

Documents for Account Opening in Macau – Overseas Sole Proprietorships

Note:

- a. Copies of all documents submitted should be **true copies certified** by a certified public accountant / lawyer / banker / notary public in a Financial Action Task Force (FATF) member / comparable jurisdiction acceptable to HSBC or by a member of the Hong Kong Institute of Chartered Secretaries (HKICS) or by an officer of any HSBC Branch. If original documents are not in Portuguese or Chinese or English language, an English translation of the same should also be provided. (Certification format: Certifier's signature with Certifier's position, registration number (if any) and official stamp should be placed on the first page of the copy document. Certifier must state that it is "True Copy of Original Document" (or words to similar effect) with date and the number of pages to be recorded).
- b. The Sole Proprietor or its Authorized Signatories as appointed under a Power of Attorney (item 3) need to be present for the account opening.

Documents required from entities not registered in Hong Kong

- 1. Business Licence (or comparable document)
- 2. Registration document identifying the sole proprietor (or comparable document)

Documents required from entities registered in Hong Kong

- 1. Valid Business Registration Certificate
- 2. Business Registration Form 1(a) obtainable at Inland Revenue Department

Further Documents required

- 1. **Documents required from Sole Proprietor, ALL Authorised Signatories, ALL Beneficial Owners, two Key Controllers and ALL Direct Appointees:**
 - Identification Document
 - Former Name/Alias Proof (If there is a former name/alias)
 - Nationality Proof e.g. Passport copies (if the individual is not a Macau or Hong Kong permanent Identity Card holder)
- 2. **Information required from Sole Proprietor, ALL Authorised Signatories, ALL Beneficial Owners and All Key Controllers and ALL Direct Appointees:**
 - Full name
 - ID type and Number
 - Date of Birth
 - Residential address
 - Proof of the initial and ongoing Source of Wealth, e.g. personal bank statement (ALL Beneficial Owners only)
- 3. Power of Attorney or the Mandate (item 7 below) appointing Authorized Signatories to open account(s) and determining the rules of operation of the newly opened account(s) (if applicable)
- 4. Latest 3 months Bank Statement / Letter of introduction from a bank or introducer (if applicable)
- 5. Latest 3 years Financial Report (if applicable)
- 6. W-series Form – W9 (applicable to U.S. citizens and residents only)
(For further information, please refer to our website www.fatca.hsbc.com.)

- 7. Common Reporting Standard Form (CRS Form)
(For further information, please refer to our website <http://www.crs.hsbc.com/>.)
- 8. Mandate, Business Customer Account Opening Form, Business Account Opening Form - Supplementary Information and Signature Cards
- 9. Initial Deposit (A monthly administration fee MOP/ HKD 1,000 per account will be charged if the account balance is less than MOP/HKD 300,000 or equivalent during the entire month)
For details of our Tariff, please visit our website:
<https://www.business.hsbc.com.mo/en-gb/fees-and-policies>

Important Note:

- a) Apart from documents listed above, the bank may require submission of updated/additional information from time to time before or after the account is opened. In case of regulatory / legislation and related requirements, the Bank may require submission of documents such as Business Plan, Business Proof (e.g. invoice/sales contract etc.) and Bank Reference Letter etc. Failure to do so may result in the Bank's inability to provide the requested banking service.
- b) **Documents submitted will be subjected to the review and approval of the Bank. The Bank has the sole and absolute discretion in deciding whether to accept your account opening application and reserves the right to decline any account opening request without providing any reason. Documents submitted will not be returned irrespective of whether the account is eventually opened.**

Definition:

Beneficial Owner:

In relation to a person (if fulfils any of the following criteria): means an individual who,

- ultimately owns or controls the person or
- if the person is acting on behalf of another person, mean the other person.

Key Controller:

Key Controller is an individual appointed to exercise direct control over the business, by participating in the all or some of the management activities of the business. Key Controller typically has binding powers in respect of the part of the business it controls. Key Controllers include:

- General Manager (“gerente”)
- Nominee
- Authorised Signatory with sole signing authority (“auxiliary de comércio”)
- Powers of Attorney

Authorized Signatory or Direct Appointee:

Authorized Signatory or Direct Appointee is an individual authorised under an executed instrument of the sole proprietor to act on its behalf with respect to the banking relationship, and to appoint authorised signatories or delegate authority to others to represent the business in limited circumstances, e.g. a general manager. Authorized Signatory or Direct Appointee is typically appointed by a power of attorney. It can be a corporate entity.

澳門開戶文件 – 海外獨資經營商號

注意：

- a. 所有提交本行的文件副本必須經在由本行認可的「打擊清洗黑錢財務行動特別組織」成員或相應國家的執業會計師／律師／往來銀行／公司註冊代理人 / 精算師 / 公司秘書服務供應商 / 公證人或香港特許秘書公會會員或任何滙豐分行主管**簽證為真確的副本**。如文件正本乃非葡文或中文或英文語言，須另外提交英文翻譯文本。(簽證格式：簽證人應在文件副本首頁填寫簽證人職位，登記號碼(如有)，簽署及蓋上正式印章，並標明頁數和日期及註明：「附上文件為真確的副本」或相近意思的句子)。
- b. 辦理開戶手續時，獨資經營者或其按授權書委派(第3項)之授權簽署人須出席。

非於香港註冊之實體須提供之文件

- 1. 營業執照(或相類文件)
- 2. 認別獨資經營者之登記文件(或相類文件)

於香港註冊之實體須提供之文件

- 1. 有效商業登記證明
- 2. 稅務局之商業登記表 1(a)

其它要求之文件

- 1. 由獨資經營者、所有授權簽署人、所有實益擁有人、兩名主要管理人和所有受任人提供下列文件：
 - 身份證明文件
 - 前用姓名／別名證明(如有前用姓名／別名)
 - 國籍證明，例如護照副本(如該人士非持有澳門或香港永久性居民身份證)
- 2. 獨資經營者、所有授權簽署人、所有實益擁有人及所有主要管理人和所有受任人提供之資料：
 - 全名
 - 證件類型及編號
 - 出生日期
 - 常居地址
 - 初始和持續財富來源的證明，如個人銀行月結單(僅限所有實益擁有人)
- 3. 指派授權簽署人開立賬戶之授權書或委任書，並確定該新開立賬戶的操作規則(如適用)
- 4. 最近三個月之銀行月結單／銀行或其他介紹人之介紹信(如適用)
- 5. 最近三年的財務報告(如適用)
- 6. W-series Form - W9 (只適用於美國公民或居民)
(如需更詳細資料，請參閱本行的網頁：www.fatca.hsbc.com.)

- 7. 稅務居民自證明表格
(如需更詳細資料，請參閱本行的網頁: <http://www.crs.hsbc.com/>.)
- 8. 委託書、商業客戶開戶表格、商業戶口開戶表格 - 補充客戶資料附頁及印鑑卡
- 9. 開戶存款 (若帳戶當月每日戶口結餘少於澳門幣/港幣300,000元或其等值的外幣，每帳戶將收取MOP/HKD 1,000元服務月費)
有關本行服務收費詳情，請參閱本行的網頁：
<https://www.business.hsbc.com.mo/en-gb/fees-and-policies>

重要通知：

- a) 除下列文件外，本行有權在戶口開立前或開立後要求客戶更新資料。如因監管/法規要求，本行在需要時可要求下列文件：有關之業務計劃，業務證明(如發票，買賣合同等)，銀行證明書等。如戶口持有人未能向本行提供有關資料，可能會導致本行無法繼續提供該等服務。
- b) **所提交之文件將受本行審查及核准。對閣下開戶申請之接受與否，本行具專有及絕對之自由裁量權，且保留不接受開戶申請的權利並毋須提供任何理由。無論賬戶成功開立與否，所提交之文件將不被退還。**

定義：

實益擁有人：

就個人而言指符合以下任何一項說明的個人：

- 行使對該法人的管理有最終控制權；或
- (如該法人是代表另一人行事) 指該另一個人

主要管理人：

主要管理人是指被委任參與所有或部分業務之管理活動，對業務行使直接管理的個人。主要管理人一般對其所管理之業務具約束力。主要管理人包括：

- 總經理(“經理”) ● 可發出單一簽署指示的授權簽署人(“商業輔助人”)
- 代理人 ● 授權人

授權簽署人或受任人：

授權簽署人或受任人據獨資經營者簽立的文書獲授權處理銀行事項的個人，並有權委任授權簽署人。其也可在附加限制下，授予權限予其他人，如總經理。授權簽署人或受任人一般是獲授權書委派。其可為法人團體。