

Documents for Account Opening in Macau – Limited Company established in Hong Kong

Note:

- a. Copies of all documents submitted should be **true copies certified** by a certified public accountant / lawyer / banker / Registered Agent / Actuary / Corporate Secretarial Service Providers / 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 a "True Copy of Original Document" (or words to similar effect) with date and the number of pages to be recorded).
- b. The Chairman, all Beneficial Owners[^] and all the authorised signatories must be present for the account opening or present with a professional certifier (mentioned in note a above and acceptable to HSBC) who will duly verify the identity and signature of each signers which is acceptable to HSBC.
- c. * Unless disclosed otherwise by the account holder, all individuals who are ultimately entitled to exercise or control the exercise of 10% or more of the voting rights of the company, either directly or indirectly through their beneficial ownership of an underlying shareholder, should be regarded as Principal Shareholders / Beneficial Owners of the company.
- d. Apart from documents listed below, the bank may request to provide updated/additional information from time to time before and after the account is opened. In case of regulatory / legislation and related requirements, the Bank may request 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.
- e. [^]Beneficial Owners in relation to a corporation (if fulfils any of the following criteria): means an individual who,
 - owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% of the issued share capital of the corporation; or
 - is directly or indirectly, entitled to exercise or
 - control the exercise of not less than 10% of the voting rights at general meetings of the corporation; or
 - exercises ultimate control over the management of the corporation; or if the corporation is acting on behalf of another person, means the other person.
[^] Beneficial Owners in relation to a trust (if fulfils any of the following criteria): means an individual who,
 - is entitled to a vested interest in not less than 10% of the capital of the trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or
 - the settler of the trust; or
 - a protector or enforcer of the trust; or
 - an individual who has ultimate control over the trust.

- 1. Copy of Certificate of Incorporation and subsequent Certificate of change of name, if any
- 2. Copy of Business Registration Certificate
- 3. Memorandum and Articles of Association
- 4. a) For newly established company:
 - Copy of Notification of First Secretary and Director (Form D1) / Incorporation Form (Company Limited by Shares) (Form NC1) / Incorporation Form (Company Not Limited by Shares) (Form NC1G)
 - Copies of all subsequent Notification of Change of Secretary and Director (Appointment/Cessation) (Form D2A), Return of Allotments (Form SC1) and/or Instrument of Transfer detailing particulars of the current *Principal Shareholders, if any

- 'Director/Shareholder/Beneficial Owner Declaration' (DD) issued within 6 months detailing particulars of the Directors and *Principal Shareholders and Beneficial Owner (Certification Letter from a certified public accountant / lawyer of a FATF member / comparable jurisdiction acceptable to HSBC certifying that information contained in the 'Director/Shareholder/Beneficial Owner Declaration' (DD) is correct and accurate, is required upon the Bank's request)

b) For Company established over one year:

- Company Search Report issued within 6 months and latest Annual Return (Form AR1)
- Copies of all subsequent Notification of Change of Secretary and Director (Appointment/Cessation) (Form D2A), Return of Allotments (Form SC1) and/or Instrument of Transfer detailing particulars of the current *Principal Shareholders, if any

5. a) For company with corporate shareholders – Organization chart (or comparable document) up to natural person or in case listed company, up to listed company certified by director. The organization chart should show % of ownership, country of incorporation, business address of, each intermediate company to the ultimate beneficial owners of the company.

b) If Beneficial Owners^ of your Company is a Trust

- Trust Deed or by reference to an appropriate register in the relevant country of establishment or, a written confirmation (HSBC template is available upon request) from a trustee acting in a professional capacity or, a written confirmation from a lawyer who has reviewed the relevant instrument with the following details:
 - Name of the trust
 - Date of establishment/settlement
 - Jurisdiction whose laws govern the arrangement, as set out in the trust instrument
 - Identification number (if any) granted by any applicable official bodies (e.g. tax identification number or registered charity or non-profit organization number)
 - Identification information (Full name, Date of birth, Nationality and Identity document type and number) of trustee(s)
 - Identification information of settlor(s) and any protector(s) or enforcer(s)
 - Identification information of known beneficiaries
- Identification proof and residential address proof of trustee(s) and Beneficial Owners^ in relation to a trust

c) For company with nominee shareholders – details of ultimate beneficial owners.

If Beneficial Owner^ is a Listed Company (in Stock Exchange as acceptable to HSBC), please provide:

- Certificate of Incorporation
- Memorandum and Articles of Association
- Identification Document / Nationality e.g. passport copies (if the individual is not a Macau or Hong Kong Permanent Identity Card Holder) of all Executive Directors.

6. Copies of the following from all Directors, all Authorised Signatories, all * Principal Shareholders, all Beneficial Owners^ and other relevant individuals, if any:

- 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)
- Residential Address Proof (e.g. Utility bill issued within 3 months, bank statement issued within 3 months by Financial Institutions in a FATF member / comparable jurisdiction acceptable to HSBC, valid driving license, National identity card with address, and other proof acceptable to HSBC)
- Permanent Address Proof (If the individual is not a Macau or Hong Kong Permanent Identity Card holder and have a permanent address different from residential address)

7. For Directors or Authorised Signatories which are corporate entities, the following copies of documents are to be submitted by these entities:

- #Official documents(s) within 6 months (such as Certificate of Incorporation, Business Registration Certificate, Business Licence or comparable documents) proving incorporation, registration and subsequent change of name, if any

- Official documents(s) within 6 months listing current directors such as an Annual Return or Director Declaration (sample available upon request; and Certification Letter from a certified public accountant / lawyer of a FATF member / comparable jurisdiction acceptable to HSBC certifying that information contained in the Director Declaration is correct and accurate)
- Board Resolution specifying the authorised signatories who have the power to act for them (the directors' signatures must be verified by bankers)
- List of authorised signatories specimen signatures which must be verified by their banker
- Document items (6) listed above for Directors and Authorised Signatories

Note: # Please refer to the respective checklist for the specific official documents by reference to the entity type and country of incorporation

8. For direct *Principal Shareholders which are corporate entities, the following copies of documents are to be submitted by these entities:
- Corporate Registration Documents
 - a. Company Search Report (If the entity is incorporated in an overseas country, please provide Certificate of Incumbency with Certificate of Good Standing OR official company search report OR other relevant document to confirm the valid legal status of the entity issued within 6 months).
 - b. Memorandum and Articles of Association
 - Board Resolution specifying the authorised signatories who have the power to act for them
9. If the corporate entities are registered in Macau:
- Business Registration Certificate of the company with Memorandum and Articles of Association - *Certidao Do Registo Comercial* e Memorando e Artigos de Associação OR Company Search Report with Memorandum and Articles of Association- *Informacao Por Escrito Do Registo Comercial* e Memorando e Artigos de Associação
 - Industrial Tax – *CONTRIBUICAO INDUSTRIAL Declaracao De Inicio De Actividade /Alteracoes* (Form M1)
 - Proof of payment of Industrial Tax - *CONTRIBUICAO INDUSTRIAL Conhecimento de cobranca* (Form M/8) issued within 1 year - if entity has been registered in Macau over 1 year
10. Mandate, Business Account Opening Form, Business Account Opening Form - Supplementary Sheet and Signature Cards
11. Account Opening Fee of HKD1,000 for companies registered outside Macau
12. Initial Deposit (Each account must maintain a monthly balance of MOP/HKD 2,000 or equivalent)

Important Note:

The Bank reserves the right to decline any account opening request without providing any reason.

澳門開戶文件 - 在香港成立之有限公司

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；簽署及蓋上正式印章，並附上頁數；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，不少於法定開會人數的董事或*主要股東，授權簽署人及最終實益擁有人[^]必須出席。若未能出席，可經由本行認可的專業簽證人(上述 a 項提及)認證簽署。
- c. *除非客戶具體披露，所有持有(或透過其最終實益擁有的公司直接或間接地最終持有)或控制 10%或以上公司投票權的私人個體，均應視為公司的主要股東／最終實益擁有人。
- d. 除下列文件外，本行有權在戶口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。
- e. [^]最終實益擁有人就法團而言指符合以下任何一項說明的個人：
- 直接或間接地擁有或控制(包括透過信託或持票人股份持有)該法團已發行股本的不少於 10%；或
 - 直接或間接地有權行使在該法團的成員大會上的投票權的不少於 10%；或
 - 支配該比重的投票權的行使；或行使對該法團的管理最終的控制權；或
 - (如該法團是代表另一人行事)指該另一人。
- [^]最終實益擁有人就信託而言指符合以下任何一項說明的個人：
- 有權享有信託財產的資本的既得權益的不少於 10%的任何人，而不論該人是享有該權益的管有權、剩餘權或復歸權，亦不論該權益是否可予廢除；或
 - 該信託的財產授予人；或
 - 該信託的保護人或執行人；或
 - 對該信託擁有最終的控制權的個人。

1. 公司註冊證書及其後的公司更改名稱證書副本，如有
2. 商業登記證副本
3. 公司章程
4. a) 新成立的公司
- 首任秘書及董事通知書(表格 D1) / 法團成立表格(股份有限公司)(表格 NC1) / 法團成立表格(股份有限公司以外的公司)(表格 NC1G) 的副本
 - 所有其後的秘書及董事更改通知書(委任/離任)(表格 D2A)，及股份分配申報表(表格 SC1) 及 / 或轉讓文書詳列現任*主要股東的資料的副本，(如有)
 - 最近六個月的董事，股東、實益擁有人證明書詳列各董事、*主要股東和實益擁有人的資料(本行或會要求客戶提供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／律師發出的證明信，確認董事，股東、實益擁有人證明書的內容屬實)

b) 成立一年以上的公司:

- 最近六個月發出的商業登記書面報告及最近一期的周年申報表(表格 AR1)
- 所有其後的秘書及董事更改通知書(委任/離任)(表格 D2A)，及股份分配申報表(表格 SC1) 及 /或轉讓文書詳列現任*主要股東的資料的副本，(如有)

5. a. 如股東為一間公司 - 經董事確認的架構圖(或相關文件)，顯示每家中介控股公司的成立國家/地區、地址、擁有公司股份的股權份數及其最終實益擁有人(若集團為上市公司，確認至顯示上市公司為止)
- b. 如最終實益擁有人為信託基金
- 信託契約或參照在有關成立國家的合適登記冊或從以專業身份行事的受託人的書面確認(有關文件樣本可向本行索取)或由已審閱相關文件的律師確認以下細節：
 - 信託名稱
 - 成立/結算日期
 - 信託文書所載的司法管轄區，有關安排受該司法管轄區的持律監管
 - 任何官方機構授予的識別號碼(如有)(例如報稅識別號碼慈善或非牟利團體登記號碼)
 - 受託人的身份證明資料(全名、出生日期、國籍、身份證種類及號碼)
 - 財產授予人及任何保護人或執行人的身份證明資料
 - 已知受益人身份證明資料
 - 受託人及就信託而言的最終實益擁有人的身份證明文件及住宅地址證明
- c. 如公司的股東為代理人的身份 - 提供最終實益擁有人^的資料

最終實益擁有人為上市公司(本行認可證券交易所)，請提供:

- 公司註冊證書
- 公司章程
- 執行董事身份證明文件/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)

6. 由所有董事、所有授權簽署人和所有*主要股東，最終實益擁有人^及其他有關人士(如有) 提供的下列文件副本:
- 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)
 - 住宅地址證明(例如：最近三個月的公用事業帳單、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財務機構發出最近三個月的銀行月結單、在效的駕駛執照、國民身份證連地址及其他本行認可文件)
 - 永久住址證明(如該人士非持有澳門/香港永久性居民身份證及擁有永久住址但與住宅地址不同)

7. 如董事或授權人為一間公司，該公司須提交下列文件副本:
- #最近六個月發出的法定文件(例如：公司註冊證書、商業登記證、營業執照或相應文件)以證明公司的註冊、登記及其後的更改名稱，如有
 - 最近六個月發出的法定文件詳列現任董事的資料如最近一期的周年申報表或董事、股東證明書詳列各董事和*主要股東的資料(有關文件樣本可向本行索取; 本行或會要求客戶提供由本行認可的「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/律師發出的證明信，確認董事、股東證明書的內容屬實)
 - 該公司董事會決議列出有權代該公司執行事務的授權簽署人(董事簽名必須經往來銀行鑑定)
 - 所有授權簽署人的簽名式樣而簽名必須經其往來銀行鑑定
 - 由董事及授權簽署人提供上列第六項的文件

注意： # 請根據該實體類別、成立國家，參閱相關的開戶文件

8. 如直接*主要股東為一間公司，則該公司須提交下列文件:
- 公司登記文件
 - a. 商業登記書面報告(若該有限公司在海外成立，請提供最近六個月之現任董事、股東證明書及存續證明 或 由官方發出商業登記 或 相關文件以確認該公司之有效註冊及存續)

b. 公司章程

- 該公司董事會決議列出有權代該公司執行事務的授權簽署人

- 9. 如該公司在澳門登記:
 - 商業登記證明及公司章程 或 商業登記書面報告及公司章程
 - 營業稅 - 開業申／更改申報表(M/1)
 - 最近 1 年的營業稅繳納憑單 (M/8) - 若該商號在澳門註冊已超過 1 年
- 10 授權書、商業戶口開戶表格、補充客戶資料附頁及印鑑卡
- 11 公司於澳門以外地區註冊成立須繳付開戶費港幣 1,000 元
- 12 開戶存款 (每帳戶每月平均結餘澳門幣／港幣 2,000 元 或其等值的外幣)

重要通知:

本行保留不接受開戶申請的權利並毋須提供任何理由。