

UCO BANK

Hong Kong Centre

Particulars For Opening of Account

1. Name of Customer :
2. Nationality :
3. Country of Domicile :
4. Type of Customer : Individual/Joint Individual/ Proprietorship/
Firms/ Company/Society/ _____
5. Type of product/services to be : Savings account/ Current account / Fixed
availed/ availed account/ Trade
finance/Remittance/ _____
6. Nature of Business : Import/Export/trading/Manufacturing/
Donation/ _____
7. Country(ies) Relating to the :
Business
8. Profession/Activity/Occupation :
9. Whether the Company is issuing :
Bearer shares. If yes, furnish details
10. Whether the Company is having :
any Nominee Shareholder. If so,
please furnish particulars
11. Type of Goods/Commodities :
traded
12. Location of Regular Counter
Parties/Overseas Business Activities
of the Party
13. Sources of Funds/Wealth

Signature of Account Holder

D.S. 1 (106)

UCO BANK

SPECIAL INSTRUCTIONS

SPECIMEN SIGNATURES

SAVINGS BANK A/c No.

(1) Mr. _____
ID No./Passport No. _____

(2) Mr. _____
ID No./Passport No. _____

WILL SIGN AS

(3) Mr. _____
ID No./Passport No. _____

WILL SIGN AS

(4) Mr. _____
ID No./Passport No. _____

WILL SIGN AS

STATE OF OPERATION SINGLE OR JOINT.

WILL SIGN AS

NAME OF ACCOUNT (TO BE FILLED IN BY THE BANK)

SIGNATURE VERIGIED

OFFICER

TO

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UCO BANK
HONG KONG

DEAR SIRs,

I/WE HAVE READ AND UNDERSTOOD THE RULES FOR THE SAVINGS
BANK ACCOUNTS. PLEASE OPEN AN ACCOUNT IN THE FOLLOWING
NAME:-

FULL NAME

ADDRESS

..... TEL. NO.: E-MAIL:

OCCUPATION/NATURE OF BUSINESS

SIGNATURE

INTRODUCED BY SIGNATURE

Chief Manager
UCO Bank
Hong Kong (Main) Branch
Hong Kong

Dear Sir/Madam,

DECLARATION

We confirm that in accordance with the Guidelines on Prevention of Money Laundering Guidelines issued by the Hong Kong Monetary Authority under Section 7 (3) of the Banking Ordinance, as amended from time to time, all information and documents given/submitted by us for opening of account with UCO Bank, Hong Kong are correct and the evidence of the same has been obtained, recorded and retained. We further confirm that we are satisfied as to the sources of funds being used to open the account/passing through the account.

Date

Applicant
(Seal & Signature)

UCO BANK
HONG KONG
..... **BRANCH**

Place

Date 19 ..

Dear Sirs,

I/We may have occasion from time to time to hand you for collection or negotiation Cheques, Drafts or Bills of Exchange (with or without documents attached) and I/we hereby agree to your forwarding the same to your agents for the time being for collection or negotiation. In the event of your having no independent Collecting Agents at any centre, I/we hereby authorise you to send cheques by mail directly to the drawee bank itself. I/We hold you harmless, free from responsibility and indemnified for any loss suffered by you in handling this business due to any cause whatsoever including delay in transit, presentation, payment or default by your agent.

In addition to your ordinary rights as holders of such Cheques, Drafts or Bills of Exchange, you are authorised to accept in payment thereof a banker's cheque, or bankers' cheques payable in your station or at other places and in the event of such cheque or cheques not being paid on presentation to debit the amount to our account with all charges incurred thereon. I/we confirm that you can present Bills and receive the amount in respect thereof in accordance with the usage of the place where the Bills are made payable.

It is understood that these transaction are in all respect at our entire risk and responsibility.

Yours faithfully,

Chief Manager
UCO Bank
Unit 4102-06, 41/F COSCO TOWER
183 Queen's Road Central
GPO Box 196
Hong Kong

Dear Sirs,

The Mandate

I refer to the mandate between the Bank and me/us governing the operation of my/our account(s) and credit or other facilities or banking arrangements with the Bank ("the Mandate").

Bank to comply with fax instructions

Notwithstanding the terms of the Mandate or of any future mandate or other agreement or course of dealing between the Bank and me/us, the bank is requested and authorised, but is not obliged, to rely upon and act in accordance with any notice, demand or other communication which may from time to time be, or purport to be **given by fax** by me/us or my/our behalf by any one of the persons mentioned below without inquiry on the Bank's part as to the authority or identity of the person making or purporting to make such notice, demand or other communication and regardless of the circumstances prevailing at the time of such notice, demand or other communication. The Bank shall be entitled to treat such notice, demand or other communication received by the Bank by fax as fully authorised by and binding upon me/us and the Bank shall be entitled (but not bound to take such steps in connection with or in reliance upon such communication as the Bank may in good faith consider appropriate, whether such communication includes instructions to pay money or otherwise to debit or credit any account, or relates to the disposition of any money, securities or documents, or relates to bind me/us to any agreement or other arrangement with the Bank or with any other person or to commit me/us to any other type of transaction or arrangement whatsoever, regardless of the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such notice, demand or other communication.

Indemnity against losses etc.

In consideration of the Bank acting in accordance with the terms of this letter, I/we undertake to indemnify the Bank and to keep the Bank indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising, out of or in connection with such notices, demands or other communications, provided only that the Bank acts in good faith.

Notice of termination

The terms of this letter shall remain in full force and effect unless and until the Bank receives and has reasonable time to act upon, notice of termination from me/us in writing signed by me/either of us or on behalf by any one of the persons mentioned below or by duly authorised officer, save that such termination will not release me/us from any liability under this authority and indemnity in respect of any act performed by the Bank in accordance with the terms of this letter prior to the expiry of such time.

Enclosures

We enclose a duly certified copy of a resolution passed by our Board of Directors on the (date) authorising any one of the persons named below to act on our behalf in the giving of instructions to you and the conclusion of agreements with you by fax.

Yours faithfully,

Authorised Persons :

Names

Signatures



UCO BANK

(Incorporated in India)

Units 4102-06, 41/F, COSCO Tower,
183, Queen's Road Central,
G P O Box 196,
HONG KONG

TEL : (852) 25249240
FAX : (852) 28106954
E-MAIL : ucohk@netvigator.com
SWIFT : UCBAHKHH

ALL LETTERS SHOULD
BE ADDRESSED TO THE
BANK, AND NOT TO THE
INDIVIDUAL.

Rules and Regulations for New Accounts

1. Individuals may open following types of accounts with the Bank:
 - a) HK Dollar Current Account
 - b) HK Dollar Saving Account
 - c) HK Dollar Fixed Deposit Account
 - d) US Dollar Current Account
 - e) US Dollar Call Deposit Account
 - f) US Dollar Saving Deposit Account
 - g) Foreign Currency Fixed Deposit Account.
2. An account may be opened by applying on the prescribed account opening form, which is available from the Bank on request
3. Each account is required to be introduced by signing on the prescribed account opening form by an introducer who should be acceptable to the bank. Normally, an introduction from an existing current account holder of a satisfactorily conducted account with us, will be accepted by the bank. Exceptions may be allowed in deserving cases.
4. An account will not be opened for a sum of less than:
 - a) HK Dollar Current Account HK\$1,000.00
 - b) HK Dollar Saving Account HK\$1,000.00
 - c) US Dollar Call deposit account US\$ 1,000.00
 - d) US Dollar Saving account US\$100.00
 - e) HK\$/Foreign currency Fixed deposit account /1,000 units
5. When depositing cash or cheque in the account, the customer must use the pay-in-slips provided for this purpose by the Bank. The counter foil will be duly signed and chopped by the Bank and Customers are requested to ensure that this is done before leaving the premises of the Bank. The Bank will not be responsible for any loss incurred by the customer if this regulation is not strictly complied with.
6. Cheques, drafts and other items may be received for collection but the proceeds will not be credited until after receipt of payment by the Bank. Local cheques may be credited to customer's accounts on the date of deposit but, except by special arrangement, may not be drawn against until the clear proceeds have been received by the Bank.
7. Cheques or other items deposited by customers and which have been dishonoured may be returned by messenger or by post to the customer at the last address registered with the Bank at the customer's own risk.
8. The customer will indemnify the Bank, as collecting banker, from any loss which the Bank may incur by reason of its guaranteeing any endorsement or endorsements, discharge or discharges, on any cheque, bill, note, draft, dividend warrant or other instruments presented by the customer for collection; and every such guarantee given by the Bank shall be deemed to have been given at the customer's express request in every case. Notwithstanding this arrangement, the Bank reserves the right at its discretion to decline or refuse to guarantee

any endorsement or endorsements, discharge or discharges, on any cheque, bill, note, draft, dividend warrant Or other instruments presented by the customer for collection.

9. When the Bank accepts or incurs liability for or at the request of a customer, any funds, including securities and other valuables deposited with the Bank in safe custody - belonging to the customer and in the hands of the Bank automatically become security to the Bank; and the Banks shall have the right to retain such funds or any part thereof and even dishonour the customer's cheques until the liability is settled. The Bank also has the right of set-off any liability due from customer against such funds/securities/valuables.
10. Cheques may be drawn on the Bank on the forms supplied and registered for each account. Applications for cheque forms should be made personally or on the printed application forms. The Bank may refuse to honour cheques on which the signature differs from the specimen supplied to the Bank and may refuse to pay over the counter, cheques in which the word "bearer" has been cancelled.
11. All alterations in cheques should be confirmed by the drawer's full signature &/or chop, and the Bank may dishonour cheques, the alterations in which are confirmed by initials only.
12. The Bank may mark cheques "good for payment" and the customer's account may be debited immediately with the amount of the cheque so marked.
13. Overdrafts may be allowed only after due prior arrangement has been made with the Bank and interest on daily debit balances will be charged at the rate of 2% over prime rate or 2% over cost of funds whichever is higher or at agreed rate by arrangement.
14. The Bank will record any order countermanding payment of cheques and the customer is requested to retain the acknowledgement given in this regard.
15. No interest is allowed on current accounts.
16. A statement of the customer's account will be rendered once a month. Customers are desired to examine all entries in the statement of account and to report at once to the Bank any error found therein. In the absence of any objection to the statement in writing within ninety days after its receipt by the customer, the account shall be deemed to have been confirmed.
17. The Bank reserves the right to close any customer's account by notice and shall not be bound to disclose any reason thereof.
18. Upon the closing of an account either by the customer or by the Bank, all cheque forms previously issued to the customer and not used, shall become the property of the Bank and the customer shall forthwith deliver the same to the Bank. In case, any such cheque is subsequently presented to the bank, it will not be honoured.
19. Customers are requested to notify the Bank as early as possible of any change of address. All communications sent by post to or left at the last address recorded with the Bank shall be deemed to have been delivered to the customer.
20. The Bank reserves to itself the right of altering, amending or adding to these regulations. Bank will issue a notice by displaying it at its Notice Board to the customers for effecting any change as under:
 - a) Such changes, in relation to fees and charges and the liabilities or obligations of customers, will be effective 30 days after issuance of notice by the bank to the customers, informing of the changes.
 - b) All other changes, not included herein above, will be effective 10 days after issuance of notice by the bank to the customer informing of the changes.
 - c) In case a customer does not wish to comply to variation of the regulation, the customer should inform the bank in writing within 15 days and the account will be closed after the notice period is over.
 - d) Bank reserves the right to set off over credit and debit balance in different accounts of the customer maintained in same name and style provided such debit balances remain unpaid on demand. Such right is

also available to Bank in respect of joint accounts of customers maintained in same name and style. In case of Bank's exercising the above right, the customer would be informed promptly.

21. Notice to Customer relating to the Personal Data (privacy) Ordinance (the "Ordinance")

- a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- b) Failure of supply of such data may result in the Bank to be unable to open or continue or establish or continue banking facilities or provide banking services.
- c) It is also the case that data is collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- d) The purpose for which data relating to a customer may be used are as follows :
 - i) the daily operation of the services and credit facilities provided to customers;
 - ii) conducting credit checks;
 - iii) assisting other financial institutions to conduct credit checks;
 - iv) ensuring ongoing credit worthiness of customers;
 - v) designing financial services or related products for customers' use;
 - vi) marketing financial services or related products;
 - vii) determining the amount of indebtedness owned to or by customers;
 - viii) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - ix) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches/Head Office; and
 - x) purposes relating thereto.
- e) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to :
 - i) any agents, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - ii) any other branch/Head Office of the Bank;
 - iii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - iv) any financial institution with which the customer has or proposes to have dealings and;
 - v) any actual or proposed assignee of the Bank or participant or sub participant or transferee of the Bank's rights in respect of the customer;
- f) Under and in accordance with the terms of the Ordinance any individual;
 - i) has the right to check whether the Bank holds data about him and the right of access to such data;
 - ii) has the right to require the Bank to correct any data relating to him which is inaccurate;
 - iii) has the right to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
- g) In accordance with the terms of the ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- h) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Mr. K.S. RAO
 The Data Protection Officer
 UCO Bank
 Unit 4102-06, 41/F, COSCO Tower
 183 Queen's Road, Central, Hong Kong
 Telephone: 2524 9240 / Fax: 2810 6954

22. Clause dealing with unauthorized payments

- a) "Account statements will be sent at monthly intervals, unless otherwise requested. The account-holder agrees to examine each statement of account received from the Bank to see if there are any errors, discrepancies, unauthorized debits or other transactions or entries arising from whatever cause, including, but without limitation, forgery, forged signature, fraud, lack of authority or negligence of the account-holder or any other person (the "Errors"). The account-holder also agrees that the statement of account shall, as between the Bank and the account-holder, be conclusive evidence as to the balance shown therein and that the statement of account shall be binding upon the account-holder, unless the account-holder notifies the Bank in writing of any such Errors within 90 days after personal delivery of such statement of account to the account-holder or, if posted, within the same period after the Bank has posted such statement of account."

b) Clause dealing with safe custody of cheque books etc.

"Cheque books are issued by the Bank on the following terms and conditions and the Bank shall not be liable for any loss incurred by the account-holder by virtue of his failure to comply with such terms and conditions:-

- i) Cheque books must at all times be kept in a place of safety under lock and key so that they are not available to unauthorized persons.
- ii) When a signed cheque or a cheque book is lost or stolen, the account-holder must immediately report such loss by notice in writing to the Bank. On receipt of the notice, the account will be immediately closed and the customer will be required to open a new account.
- iii) All cheques must be written in non-erasable ink or ball-point pen in Chinese or English and be signed in conformity with the specimen registered with the Bank.
- iv) The account-holder should exercise care when drawing cheques and agrees that he will not draw cheques by any means and/or in any manner which may enable a cheque to be altered or may facilitate fraud or forgery. When issuing cheques, the amount, both in words and figures, should be as close to each other and to the left-hand margin as possible so as to leave no space for insertions. The word "only" should be added after the amount stated in words. Only Arabic numerals should be used for figures.
- v) Any alteration on a cheque must be confirmed by the full signature of the drawer. The account-holder acknowledges that the Bank will not be held responsible for losses arising from alterations which cannot be readily detected.
- vi) In sending cheques through the post or otherwise, the words "OR BEARER" should be deleted and the cheque crossed.
- vii) Applications for a new cheque book may be made by presenting the duly completed and signed cheque book application form contained therein to the Bank. The Bank may, in its discretion, refuse the issue of a cheque book.
- viii) The Bank shall, upon receipt of a cheque book application form, deliver the required cheque book to the account-holder in person, or hand it to the bearer of the application form, or forward it by messenger or by post to the account-holder's address according to the account-holder's instructions. The Bank assumes no responsibility for any delay or loss occasioned by such modes of forwarding.
- ix) Upon the receipt of a new cheque book, the account-holder should verify the cheque serial numbers, account number and name of the account-holder printed thereon as well as number of cheques before use. Any irregularities should be promptly reported to the Bank."

Date : _____

 Signature of the Depositor