



ANZ China Shanghai Branch
22th Floor 268 Xi Zang Middle Road
Huangpu Shanghai PR China 200001
Phone 8621 6136 6000
Fax 8621 6136 6060
www.anz.com

ACCOUNT OPENING REQUEST – INDIVIDUAL / JOINT

Name of Account:	Account No.	Date Received
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Account currency:	<input type="checkbox"/> - RMB	<input type="checkbox"/> - Foreign currency
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To: **Australia and New Zealand Banking Group Limited, Shanghai**
(a company incorporated in the State of Victoria, Australia with limited liability)

I/We hereby request the opening of an account (the "Account") in the above-mentioned name. (In this document, the words "we", "us" and "our" refer to each and all of those who sign this document.)

I/We hereby acknowledge that I/We have received and read your latest edition of the Rules and Regulations for Accounts (the "Rules") and agree to comply with and be bound by the Rules and any amendments thereto as you may from time to time make at your discretion.

I/We hereby agree and authorise the "authorised signatories" of this account (refer page 3) to instruct you subject to our undermentioned signing instructions:

You are authorised (but are not bound) to act on, comply with and honour such instructions:

- (a) to operate and close the Account and change its operation;
- (b) to open, operate and close any other accounts of any nature (including without limitation loan or credit accounts) with you subject to the same signing instruction and terms and conditions provided herein;
- (c) to sign, draw, make, discount, accept or endorse cheques, bills, drafts, promissory notes, withdrawals and other instruments; to make other orders to pay; and you are authorised to debit the same to the Account or any other accounts, whether the Account or any other accounts is overdrawn or not;
- (d) to overdraw or increase the overdraft on the Account or any other accounts;
- (e) to sign authorities for standing orders; place money on term deposit or other non current deposit and to deal with and receive payment in respect

of such deposits including interest accrued or accruing thereon from time to time, and to deal with term deposit receipts and certificates of deposit;

- (f) to give receipts for shipping documents and the like and to sign requisitions for letters of credit;
- (g) to withdraw and deal with any of my/our securities, deeds, documents or properties (including without limitation security boxes and their contents) whether held as security or for safe custody;
- (h) to give any guarantee, indemnities or counter-indemnities to you or to request you to issue the same or any letter of credit on my/our behalf;
- (i) to request, arrange and accept any advances, loans, credits, overdrafts or other banking facilities from you to me/us or any other person;
- (j) to mortgage, charge, pledge, hypothecate or create any lien or other security interest of the Account or any other accounts, all or any of my/our assets including goodwill and uncalled capital in your favour securing any of my/our liabilities to you;
- (k) to arrange for the provision of any of your present or future products, services, credit or banking facilities of whatever nature to me/us or any other person including without limitation electronic banking services;
- (l) to authorise any person or persons to give instructions either in the same manner as may be given by my/our current authorised signatory or signatories or in any other manner;
- (m) to authorise any changes in the number and composition of my/our authorised signatory or signatories and the manner of giving instructions for me/us or for the Account or any other accounts;
- (n) to authorise or agree with you in respect of any of the above matters and other matters stated in the Rules;
- (o) generally to act fully and effectively in all dealings, matters and transactions between you and me/us in respect of the Account or any other accounts.

Any cheques, bills, drafts, notes or other instruments payable to any or all of us individually or collectively and those which are payable to less than all of us may be credited to the Account or any other accounts by you at your discretion without any reference to any or all of us.

I hereby agree (or where the Account or any other accounts is opened by two or more persons, we hereby jointly and severally agree) (i) to be responsible to you for any liability incurred or to be incurred in respect of or arising from the Account or any other accounts or any of the documents, acts, matters and things herein mentioned and such liability shall be payable to you upon demand; (ii) to comply with and be bound by this document and the Rules; (iii) that this document, the Account or any other accounts and all matters related thereto are governed by and construed in accordance with the laws of the Peoples Republic of China. I/We hereby agree that any legal action or proceeding arising out of or relating to this document, the account or any other account may be irrevocably submitted to the non-exclusive jurisdiction of the courts of the People's Republic of China.



INDEMNITY - PAYMENT INSTRUCTIONS SENT BY FACSIMILE

To: **AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED**
A.B.N. 11 005 357 522 ("ANZ")

From: _____
_____(the "Customer")

In consideration of ANZ accepting and acting on requests or instructions from the Customer sent by facsimile, the Customer and ANZ agree as follows:

1. **Request:** The Customer asks ANZ (at its discretion) to accept and act on any request or instruction the Customer sends, or that ANZ reasonably believes the Customer has sent, to ANZ by facsimile transmission requesting or instructing ANZ to:
 - (a) **(bank cheque)** issue a bank cheque, a bank draft, a certificate of deposit and any other instrument payable to, or to the order of, a party specified in the request or instruction, or to bearer;
 - (b) **(transfer money)** transfer money (of any currency, and by any means) from an account of the Customer with ANZ to:
 - (i) a term deposit or any other investment with ANZ; or
 - (ii) an account with ANZ or any other bank or institution, the details of which are contained in the request or instruction;
 - (c) **(stop payment)** stop payment from an account of the Customer of an amount previously authorised by the Customer or revoke a stop payment instruction previously given to ANZ by the Customer;
 - (d) **(standing payment)** establish a periodic payment from an account of the Customer or revoke a request or instruction to establish a periodic payment from an account of the Customer;
 - (e) **(documentary credits)** establish and amend a documentary credit or a clean letter of credit in favour of any party;
 - (f) **(forward exchange contract)** establish, deliver, pre-deliver, extend or cancel a forward exchange contract;
 - (g) **(foreign currency loans - trade)** establish or extend a foreign currency loan - trade;
 - (h) **(air waybill releases)** issue a release of airfreight consignments, customs assessment notices to the Customer or the Customer's nominated agent where goods are consigned to ANZ; and
 - (i) **(confirmation, variation or cancellation)** confirm, vary or cancel a transaction entered into by the Customer with ANZ,

each, a "Facsimile Instruction".

2. **Customer Acknowledgment:** The Customer agrees that:
 - (a) sending information by facsimile is not a secure means of sending information;
 - (b) it is aware of the risks involved in sending Facsimile Instructions, including the risk that Facsimile Instructions may:
 - (i) be fraudulently or mistakenly written, altered or sent; and
 - (ii) not be received in whole or in part by the intended recipient;
 - (c) its request to ANZ to accept and act on Facsimile Instructions is for the Customer's convenience and benefit.

3. **No Obligation to Accept Instructions:** ANZ is under no obligation to accept a Facsimile Instruction, and no Facsimile Instruction is operative:
 - (a) until it appears to ANZ that it has been received in full and is accepted by ANZ; and
 - (b) unless it is received on a day on which ANZ is open for business and within ANZ's normal business hours.
4. **Indemnity:** The Customer:
 - (a) indemnifies and agrees to keep ANZ indemnified against each cost, loss, expense (including all legal expenses on a full indemnity basis) or other liability sustained or incurred by ANZ as a result of ANZ accepting and acting on a Facsimile Instruction;
 - (b) agrees that, if this Indemnity is given by more than one person, the Customer's obligations are joint and several; and
 - (c) agrees that this Indemnity is not affected by, and continues in full force and effect even if ANZ:
 - (i) does not receive verification of a Facsimile Instruction from the Customer before or after ANZ acts on it; or
 - (ii) gives notice to the Customer that it will not accept further Facsimile Instructions or, for any reason, the Customer stops sending Facsimile Instructions.
5. **Authority to Debit:** The Customer authorises ANZ to charge any of the Customer's accounts held with ANZ with any sum of money that is:
 - (a) payable by the Customer in connection with a transaction carried out by ANZ in reliance on a Facsimile Instruction; and
 - (b) payable to ANZ under the indemnity above.
6. **ANZ's Printed Form:** The Customer must ensure that every Facsimile Instruction is sent on ANZ's printed form (if any) applicable to the particular transaction and current at the time. If a Facsimile Instruction is sent otherwise than on ANZ's printed form and is accepted by ANZ, that Facsimile Instruction is subject to the terms and conditions on ANZ's printed form. The Customer has read and understands the terms and conditions of the printed form which is available from ANZ.
7. **Procedure:** The parties agree that:
 - (a) ANZ will make available Security Procedures for use with Facsimile Instructions;
 - (b) the Security Procedures are commercially reasonable in light of the Customer's circumstances;
 - (c) the Customer must not disclose the Security Procedures to any person except the Customer's authorised representatives;
 - (d) if the Customer or one of its authorised representatives believe that a Security Procedure may be known by an unauthorised person, the Customer must notify ANZ immediately;
 - (e) if ANZ receives a Facsimile Instruction that purports to have been transmitted or authorised by the Customer, one of the Customer's authorised representatives, or any other person, and the Customer's current Security Procedure has been used:
 - (i) ANZ may rely on that Facsimile Instruction without making any enquiries; and
 - (ii) that Facsimile Instruction will be deemed effective as the Customer's Facsimile Instruction; and
 - (f) the Customer will confirm in writing every Facsimile Instruction (by sending the hard copy of that Facsimile Instruction to ANZ). ANZ may

accept and act on a Facsimile Instruction prior to receiving written confirmation and that action remains valid even if confirmation is never received.

8. **Termination:** ANZ may give notice to the Customer that it will not accept further Facsimile Instructions at any time and that notice is effective on receipt.

9. **Interpretation:** In this Indemnity:

“**Security Procedure**” means the procedure established by agreement of the Customer and ANZ to allow ANZ to:

- (a) verify Facsimile Instructions as being issued by or on behalf of the Customer; and
- (b) detect errors in the transmission or the content of Facsimile Instructions, that may require the use of algorithms or other codes, identifying words or numbers, encryption, call back procedures or the receipt of original documents.

the singular includes the plural and vice versa.

a reference to something being done by a party includes something being done on behalf of that party or by an agent or employee of that party.

This Indemnity is given on _____ day
of _____ 20_____

COMPANY:

The Common Seal of: _____)
_____)
_____)
was affixed in accordance with its)
constitution in the presence of:)

Director

Director/Secretary

INDIVIDUAL:

Full Customer Name

Full Witness Name

Customer Signature

Witness Signature

All partners or joint account holders must sign if a partnership or joint account.

Settlement Account Opening Request / Individual 开立个人银行结算账户申请书

Account Name 存款人姓名							
Residential Address 住址							
Post Code 邮政编码		Telephone 电话					
Type of ID I 证件种类 1		ID Number 证件编号					
Type of ID II 证件种类 2		ID Number 证件编号					
Type of ID III 证件种类 3		ID Number 证件编号					
Place of ID issuance Party 发证机关所在地							
Type of Account 账户类型	1. Cheque () 1. 支票	2. Debit Card () 2. 借记卡	3. Credit Card 3. 信用卡		4. Others () 4. 其他		
			Credit Card () 贷记卡	Prepaid-credit Card () 准贷记卡			
A/C Opening Bank Name 开户银行名称							
A/C Opening Bank Code 开户银行代码			Account Number 账号				
A/C Opening Date 开户日期	Year 年	month 月	day 日	Expiry Date 有效期至	Year 年	month 月	day 日
I hereby apply to set up individual settlement A/C, and promise the information provided is valid and genuine. 本人申请开立个人银行结算账户，并承诺所提供的开户资料真实，有效。			A/C Opening Bank Comments: 开户银行审核意见:				
							Depositor (chop) 存款人 (签章)
Date: 年 月 日			Date: 年 月 日				

Notes:

1. For 'Place of ID issuance Party': if the depositor is expatriate or resident from Hong Kong, Macao, Taiwan, it should be Beijing; if the depositor belongs to special police force, it should be Chongqing; if the depositor belongs to army, it should be Tianjin; others refer to the specific address signed on the ID card.
2. Type of ID I is compulsory which you must fill in. Type of ID II and III are optional.
3. For personal credit account, 'Expiry Date' is the compulsory item. For other personal settlement accounts, 'Expiry Date' is optional.
4. Please mark type of A/C with "√"
5. Forms to be completed in duplicate: one for the applicant, the other for the A/C opening bank.
6. In case of discrepancy, the original version in Chinese shall prevail and the English translation is for reference only

填写说明:

1. “发证机关所在地”一栏填写方法是：存款人为港、澳、台地区居民或国外居民的，其发证机关所在地统一填写北京市；存款人为武警的，其发证机关所在地统一填写重庆市；存款人为军人的，其发证机关所在地统一填写天津市；其他存款人的发证机关所在地按证件上标明的发证机关所在地填写。
2. 证件种类 1 是必须填写事项，证件种类 2、3 是可选择填写事项。
3. “个人信用卡”账户应填写账户有效期限，其他类型的个人银行结算账户不需要填写此栏。
4. 带括号的选项填“√”。
5. 本申请书一式二联，一联申请人留存，一联开户银行留存。
6. 此申请书内容以中文为准，英文翻译仅供参考。



ICBC PEONY CARD APPLICATION FORM

To Be Filled Out by Applicant																	
Name (English)																	
Name (Chinese)											Sex						
Type of ID Certificate																	
ID No.																	
Mailing Address											Post Code						
Contact Number/ Mobile:																	
Basic Account No. (Filled by the bank if it is newly opened)																	
Relevant Account No. (exemplified if no "all- in-one-card service is available)																	
Claims	I promise to abide by the "Regulation on ICBC Money-link Card"																
	Signature of the Applicant:										Date:						
To Be Filled Out by Card Issuing Institutions																	
Opinion of card issuing institutions:										Maker							
										Issuer							
Date:										Date of Issuance							
										Date of Cancellation							
Card No.																	



客户身份基本信息登记表

Customer Information Form

姓名(Name):

性别(Gender):

国籍(Nationality):

身份证件种类(Type of ID):

身份证件号码(ID/Passport No.):

身份证件有效期限(Expiry Date of passport/ID):

职业(Occupation):

住所地址(Residential Address):

联系地址(Contact Address):

联系电话(Contact Phone):

How do you know about ANZ?

您如何得知ANZ?

Are you thinking of buying property in Australia or New Zealand?

您正在考虑购买澳洲或是新西兰的物业吗?

**Are you thinking of moving to Australia or New Zealand? As a student?
Migrating?**

您正在考虑去澳洲或是新西兰留学或者移民吗?

**Are you interested in knowing more about ANZ services and investments with
ANZ Offshore Private Bank?**

您有兴趣了解更多澳新银行的服务和澳新银行离岸私人账户的投资产品吗?

Would you like to receive ANZ International Economics Monthly via email?

您有兴趣通过email收到澳新银行的国际经济月刊吗?

Which magazines/newspapers do you usually read?

您通常读什么样的报纸/杂志?

RULES AND REGULATIONS FOR ACCOUNTS

I. AGREEMENT

- Definitions

Australia and New Zealand Banking Group Limited, Shanghai ("ANZ")
(a company incorporated in the State of Victoria, Australia with limited liability)

Words denoting the plural include the singular and vice versa and words denoting individuals include corporations, partnerships, firms, clubs and societies.

- Agreement

In consideration of the opening or granting of any or all of the accounts or other services or facilities (collectively the "Accounts" and individually the "Account") by ANZ pursuant to the Letter Opening Account (the "Application") signed by the customer (the "Customer"), the customer hereby agrees that these rules and regulations (the "Rules" or as the context may require, any part thereof) form part of their agreement with ANZ for the accounts which they may now or at any time hereafter have with the ANZ and the same may be amended, varied, deleted, added or replaced from time to time by ANZ. The Rules under the section "General" shall apply to all types of Accounts, unless otherwise specified, and the Rules under any other section shall apply to the type of Account which the Customer may from time to time have with ANZ.

II. GENERAL

1. Deposits and Withdrawals

All cheques and instruments are accepted for collection and are subject to final payment and actual receipt by ANZ. If they are sent by mail for credit to any Account, they must be crossed. ANZ may charge and debit from the Account a service fee of such amount as from time to time fixed and charged by ANZ or ANZ's agent for handling any cheque or item which is returned unpaid.

2. Interest

In the case of Statement Savings/Demand Deposit Accounts and Term Deposit Accounts, interest calculated on a daily basis will accrue at such rate as may be determined by ANZ at its discretion without any prior notice to the Customer. It will be credited to the relevant Account at such interval as may from time to time be changed and determined by ANZ without further reference to the Customer.

3. Instructions given by the Authorised Signatory/Signatories

Any instructions by the Customer to ANZ on the opening, operation or termination of any of the Accounts or in connection with the Application including without limitation any changes in the manner of giving an instruction and identification code for any Account (if any); foreign exchange transactions; depositing items for safekeeping; issue of a stop payment ("Stop Payment Order"); obtaining advances, loans, credits or other services or facilities; mortgage, charge, pledge, hypothecation or creation of any lien or other security interest of the Accounts or monies therein in ANZ's favour for securing the same (collectively the "Instructions") should be given by electronic means or in writing and signed by the Customer or the appropriate authorised signatories in accordance with the manner of operating the Account or giving instructions as described in the Application or the mandate or any letter of authorisation in respect of such Account.

Notwithstanding the above, ANZ is hereby authorised (but is not bound) to treat and consider as valid and binding on the Customer any instructions given by electronic means, mail or in writing purportedly given by the current authorised signatories without any inquiry by ANZ as to the authority or identity of the person making or purporting to give such Instructions or the authenticity thereof. This is so regardless of the circumstances prevailing at the time of such Instructions, or the nature of the transaction, agreement, credit, services or facilities arrangement made pursuant to such Instructions, or the amount of money involved and

notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity or authorisation in the terms of such Instructions. Instructions given by telephone, facsimile or telex or other electronic means may only be accepted by ANZ upon such other terms and conditions as may be stipulated by ANZ.

4. Statement of Account

Account statements setting out debits and credits to any Account (the "Statement") will be issued by ANZ at regular intervals for each of Multicurrency Statement Savings/Demand Deposit Account, Current Account, Current Account with Overdraft Facility, Demand Loan Account, or any other Account as may be determined by ANZ. The Customer agrees to examine the Statement at once on receipt and also notify ANZ immediately of any errors, discrepancies, claims or unauthorised debits or other transactions or entries whether made, processed or paid out as a result of forgery, forged signature, fraud, lack of authority, negligence or otherwise of the Customer or any person whatsoever (collectively the "Errors").

The Customer also agrees that if he fails to advise ANZ in writing of any non-receipt of the Statement, or to examine the Statement, or to notify ANZ of any of the Errors in the Statement as aforesaid, ANZ's accounts or records shall be conclusive evidence of the transactions, entries and balance in such Account and become conclusively binding upon the Customer and the Customer shall be deemed to have agreed to waive any rights to raise any objections or pursue any remedies against ANZ in respect thereof unless the Customer notifies ANZ in writing of such Errors within 30 days after ANZ has sent such a Statement.

5. Joint Accounts

Where any Account is in the joint names of or opened by two or more persons ("Such Persons"), all agreements, obligations, powers, authorities and liabilities herein contained or incurred hereunder on the part of the Customer shall be deemed to be joint and several. ANZ's obligation to notify Such Persons shall be discharged if ANZ notifies any of them. Without affecting ANZ's rights and remedies against any of Such Persons, ANZ may compound or vary the liabilities of or grant time or other indulgence to any of them.

The credit or asset balance of the Account or any amount made available under any advances, loans, credits or other services or facilities at any time is and will be owned by Such Persons as joint tenants.

Any and all funds belonging, or purporting to belong, to any one or more of Such Persons (including without limitation the proceeds of any and all advances, loans, credits or other services or facilities which may be made by ANZ or for the account of any one or more of Such Persons) may be deposited at ANZ's discretion and in the absence of contrary instructions, to the credit of the Account.

The credit or asset balance of the Account at any time and any items deposited with ANZ shall be subject to withdrawal, transfer or other disposal, in whole or in part, (subject to the Rules, and/or agreements then applicable to the Account) in accordance with the provisions herein all without any responsibility or liability on ANZ's part for the use or disposition of any such funds or items. In the event of the death of one or more of Such Persons, ANZ will be promptly provided with one or more official certificates as to such death(s), and the amount of any credit or asset balance of the Account and the documents safe kept by ANZ at the time of such death(s), shall belong to the survivor(s) of them and may be disposed of by them as such, subject to any obligations of ANZ to comply with any estate or other tax requirements(s) applicable thereto.

6. Availability of Funds

The Customer agrees that ANZ shall not be responsible to the Customer for any diminution or unavailability of funds due to restrictions on convertibility or transferability, requisitions, involuntary transfers, acts of war or civil strike, or other similar causes beyond ANZ's control and no other branch, subsidiary or

affiliate shall be responsible therefore and ANZ may pay in currencies different from those of the Account.

The Customer expressly agrees that if there is a transfer of funds, such funds are sent entirely at the sole risk of the Customer in every respect and ANZ shall not be liable for any mutilation, interruption, omission, error, neglect, default, mistake or delay which may occur in the transmission of any message or from its misinterpretation by any mail, telegram, cablegram, wireless, telegraphy or telex company or by ANZ, ANZ's correspondent, agent or subagent or any employee of the aforesaid or through any other cause beyond ANZ's control.

Any stamp duty, taxes or charges related to withdrawals from and deposits to the Account will be paid by the Customer upon demand.

7. Foreign Currency Transactions

The Customer agrees that he shall solely be responsible for and bear any and all risks, liabilities, losses and costs in connection with any foreign exchange transaction if they instruct ANZ Bank to convert any deposit from one currency to another and they shall indemnify and hold ANZ Bank harmless from any liability, loss or costs whatsoever arising from such transaction.

Notwithstanding any provision hereunder, if the Customer shall enter into any foreign exchange transaction with ANZ and instruct ANZ to settle their obligations or liabilities under such transaction by debiting the relevant amount from the Account, the Customer hereby agrees that they shall not be entitled to withdraw or transfer any or all of the deposit or any part thereof from the Account before its maturity.

8. Limitation of Liability

The Customer agrees that ANZ shall not be responsible for and the Customer shall fully indemnify ANZ and hold ANZ harmless against all claims, actions, proceedings, demands, losses, damages, costs and expenses which may be incurred or sustained by ANZ or the Customer in connection with any or all of the Accounts whatsoever or ANZ's execution of the Instructions of the customer (notwithstanding such Instructions may be fraudulent or unauthorised) or if any Account or any part thereof is reduced or frozen by any government or official authority.

9. Delegation

ANZ may at its discretion and at the Customer's risk and cost appoint any agent (with full powers of substitution and to delegate) to perform any or all of ANZ's duties or obligations, whether in ANZ's name or that of the agent in connection with any action to be taken by ANZ hereunder.

10. Change of Particulars

The Customer shall notify ANZ immediately in writing of any change of signature style or address or other particulars as registered with ANZ.

11. Law and Jurisdiction

These Rules and the Application and the provisions herein and the Accounts and their payment are governed by the laws of the People's Republic of China, and ANZ is solely responsible for all liabilities in connection with the Accounts and their payment. However, each individual deposit or asset in the Account is subject to the governing or applicable laws, rules, regulations, customs, usage and sovereign risk of the market or jurisdiction where such deposit or asset is located, and also subject to such rules, conditions or determinations of any governmental, quasi-governmental or other body or association (whether or not having the force of law) applicable to and binding on the entity with whom such deposit is made or asset is placed, or ANZ.

The Customer hereby irrevocably submits to the non-exclusive jurisdiction of the courts of the People's Republic of China. ANZ may however bring any action against the Customer before the courts or other competent authorities in any other jurisdiction.

12. General Provisions

If at any time any provision herein is or becomes illegal, invalid or unenforceable in any respect, the remaining provisions herein shall in no way be affected or impaired and shall remain in full force, validity and effect.

No failure or delay by ANZ in exercising or enforcing any right, remedy, power or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise or enforcement of any right, remedy, power or privilege preclude any further exercise or enforcement thereof or the exercise or enforcement of any other right, remedy, power or privilege. The rights, remedies, power and privileges herein provided are cumulative and not exclusive of any rights, remedies, powers or privileges provided by law.

The agreement shall be binding upon and enure to the benefit of the Customer and ANZ and their respective successors and assigns, except that the Customer shall not be entitled to assign or transfer any of their rights hereunder or any interest herein without ANZ's prior written consent.

III. STATEMENT SAVINGS/DEMAND DEPOSIT ACCOUNT

A minimum deposit of such amount and in such currency or currencies as ANZ may from time to time determine is required for the opening of a Statement Savings/Demand Deposit Account. The Customer agrees to maintain in such Account a minimum monthly average credit balance in such amount and currency as ANZ may from time to time fix at its discretion. ANZ may at its discretion reduce the payment of interest or levy a service fee of such sums as may from time to time be fixed by it and debit the same from the Account without prior notice to the Customer if such balance falls below the said minimum average balance. No overdraft will be permitted in respect of this Account. The Customer may deposit or withdraw funds from this Account without giving any prior notice to ANZ (subject to availability of cash holdings).

IV. TERM DEPOSIT ACCOUNT

A minimum deposit of such amount and in such currency or currencies as ANZ may from time to time determine is required for the opening of a Term Deposit Account. The Customer agrees to maintain in such Account a minimum monthly average credit balance in such amount and currency as ANZ may from time to time fix at its discretion. ANZ may at its discretion reduce the payment of interest or levy a service fee of such sums as may from time to time be fixed by it and debit the same from the Account without prior notice to the Customer if such balance falls below the said minimum average balance. No overdraft will be permitted in respect of this Account.

The Customer hereby agrees to give ANZ a minimum notice of 2 business days (unless otherwise agreed by ANZ) for any renewal of or withdrawal from this Account. ANZ may at its absolute discretion (but is not bound to) and in the absence of contrary instructions from the Customer, renew any deposit of this Account upon its maturity in accordance with the Customer's last relevant Instructions.

V. CURRENT ACCOUNT

Upon the request of ANZ, the Customer agrees to maintain in the Current Account or other Account maintained with ANZ a minimum monthly average credit balance in such amount and currency as ANZ may from time to time fix at its discretion. No interest will be payable on any credit balance in such Current Account. ANZ may at its discretion levy a service fee of such sums as may from time to time be fixed by it and debit the same from the Account without prior notice to the Customer if such balance falls below the said minimum balance or in respect of the services provided or to be provided by ANZ for this Account including without limitation, an annual fee, the order or re-order of cheque books, the handling of Stop Payment Order, the provision of photocopies of issued cheques or statements.

All cheques drawn on this Account may be in such currency or currencies as ANZ may determine from time to time. The Customer agrees that ANZ may at its discretion levy a service fee of such sums as may from time to time be fixed by it and debit the same from the Account without any prior notice to the Customer if the number of cheques issued by the Customer in a certain period exceeds the limit as agreed between ANZ and the Customer.

The Customer agrees that ANZ shall not be responsible for any delay or omission in executing their Stop Payment Order on any cheque or instrument. The Customer agrees to notify ANZ in writing if any cheque or instrument is recovered or destroyed, or the Stop Payment Order is cancelled. The Stop Payment Order will be valid for 6 months unless renewed by the Customer in writing.

The Customer agrees to keep all cheque books in a place of safety under lock when not in use and notify ANZ immediately if any cheque is lost or stolen.

The Customer agrees to exercise care when drawing cheques and that they 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. The Customer agrees that all cheques must be written in non-erasable ink or ball-point pen and signed in conformity with the specimen signature registered with ANZ and all amendments to cheques must bear such full signature next to them. The Customer further agrees that ANZ will not be held responsible for losses arising from alterations which cannot be readily detected.

Application for a new cheque book may be made by presenting the duly completed and signed cheque book application form to ANZ. ANZ may, at its discretion, refuse the issue of a cheque book.

ANZ shall, upon receipt of a cheque book application form, deliver the required cheque book to the Customer in person, or hand it to the bearer of the application form, or forward it by messenger or by post to the Customer's address according to the Customer's Instructions. ANZ assumes no responsibility for any delay or loss occasioned by such modes of forwarding.

VI. CURRENT ACCOUNT WITH OVERDRAFT

DEMAND LOAN/TERM LOAN/TRUST RECEIPT LOAN

BILL ACCEPTANCE AND DISCOUNT FACILITY

These accounts are subject to separate agreements in writing between the Customer and ANZ.

**Payment Methods
of ANZ Bank, Shanghai Branch, China
(Hotline: 86-21-6136 6036)**

○ For the Payment in Foreign Currency,

Please send the payment instruction (MT100) directly to ANZ Bank Shanghai Branch, (*SWIFT Address: **ANZBCNSH***), in favour of _____
_____ (*Account holder's Name*), account number _____ (*A/c No*).

And the Funds should be covered through (tick any one of the box if required.)

<input type="checkbox"/> AUD	ANZ Bank, Melbourne, Australia for account with them in name of ANZ Bank, China's account number 543421-00001.
<input type="checkbox"/> USD	J.P. Morgan Chase Bank, New York, USA for account with them in name of ANZ Bank, China's account number 400-928906.
<input type="checkbox"/> NZD	ANZ Bank, Wellington, New Zealand for account with them in name of ANZ Bank, China's account number 543421-00001.
<input type="checkbox"/> HKD	Hong Kong and Shanghai Banking Corporation Limited, Hong Kong, for account with them in name of ANZ Bank, China's account number 502411150001, SWIFT: HSBCHKHCHKH
<input type="checkbox"/> GBP	Barclays Bank PLC, London, UK. For account with them in name of ANZ Bank, China's account number 20206458.
<input type="checkbox"/> EUR	Deutsche Bank AG, Frankfurt , Germany for account with them in name of ANZ Bank, Shanghai China's account number 951275700 , Swift: DEUTDEFF .
<input type="checkbox"/> CAD	Royal Bank of Canada, Toronto, Canada for account with them in name of ANZ Bank, China's account number 09591-100-343-3
<input type="checkbox"/> SGD	United Overseas Bank Ltd, Singapore for account with them in name of ANZ Bank, China's account number 101-399-913-4
<input type="checkbox"/> Others	Please telephone for assistance if necessary.

○ For the Payment in Local Currency (RMB)

Please send the payment instruction to ANZ Bank Shanghai Branch (Clearing Code: **404294**) via the Clearing Centre of People's Bank of China, Shanghai, China with providing following information.

<input type="checkbox"/> RMB	Beneficiary: (Account Holder's Name) Beneficiary's Account Number: (Clearing Code) 404294 - (Account Number) Beneficiary's Banker: ANZ Bank Shanghai Branch
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○ Payment is made by Bank Draft,

Drawn on the appropriate bank and sent to: **(Beneficiary's Address)**