



Individual Account Opening Documentation Checklist 个人开户文件清单

Application Date 申请日期 :

Customer Name 客户姓名 :

Check for Completeness of Documentation (New Account)

检查文档的完整性 (新账户)

* Please indicate N/A if the form is not required / applicable

* 请在不需要/不适用的部分注明 N/A

No 序号	Forms and Documentation 表格和文件	Bank Maker 银行经办人	Bank Checker 银行复核人
New to Bank only 仅限银行新客户			
1	Individual Account Opening Application Form 个人开户申请表格		
2	Photocopy of NRIC, passport and proof of address (utilities bill or bank statement) 身份证、护照和住址证明的副本 (水电费账单或银行账单)		
3	Foreign Account Tax Compliance Act (FATCA) 海外账户纳税法案		
4	Product Use Declaration 产品使用声明		
5	Consent for Credit and Background Check 征信与背景调查授权书		
6	W-8BEN / W-8BEN E form (if applicable) W-8BEN / W-8BEN E 表格 (如适用)		

Attended by 银行经办人:

Signature 签名:

Name 名称:

Date 日期:

Checked by 银行复核人:

Signature 签名:

Name 名称:

Date 日期:



ASIA DIGITAL BANK LTD. (LABUAN INVESTMENT BANK) (LL16434)
INDIVIDUAL ACCOUNT OPENING APPLICATION FORM 个人开户申请表格

Date 日期: day 日/month 月/year 年	Bank Reference 银行编号
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Client Information 个人信息 / 资料	Name 姓名		Residential Address 居住地址 (Do not use P.O. Box address) (不使用邮政信箱地址) Owned 拥有 Leased 租用	
	Date of Birth (dd/mm/yyyy) 出生日期 (日/月/年)	Gender 性别 Male 男 Female 女		
	Race 种族 (For Malaysian Only 仅限于马来西亚公民) <input type="checkbox"/> Malay 巫裔 <input type="checkbox"/> Indian 印裔 <input type="checkbox"/> Chinese 华裔 <input type="checkbox"/> Others 其他 _____			
	Nationality 国籍	Second Nationality (For Dual Citizenships) 第二国籍(双重国籍)	Mailing address (if different to the residential address) 邮寄地址(如有不同于居住地址)	
	Identity Card (I.C.) Number 身份证号码	Age 年龄		
	Passport No. 护照号码	Passport Expiry Date 护照有效期	Mobile Phone No. 手机号码	
	Marital Status 婚姻状况 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚		Email 电子邮箱	
Employment Information 雇主资料	Occupation 职业 <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retiree <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Unemployed		Applicant Employer Name and Address 申请人公司名称和地址	
	Job Title/ Present Position (if applicable) 工作职位(如果适用)			
	Employment Start Date (if applicable) 入职日期(如果适用)			
	Business Telephone No. 公司电话号码	Fax No. 传真号码		
	Other Information 其他资料			
Asset / Financial Information 资产 / 财务信息	Applicant's Estimated Gross Annual Income 申请人估计年度总收入 <input type="checkbox"/> <USD30,000 <input type="checkbox"/> USD30,001 – USD60,000 <input type="checkbox"/> USD60,001 – USD120,000 <input type="checkbox"/> USD120,001 – USD300,000 <input type="checkbox"/> >USD300,000			
	Applicant's Estimated Net Worth 申请人估计净资产 <input type="checkbox"/> <USD250,000 <input type="checkbox"/> USD250,001 – USD500,000 <input type="checkbox"/> USD500,001 – USD700,000 <input type="checkbox"/> USD700,001 – USD1,500,000 <input type="checkbox"/> USD1,500,001 – USD2,300,000 <input type="checkbox"/> >USD2,300,000			
	Source of Funds/Wealth 资金/财富来源 <input type="checkbox"/> Salary/Commission 工资/佣金 <input type="checkbox"/> Inheritance 继承 <input type="checkbox"/> Insurance 保险 <input type="checkbox"/> Own Business Income 自己的业务收入 <input type="checkbox"/> Investment Return 投资回报 <input type="checkbox"/> Online Business 在线业务 <input type="checkbox"/> Others, please specify 其他, 请注明: _____			
Account Purpose 账户用途	<input type="checkbox"/> Trade Settlement (贸易结算) <input type="checkbox"/> Digital Currencies (数字货币) <input type="checkbox"/> Operations (运营支付)	<input type="checkbox"/> Investment (投资) <input type="checkbox"/> Custodian (托管) <input type="checkbox"/> Others (其他): _____		
Frequently Used Account Currency 账户常用货币	<input type="checkbox"/> U.S. Dollar (USD) <input type="checkbox"/> Hong Kong Dollar (HKD) <input type="checkbox"/> USDC	<input type="checkbox"/> Offshore Renminbi (CNH) <input type="checkbox"/> Singapore Dollar (SGD) <input type="checkbox"/> Others: _____	<input type="checkbox"/> Malaysia Ringgit (MYR) <input type="checkbox"/> USDT	



ASIA DIGITAL BANK LTD. (LABUAN INVESTMENT BANK) (LL16434)
INDIVIDUAL ACCOUNT OPENING APPLICATION FORM 个人开户申请表

Date 日期: day 日/month 月/year 年

Bank Reference 银行编号

Signature Specimen
签名样本

Name 姓名:

Signature 签名:

NRIC/Passport No 身份证/护照号码:

Declaration (Applicant)
声明 (申请人)

1. I have read, understood and agreed to be bound by all the relevant terms and conditions issued by the Bank governing the above account(s) and acknowledge receipt of a copy.

本人已经细阅, 明白及接受由亚洲数字银行所提供的所有有关上述户口的章则及条规, 并已收到有关条规副本。

2. I hereby confirm that the information given above is correct and complete and authorize the Bank to verify the same from any source it may deem fit. I also undertake to notify the Bank immediately of any changes to the above information including new passport number when passport is change or renewed.

本人确认上述资料均属正确及完整, 并授权贵行向任何方面验证。如果上述资料有所更改包括护照号码更新, 本人将立刻通知贵行。

3. I agree to abide by the rules and any such amendment, alteration, or variation thereof that may be introduced and enforced by the Bank from time to time.

本人同意遵守亚洲数字银行可能不时引入和执行的规则及任何修改, 更改或变更。

4. I declare that I have not committed any act of bankruptcy at the time of application.

本人声明我没有在申请开户时破产。

Signature of Applicant 申请人签署

Name 姓名

Date 日期

For Bank Use Only
仅供银行使用

Account Number 账户号码

Account Name 用户姓名

Application Recommended by (if applicable)
申请推荐人(如果适合)

Applicant Approved by (if applicable)
申请批准人(如果适合)

Name & Authorised Signature 姓名及签署

Name & Authorised Signature 姓名及签署

Remarks 备注

Date 日期



FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") / COMMON REPORTING STANDARD ("CRS")
海外账户纳税法案("FATCA") / 统一报告标准 ("CRS")

NOTE: ONLY INDIVIDUALS ARE REQUIRED TO COMPLETE SECTION A – PRELIMINARY IDENTIFICATION. ALL PERSONS (INDIVIDUAL, LEGAL ENTITY OR CORPORATE) ARE REQUIRED TO COMPLETE SECTION B AND C. LEGAL ENTITY OR CORPORATE WHICH IS NON-FINANCIAL ENTITY ONLY, PLEASE ALSO COMPLETE SECTION D.

注: A 部分-初步鉴定仅需个人申请者填写, B 及 C 部分所有申请者(个人、法人或公司)均须填写。法人或公司如为非金融机构,也请填写D 部分。

SECTION A – PRELIMINARY IDENTIFICATION
A 部分-初步鉴定

Please complete this section and tick ("✓") in the "Yes" / "No" column respectively for each of the following questions:
 请填写此部分,并分别在下列问题的"是"/"否"栏中打勾("✓"):

No. 序	U.S. Indicia 美国指标	Applicant 申请人	
		Yes 是	No 否
1.	Are you a U.S. citizen or resident? (U.S. Passport / green card holder, U.S. taxpayer, etc.) 您是美国公民或居民吗?(美国护照/绿卡持有者、美国纳税人等)		
2.	Is U.S. your place of birth? 美国是你的出生地吗?		
3.	Do you hold a current U.S. residence address / mailing address and U.S. post office box? 您是否持有当前的美国居住地址/邮寄地址和美国邮政信箱?		
4.	Do you have a current U.S. telephone number? 您目前有美国电话号码吗?		
5.	Do you have standing instructions to pay amounts from AsiaDB account to an account maintained in the U.S.? 您是否有从 AsiaDB 账户向在美国的账户支付款项的长期指示?		

SECTION B – DECLARATION OF U.S. PERSON
B 部分-美国人的声明

All persons (individual, legal entity or corporate) are required to complete the following declaration.
 Please tick ("✓") one of the following:
所有申请者(个人、法人或企业)均需填写以下声明。
 请勾选("✓")以下选项之一:

I am a U.S. person / U.S. Legal Entity(s)
 我是美国人/美国法人
Please provide Form W-9 & photocopy of U.S. Passport
请提供 W-9 表格及美国护照复印件

I am a Non-U.S. person with No U.S. indicia
 我不是美国人,且不符合美国指标

I am a Non-U.S. person/ Non-U.S. Legal Entity with one or more U.S. indicia. I am not a U.S. person/ U.S. Legal Entity, but I have one or more U.S. indicia. I am not a U.S. person/ U.S. Legal Entity, but I have one or more U.S. indicia.
 我不是美国人/美国法人,但符合一个或多个美国指标
Please provide Form W-8BEN (Individual) / Form W-8BEN-E (Corporate)
请提供 W-8BEN 表格(个人) / W-8BEN-E 表格(公司)

SECTION C – TAX RESIDENCY
C 部分-税务居民身份

All persons (individual, legal entity or corporate) are required to complete the following declaration.
所有申请者(个人、法人或企业)均需填写以下声明。

I declare that I am tax resident in Malaysia ONLY
 本人声明本人仅为马来西亚税务居民

I declare that I am Foreign tax resident (other than Malaysia). Please list ALL the countries in which you are foreign tax resident:
 本人声明本人是外国税务居民(马来西亚除外)。请列出您是外国税务居民的所有国家:

Name 姓名	Country of Tax Residence 税收居住国	Tax Identification No 税务识别号

SECTION D – CONTROLLING PERSON
D 节-控权人

For corporate which is a non financial entity (NFE) only, please complete the declaration below.
 对于仅为非金融实体(NFE)的公司,请填写以下声明。

I declare that I am
本人声明本人是

Active NFE.
 积极非金融机构

Passive NFE. Please list ALL Controlling Person(s) with tax residency other than Malaysia in the following table:
 消极非金融机构。请在下表中列出除马来西亚以外拥有税务居住权的所有控权人:

Name of Controlling Person 控权人姓名	Date of Birth 出生日期	Residence Address 住址	Country of Tax Residence 税收居住国	Tax Identification No 税务识别号

Declaration for Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS")

海外账户纳税法案 ("FATCA") / 统一报告标准 ("CRS") 声明

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.

本人声明，本人已审核本表格所载资料，并尽本人所知及所信，该等资料是真实、正确及完整的。

I hereby consent for Asia Digital Bank Ltd. (Labuan Investment Bank) (ASIADB) that ASIADB shall have right to provide my personal data and information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) for the Automatic Exchange of Financial Account Information as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

本人谨此同意亚洲数字银行有限公司（纳阁投资银行）（ASIADB）有权根据适用法律、法规、协议或监管指引或指令所规定的《海外账户纳税法案》（FATCA）及《统一报告标准》（CRS）的规定，向监管机构提供本人的个人资料及信息。

If there is any update to the account information / FATCA / tax residency status / controlling persons or if updates reveal any change of U.S. indicia or change to FATCA status or tax residency status or controlling persons, I hereby agree to notify and furnish ASIADB with the relevant documentary evidence within 30 Days of such change. I consent to and authorise ASIADB to perform any of the following, if applicable:

如果账户信息/FATCA/税务居民身份/控权人有何更新，或如果更新显示美国指标有任何变更，或 FATCA 身份或税务居民身份或控权人有何变更，本人特此同意在此类变更后 30 天内通知 ASIADB 并向其提供相关证明文件。本人同意并授权 ASIADB 执行以下任何一项（如适用）：

1. Withhold any applicable payments in the account. 扣留账户中任何适用的付款。
2. Report or disclose all relevant information relating to or arising from the account. 报告或披露与该账户有关或由该账户产生的所有相关信息。
3. Terminate (with prior notice) my contractual relationship(s) with ASIADB. 终止（事先通知）本人与 ASIADB 的合约关系。

Definitions 定义:

- (1) The term "Financial Institution" means a Depository Institution, Custodial Institution, Investment Entity or a Specified Insurance Company.
"金融机构"一词是指存款机构、保管机构、投资实体或特定的保险公司。
- (2) The term "NFE" refers to "Non Financial Entities", which means entity that is not a Financial Institution.
"NFE"一词是指"非金融实体"，即不是金融机构的实体。
- (3) The term "Active NFE" means entities that:
"积极非金融机构"一词是指：
 - (a) do NOT primarily receive passive income or primarily hold amounts of assets that produce passive income (such as dividends, interest, rents etc).
不主要接收被动收入或主要持有产生被动收入的资产金额（如股息、利息、租金等）。
 - (b) include entities that are publicly traded (or related to a publicly traded entity), Governmental Entities, International Organisations, Central Banks, or a holding NFEs of non financial groups.
包括公开交易的实体（或与公开交易实体相关的实体）、政府实体、国际组织、中央银行或非金融集团的控股实体。
- (4) The term "Passive NFE" means any NFE that is not an Active NFE. An Entity located in a Non-Participating Jurisdiction is treated as a Passive NFE for purposes of the CRS.
"消极非金融机构"是指不属于积极非金融机构的任何非金融机构。就 CRS 而言，位于非参与管辖区的实体被视为消极非金融机构。
- (5) The term "Controlling Person" means a natural person who exercises control over an entity. If the Controlling Person(s) of Passive NFE who hold directly / indirectly more than 25% of the shares / voting rights are foreign tax resident(s), please list all the countries in which the Controlling Person(s) are foreign tax resident(s).
"控权人"一词系指对一实体实施控制的自然人。如果直接/间接持有 25%以上股份/表决权的消极非金融机构的控权人为外国税收居民，请列 出控权人为外国税收居民的所有国家。
- (6) A U.S. citizen is considered a tax resident of the United States even if he / she is a tax resident of another jurisdiction. If you are a tax resident of the United States, please provide your U.S. TIN using Form W-9. 美国公民被视为美国的税务居民，即使他/她是另一个司法管辖区的税务居民。如果您是美国的税务居民，请使用表格 W-9 提供您的美国纳税人身份。

I hereby acknowledge and declare that:-

本人在此承认并声明:

- () I have read and understood the Privacy & Personal Data Policy in relation to the account and A-Bank Super Wallet. 本人已阅读及明白账户及 A-Bank 超级钱包的隐私及个人资料政策。
- () I agree to provide the correct information to ASIADB upon request. 本人同意应要求向 ASIADB 提供正确的信息。
- () I will responsible for all the risks involved in using the account and A-Bank Super Wallet. 本人将承担使用 账户及 A-Bank 超级钱包所涉及的所有风险。
- () I am aware of all the fees and charges that will be incurred directly or indirectly when using the account and A-Bank Super Wallet. 本人知悉使用账户及 A-Bank 超级钱包时将直接或间接产生的所有费用及收费。

Signature of Applicant

申请人签署

PRODUCT USE DECLARATION

DATE:

TO: ASIA DIGITAL BANK LTD. (LABUAN INVESTMENT BANK) (“Bank”)

PRODUCT: A-BANK SUPER WALLET

I, the undersigned hereby affirm that on my own behalf, free will, choice and initiate have enquired about the Product and requested the Bank, or its agent or officer to brief and/or provide information about the Product to me. The information presented, received, and learned from the Bank shall be treated as strictly private and confidential and for my own consumption and reference only. I fully understand that by the Bank responding to my enquiry, I am not obliged to invest or subscribe to or use the Product.

I fully understand that the Product is strictly not intended to be marketed or offered in Malaysia or made available to any Malaysians in Malaysia except Labuan. The relevant Malaysian authorities including the Securities Commission and Labuan Financial Services Authority are not liable for non-disclosure or misleading statement on the part of the Product and take no responsibility on the contents of the disclosure materials of the Product. These authorities also take no representations on the accuracy and completeness of the disclosure materials of the Product, and shall not be claimed on any liability whatsoever arising from, or in reliance upon, the whole or any part of the content of the disclosure materials of the Product.

I further confirm that I have requested information from the Bank and the Bank has neither solicited offers nor marketed the Product to me directly or indirectly. The information provided by the Bank is merely intended to provide background and salient information of the Product only. It does not amount to a recommendation, offer or invitation, either expressly or implied, to make an investment in the Product.

I understand that I should rely on my own evaluation to assess the merits and risks of the Product. In considering using the Product, if in doubt as to the action to be taken, I shall consult a qualified adviser immediately.

I confirm that the Bank or its agent is sharing information about the Product with me on a reverse enquiry basis initiated by me. I agree that all emails and facsimile transmitted documents shall be treated as original documents.

I hereby agreed that the Bank will charge an account opening fee of US\$1000 and the account shall maintain a minimum balance of US\$1,000. The Bank reserves the right to close the account if the account balance falls below the minimum threshold.

For Individual:

Signatory

Name:

NRIC/Passport No:

Date:

用户使用声明

日期:

致: 亚洲数字银行有限公司 (纳闽投资银行) (以下简“银行”)

产品: A-Bank 超级钱包

本人 (以下签署人) 确认, 根据我个人的自由意愿, 选择权和主动已对产品进行了查询, 并要求银行或其代理商或管理人员向我介绍和/ 或提供有关产品的信息。从银行提供, 接收和学习的信息将被严格视为私人和机密信息, 仅供我个人使用和参考。我完全理解, 银行回应我的询问, 我是没有义务投资、认购或使用该产品。

我完全理解, 该产品严格不打算在马来西亚进行销售, 也不打算提供给除纳闽以外在马来西亚的任何马来西亚人使用。马来西亚有关当局, 包括证券委员会和纳闽金融服务管理局, 对本产品的非公开或误导性陈述不承担任何责任, 并对本产品的披露材料的内容不承担任何责任。这些政府部门也不对产品披露材料的准确性和完整性做任何陈述, 也不对因本产品披露材料的全部或部分内容引起或依赖而承担任何责任。

我进一步确认, 我已要求银行提供信息, 并且银行既未征求要约, 也未直接或间接向我推销产品。银行提供的信息仅旨在提供产品的背景和主要信息。它并不等于对产品进行明示或暗示的建议, 要约或邀请。

我知道我应该依靠自己的判断来评估产品的优缺点。在考虑使用产品时, 如果对要采取的措施有疑问, 我将立即咨询合格的顾问。

我确认银行或其代理商在我发起的反向查询基础上与我共享有关产品的信息。我同意将所有电子邮件和传真传输的文档视为原始文档。

我在此同意银行将收取 100 美元的开户手续费, 并保持至少 1,000 美元的最低账户余额。如果账户余额少于最低门槛, 银行将保留销户的权利

对于个人账户:

签署人

名称:

身份证 / 护照号:

日期:

CONSENT LETTER FOR CREDIT AND BACKGROUND CHECK (INDIVIDUAL)

个人征信查询授权书

To: 致:	Asia Digital Bank Ltd. (Labuan Investment Bank) (“AsiaDB”) 亚洲数字银行	
From: 由:	Name 名称	
	NRIC/Passport No. 身份证/护照号码	
	Residential Address 居住地址	
	Email Address 电子邮箱	
<p>I hereby irrevocably and unconditionally give my consent to AsiaDB and its officers to: 我在此无条件的授权亚洲数字银行及其授权员工:</p> <p>(a) Obtain and verify any information about me at AsiaDB’s absolute discretion and as it deems fit and I authorize the Credit Bureau Malaysia or any other relevant organization to provide any information which AsiaDB may require in connection with this application/transaction; 根据亚洲数字银行的绝对酌情决定权并在其认为合适的情况下获取和验证有关我的任何信息，我授权马来西亚信贷资料局提供亚洲数字银行所要求与本申请/交易相关的任何信息;</p> <p>(b) Disclose any information and/or data relating to the Company/Business/Individual as AsiaDB may deem necessary to the relevant agencies. 向有关机构披露任何亚洲数字银行认为有必要的公司/业务/个人相关的信息和/或数据。</p>		
Name: 名称:		Signature: 签名:
NRIC/Passport No: 身份证/护照号码:		
Date: 日期:		