks, such as your browsing history, search history, and information about a consumer’s interaction with a website, application, or advertisement.

G. Geolocation Data	Geolocation Data means information or data related to your geographic or physical location or movements.
H. Sensory Data	Sensory Data means audio, electronic, visual, thermal, olfactory, or similar information, such as video recordings we obtain from security cameras in our branches. .
I. Employment-Related Information.	Employment-Related Information means information professional or employment related information about you, such as your current or past job history, employment status or performance evaluations.

Categories of Sensitive Personal Information

Below lists the categories of Sensitive Personal Information we may collect about you.

Category	Definition/ Illustrative Examples
J. Personal Identification Numbers	Personal Identification Numbers means information that reveals an individual's social security number, driver's license number, passport number or state identification card number.
K. Account Credentials	Account Credentials are any information that reveals an individual's account log-in information, financial account, debit card or credit card number in combination with any required security or access code, password or credentials allowing accessing to an account.
L. Precise Geolocation	Precise Geolocation means any Geolocation Data that is derived from a device and that is used or intended to be used to locate an individual within a geographic area that is equal to or less than the area of a circle with a radius of 1,850 feet.
M. Background Information	Background Information is information that reveals an individual's racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs or union membership.
N. Sexual Identity Information	Sexual Identity Information is personal information concerning a consumer's sex life or sexual orientation.
O. Personal Messages	Personal Messages are the contents of a consumer's mail, email or text messages unless the Bank is the intended recipient of the communication
P. Minor Information	Minor Information includes personal information associated with a consumer that we have actual knowledge is less than 16 years of age.

How We Use Personal Information

We may collect the personal information or sensitive personal information for one or more of the following business purposes:

- To respond to your inquiries and fulfill your requests.
- To create, maintain, customize, and secure your account.
- To inform you about important information regarding the benefits, products, and services for which you apply or may be interested in applying for, or in which you are already enrolled.
- To inform you of changes to terms, conditions, and policies or other administrative information.
- To allow you to apply for benefits, products, or services and evaluate your eligibility for such products or services.

- To verify your identity or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions, and maintain measures aimed at preventing fraud and protecting the security of account and Personal Information
- To comply with our obligations under applicable law.
- To administer and protect our business and our websites (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data).
- To use data analytics to improve our website, products/services, marketing, customer relationships and experiences.
- To administer our staffing, hiring, and employment needs and provision of benefits.
- To select and manage our outside vendors, service providers and agents.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA
- To protect against malicious, deceptive, fraudulent or illegal activity, detect security incidents, or hold the perpetrators of such activity responsible, such as monitoring use of the Bank's technology systems, databases, and property (consistent with applicable law), conducting investigations or security screenings to the extent required or permitted by law, or managing our information technology systems.
- To audit compliance with our policies and procedures or applicable legal and regulatory standards such as our corporate financial responsibilities for accounting, and applicable tax requirements.

The Bank does not sell or share any of the categories of personal information or categories of sensitive personal information we collect.

How Long We Retain Personal Information

We will retain the categories of personal information and categories of sensitive personal information to carry out our activities and as otherwise required or permitted by applicable law. How long we will retain personal information we collect is generally determined by the following criteria:

- Is the personal information associated with a former or current customer of the Bank, and/or is it reasonably necessary to carry out or complete a transaction requested by you?
- Do federal or state laws, rules or regulations require that we maintain copies of the personal information for a particular length of time?
- Does the Bank need the personal information to carry out our responsibilities as an employer, such as for the purposes of administering benefits to you?
- Would we need the personal information to defend or pursue legal claims in court or prevent and/or detect fraud?
- Do we need the personal information to protect against malicious, deceptive, fraudulent, or illegal activity, detect security incidents, or hold the perpetrators of that activity responsible?

For more information about your rights under the CCPA you can view the Bank's full CCPA Privacy Policy at <https://www.icbc-us.com/en/column/1438058793849471131.html>

加州个人信息收集通知

本收集通知（“NAC”）系由工银美国（“本行”，“我们”或“ICBC”）依据《加州隐私法案》（CCPA）发布，且仅适用于居住在加利福尼亚州的个人（“消费者”或“您”）。CCPA 中已定义的任何术语，在本 NAC 中使用均具有相同的含义。

我们收集的个人信息

个人信息的类别

根据您与本行的互动方式，我们可能会向您收集以下类别的个人信息：

类别	举例
A. 身份标识	身份标识是指用于识别个人身份的信息，如真实姓名，别名、邮政地址，独特的个人身份标识、网上身份标识，互联网协议地址、电子邮件，账户名称或其他类似的身份标识等。
B. 客户记录	客户记录是指加州客户记录法(Cal. Civ. Code § 1798.80(e)) 中列出的个人信息类别包括姓名，签名，身体特征或描述，地址，电话号码，保险单号，教育信息，就业历史，银行账号，信用卡号，借记卡号或其他任何财务信息。此类别中包括的某些个人信息可能与其他类别重叠。
C. 受保护的特征	受保护的特征是指与加州或联邦法律项下的受保护类别相关的信息，包括但不限于： 年龄（40 岁或以上），种族，肤色，血统，国籍，公民身份，宗教或信仰，婚姻状况，性别（包括性别，性别特征，性别表达，以及其他相关的医疗状况），性取向，退伍军人或兵役状况。
D. 商业信息	商业信息是指与您的购买、消费，或商业及其他商务活动相关的信息，例如个人财产记录，购买、获得、或考虑获得的产品或服务，或其它购买或消费历史或倾向。
E. 生物信息	生物识别信息是指个人的生理、行为或生物学特征，此类特征被用于（或拟用于）单独识别（或结合其他特征或数据）以确立个人身份。生物信息包括但不限于：指纹、虹膜、视网膜、面部、手部、掌纹、静脉纹理的图像；以及可从中提取出标识模板（例如面纹、指纹细节特征模板或声纹）的语音录音。此外，此类信息亦可包括击键模式或节奏、步态模式或节奏，以及包含识别信息的睡眠、健康或运动数据。

F. 电子活动信息	电子活动信息是指关于您在互联网或其他电子或数字网络上的活动信息，例如您的浏览历史、搜索历史，以及关于消费者与网站、应用程序或广告进行交互的信息。
G. 地理位置数据	地理位置数据是指与您的地理或人所处的位置或活动轨迹相关的信息或数据。
H. 感官数据	感官数据是指音频、电子、视觉、热量、嗅觉或类似信息，例如我们从各分行的安保摄像头获取的视频录像。
I. 就业相关信息	就业相关信息是指关于您的职业或就业相关信息，例如您当前或过去的工作历史、就业状况或绩效评估。

敏感个人信息类别

下文列出了我们可能收集的关于您的敏感个人信息类别。

J. 个人识别码	个人识别码是指揭示个人社会安全号码、驾驶执照号码、护照号码或州身份证号码的信息。
K. 账户凭据	账户凭据是指任何能够揭示个人账户登录信息、金融账户、借记卡或信用卡卡号的信息以及允许对相应账户进行访问的安全码或访问码、
L. 精确地理位置数据	精确地理位置数据是指源自一台设备的被用于或拟用于在半径为1,850英尺或更小的圆形地理区域内定位特定个人的任何地理位置数据。
M. 背景信息	背景信息是指揭示个人种族或族裔出身、公民身份或移民身份、宗教或哲学信仰，或工会成员身份的信息。
N. 性身份信息	性身份信息是指涉及消费者性生活或性取向的个人信息。
O. 个人通信信息	个人通信信息是指消费者所收发的且银行并非预期接收方的信函、电子邮件或短信内容。
P. 未成年人信息	未成年人信息包括我们确知未满16岁的消费者的相关个人信息。

我们如何使用个人信息

我们可能会出于以下一种或多种商业目的收集个人信息或敏感个人信息：

- 答复您的询问并满足您的要求。
- 创建、管理、定制和保护您的账户。
- 向您告知您正在申请、可能有兴趣申请、或者已经在使用的有关福利、产品和服务的重要信息。
- 向您告知条款，条件，政策或其他行政管理信息的更改。

- 允许您申请福利、产品或服务并评估您对此类产品或服务的申请资格。
- 验证您的身份或位置（或您的代表或代理人的身份或位置）以便允许您访问帐户，进行网上交易，以及采取预防欺诈和保护帐户安全和个人信息安全的措施。
- 在适用的法律下遵守我们的义务。
- 管理和保护我们的业务和网页（包括故障排除、数据分析，测试、系统维护、支持、报告和托管）。
- 适用数据分析改进我们的网页、产品、服务、营销、客户关系和体验。
- 管理我们的人事、招聘和就业需求以及福利的提供。
- 选择和管理我们的外部供应商，服务提供商和代理商。
- 执行相关法律、法庭命令或政府法规的执法要求。
- 在收集您个人信息时已阐述的或在 CCPA 中所阐述的目的。
- 为防范恶意、欺骗性、欺诈性或非法活动，侦测安全事件，或追究此类活动实施者的责任——例如（在符合适用法律的前提下）监控本行信息技术系统、数据库及财产的使用情况；在法律要求或允许的范围内开展调查或安全审查；或管理本行的信息技术系统。
- 为审计对本行政策、程序以及适用法律法规标准的遵守情况——例如本行在会计方面的企业财务责任，以及适用的税务要求。

本行不出售或共享我们所收集的任何类别的个人信息或敏感个人信息。

个人信息的留存期限

我们将留存各类个人信息及敏感个人信息，以开展我们的各项业务活动，并履行适用法律所要求或允许的其他义务。我们对所收集的个人信息留存多久，通常取决于以下标准：

- 个人信息是否与本行曾经或现有客户有关联？以及/或者，该信息对于执行或完成您所请求的交易是否具有合理的必要性？
- 联邦或州法律、规则或法规是否要求我们必须在特定期限内留存该个人信息的副本？
- 行是否需要利用该个人信息来履行作为雇主的各项职责（例如，用于为您办理福利事宜）？
- 我们是否需要利用该个人信息，以便在法庭上进行法律抗辩或提起诉讼，抑或用于预防及/或侦测欺诈行为？
- 我们是否需要利用该个人信息，以防范恶意、欺骗性、欺诈性或非法活动，侦测安全事件，或追究此类活动实施者的法律责任？

如需了解更多关于您在 CCPA 项下的权利信息，您可以访问以下网址查看本行完整的 CCPA 隐私政策 <https://www.icbc-us.com/en/column/1438058793849471131.html>。

Notice at Collection for California Residents

Acknowledgement and Consent

By signing the below, I hereby confirm and acknowledge that I have received and do now possess a copy of the Notice at Collection provided to me by the Industrial and Commercial Bank of China (USA) NA. I understand it is my responsibility to read and understand the contents of the notice herein.

Full Name

Signature

Date