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Source of Fund (can select more than one) 资金来源 (可多选)		<input checked="" type="checkbox"/>	Salary 工资	<input type="checkbox"/>	Business 生意	<input type="checkbox"/>	Savings/Investment 储蓄/投资	<input type="checkbox"/>	Sale of Property/Asset 出售物业/资产	
		<input type="checkbox"/>	Inheritance 遗产	<input type="checkbox"/>	Rental Income 租金收入	<input type="checkbox"/>	Support from Family 家庭资助			
		<input type="checkbox"/>	Others (please specify) 其他 (请注明)							
Monthly Income 月收入	<input type="checkbox"/>	\$0 – \$500	<input type="checkbox"/>	> \$500 – \$1,000	<input checked="" type="checkbox"/>	> \$1,000 – \$5,000	<input type="checkbox"/>	>\$5,000 – \$10,000	<input type="checkbox"/>	>\$10,000

**3 ACKNOWLEDGEMENT AND ACCEPTANCE / 知悉并同意存款:**

SAVINGS 个人活期户	I authorize the Bank to receive money, cheques, and other instruments transforming to credit into my savings account. 我授权银行接收现金、支票以及其他我授权银行接收将钱、支票和其他票据转换为信用, 存入我的储蓄账户。									
CURRENT 支票存款户	I authorize the Bank to act on instructions relating to account, to honor cheques, bill and promissory notes drawn, accepted or made to the indebtedness of the current account, whether the account is in credit or otherwise provided that they are signed by the authorized person of the account. 本人授权银行依有关账户之指示行事, 承兑支票、汇票及本票, 不论该等支票、汇票及本票是否为往来账户之负责, 不论该等往来账户是否有贷方或由该等往来账户之授权人签署, 均予以承兑。									
TERM DEPOSIT (please select only one) 定期存款户 (单选)	In case a term deposit account reaches its maturity, the depositor desires to/定期存款到期时, 存款人想要:									
	Renew of principal and interest 本金和利息的续期									
	Renew of principal only and credit interest to my account 仅续期本金, 利息转入我的账户									
Close and credit principal and interest to my account 结清并将本金和利息并转入我的账户										
Applicant's and/or account holder's signature / Specimen signature 申请人和/或账户所有者的签名或签字样本										

**FOR BANK USE ONLY 银行使用**

	Introduced by: Name	Attended by: Name	Approved by: Name
Signature :			
Date:			
Referrer Name		Referrer ID	

**PRE-ASSESSMENT FORM FOR OPENING OF INDIVIDUAL ACCOUNT 开个人账户的预评估表**

CUSTOMER 客户															
NAME 名	黄小明 (HUANG XIAOMING)														
CID 客户号															
Account Number 账号					-					-					-

Do you have the following information related to the United States of America (U.S)?

您是否拥有与美国有关的以下信息？

1	Nationality 国籍		Yes 是	✓	No 否
2	Country of Birth 出生国家		Yes 是	✓	No 否
3	Phone Number 电话号码		Yes 是	✓	No 否
4	Address 地址		Yes 是	✓	No 否
5	U.S Tax Resident 美国居民		Yes 是	✓	No 否

**SIGNATURE OF THE ACCOUNT HOLDER 帐户主人签名**

**FOR BANK USE ONLY/银行使用**

If one or several items (1) to (5) is/are U.S. related, customer is subject to FATCA Due Diligence (FDD) and branch is to follow the FDD procedures to open the new account.

If all the above not U.S. related, then open the new account according to normal opening procedures.

Attended by (CSR/Officer)		Date:	
Verified by (BM/DBM/BSM)		Date:	

## INDIVIDUAL APPLICATION FORM 个人申请表

### CONDITIONS AND AGREEMENTS SAVINGS/CURRENT/TERM DEPOSIT ACCOUNT

The account holder agrees and consents to be bound by the conditions and agreements of the Bank as follows:

1. Savings Account
  - 1.1. The account holder shall make an initial deposit not lower than the amount fixed by the Bank, and the account balance shall at all times be not lower than the Bank's Terms which are subject to changes as the Bank considers appropriate.
  - 1.2. The account holder can deposit money into the account with or without using the passbook at the Bank's offices.
  - 1.3. The account holder can withdraw, transfer money, pay for goods/services with or without using the passbook at the Bank's offices.
  - 1.4. The Bank will give the passbook to the account holder as evidence, which shall be kept in the safe place by the account holder. If it is damaged or lost, the account holder needs to contact the Bank to notify immediately.
  - 1.5. In the event the balance of the deposits in the account of the account holder is lower than the minimum amount required by the Bank or no transaction is made for a period of more than 1 year, the account holder consents to pay to the Bank an account maintenance charge in the amount fixed by the Bank by having it deducted from the account of the account holder immediately; and if no deposit remains, the account holder allows the Bank to close the account immediately without notice.
  - 1.6. The Bank agrees to pay to the account holder's interest at the time specified and at the rate notified by the Bank each time, and the interest after withholding tax as required by the law is also included as a deposit in the account.
2. Current Account
  - 2.1. The account holder shall make an initial deposit not lower than the amount fixed by the Bank, and the account balance shall at all times be not lower than the Bank's Terms which are subject to changes as the Bank considers appropriate.
  - 2.2. In the event the balance of the deposits in the account of the account holder is lower than the minimum amount required by the Bank or no transaction is made for a period of more than 1 year, the account holder consents to pay to the Bank an account maintenance charge in the amount fixed by the Bank by having it deducted from the account of the account holder immediately; and if no deposit remains, the account holder allows the Bank to close the account immediately without notice.
  - 2.3. The account holder shall pay the ordering cheques book, and the fee amount is fixed by the bank.
  - 2.4. The account holder has to make sure that he/she has enough balance in account before issuing cheque to others. In the event the account holder issues cheque without sufficient fund, the account holder agrees and consents to the Bank to deduct from the account of the account holder for any applicable service charge. In addition to other fee charges, the account holder shall be subject to fine/penalty by applicable law.
  - 2.5. In case the account holder has issued cheque to any person, but later on he/she decides not to make the payment to the said party, the account holder, before the cheque is honored to the said party, has to provide the Bank with a written letter requesting the Bank not to honor the payment.
3. Term Deposit Account
  - 3.1. The account holder shall at each time deposit an amount of money not lower than the amount fixed by the Bank for the term of deposit.
  - 3.2. On the maturity of the deposit term, the Bank agrees to pay to the account holder's interest at the rate notified by the Bank as of the deposit date and/or the date of renewal of the deposit.
  - 3.3. If on the maturity date of the term deposit, the account holder does not withdraw money or has no order issued otherwise, it shall be deemed that the account holder has agreed to transfer those money (Principal and Interest) to Savings Account.
  - 3.4. Account holder is required to notify the bank at least 30 working days for closing of Term Deposit. Any exemption must seek Management's approval. However, the Bank reserves the right to reject any exemption if the Bank foresees insufficient liquidity.
  - 3.5. For any pre-matured closure of term deposit, the Bank will pay interest from the actual deposit term at the rate of savings account notified by the Bank at the relevant time.
4. The account holder undertakes to save harmless and keep the Bank howsoever indemnified against all losses, claims, demand, proceedings, actions, suits, damages, costs, charges, expenses and other liabilities whatsoever and whensoever incurred from my authorizations above, subject to the Banks' right to reject at any time and at the Bank's discretion for any reason whatsoever any cash, electronic fund transfer, cheques or other instrument received or as a consequence of the Bank refusing to act or acting on my instruction to close the account and paying the remaining balance in the account as per my instruction.
5. In the event that cash deposit of more than or equal to USD10,000.00 or KHR40,000,000.00 or foreign currency equivalent is made by any person other than the account holder, the depositor is required to provide the Bank with his/her identification document. In Case, the depositor's identification document is not available, the transaction can be processed given that the Bank can get confirmation with account holder via phone call or any other means provided by the account holder and is available from system, failing which the transaction shall be rejected at the Bank discretion.
6. In the event the account holder incurs debts due to the Bank, whether with or without collateral, the account holder agrees to allow the Bank to apply money out of the deposit account, as well as money owned by the account holder or constituting an account payable of the Bank, to the settlement of the debts immediately without notice.
7. The account holder agrees to allow the Bank to ask information or to disclose partly or wholly the details relevant to the account holder to any person as the Bank deems appropriate, and this consent shall last in perpetuity even if the account has been cancelled or closed.
8. The account holder agrees that the Bank shall have the right to disclose all credit information of the account holder to a juristic person which carries on the business of credit information and of which the Bank is a member, and that the said juristic person can disclose the credit information to Bank or financial institution members.
9. The Bank reserves the right to change, make additions to or cancel the rights, or agreements and conditions as it deems appropriate and binding upon the account holder without having to give notice.



Signature/ 签名

10. Any delay in or abstention from exercising the Bank's right according to the law, the agreements and conditions in this application, and the rules of the Bank is in no way deemed to constitute a waiver or consent by the Bank to the breach of agreements by the account holder.
11. The account holder consents to hold any document or letter of the Bank, which has been sent to the account holder's address or office as notified in this application, has been duly sent by the Bank to the account holder. In the event of any changes in the account holder's address, office and telephone number, the account holder will notify the Bank in writing immediately.
12. Foreign Account Tax Compliance Act (FATCA)
  - 12.1. According to Participating Foreign Financial Institutions under the Foreign Account Tax Compliance Act (FATCA) of the United States of America (U.S) which requires enhanced due diligence procedures on customer/account holder of APD Bank to enable identification and reporting of U.S Person and substantial U.S shareholders of foreign entities to the Cambodian Competent Authority and ultimately, to the U.S Internal Revenue Service (IRS). Pursuant to an Inter-Governmental Agreement (IGA) between the Kingdom of Cambodia and the U.S, the Cambodian Competent Authority has issued guidance in order for Foreign Financial Institutions in Cambodia to comply with FATCA.
  - 12.2. In some instances, APD Bank will request certain information to be submitted by its customer/account holder to meet its FATCA obligations. Failure by customer/account holder in submission of information to the Cambodian Competent Authority may result in a 30% withholding tax on certain payments of U.S source income, where applicable. Payments to the APD Bank's customer/account holder will generally not be subject to withholding, provided that appropriate certification or other documentation concerning his/her status is provided to the APD Bank as instructed. To ensure that customer's/account holder's information is accurate, APD Bank requires customer/account holder to provide notification in the event of changes in customer information, including changes of residence address, mailing address, phone number, and nationality.

I confirm having-acknowledged and understood thoroughly the contents and conditions of the use of the services of the Bank, agree and consent to bind myself to comply with such conditions in every respect. If I fail to comply with those conditions, thereby causing any damage to the Bank or a third party, I consent to assume responsibility in every respect.

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Signature/签名