

**CUSTOMER PROFILE (PERSONAL ACCOUNT) 客户资料 (个人账户)**

Customer No\* 客户号: \_\_\_\_\_

RTO Customer No\*: \_\_\_\_\_

*\*To be filled by account officer 客户号由银行填写*

New Application 新申请 ☐

Modification 修改申请 ☐

**Types of Account 账户类型:**

☐ CHECKING 支票账户

☐ STATEMENT SAVINGS (USD) 美元储蓄账户

☐ STATEMENT SAVINGS (CNY) 人民币储蓄账户

☐ PREMIER STATEMENT SAVINGS Premier 储蓄账户

☐ MONEY MARKET ACCOUNT 货币市场账户

☐ NOW 有息支票账户

☐ TIME DEPOSIT (USD) 美元定期存款

☐ TIME DEPOSIT (CNY) 人民币定期存款

**账户号**

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

A/C No. \_\_\_\_\_

Check if jointed 联名账户请勾选 **开户日期**

☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

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☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

☐ Date Opened \_\_\_\_/\_\_\_\_/\_\_\_\_

**Account Holder 账户持有者:**

☐ Mr. 先生 ☐ Mrs. 夫人 ☐ Ms. 女士 ☐ Miss 小姐

Given Name 名: \_\_\_\_\_

Last Name 姓: \_\_\_\_\_

**Identification Information\* 身份信息**

Primary I.D. ☐ Driver License ☐ Passport ☐ Other: \_\_\_\_\_

Secondary I.D. ☐ Credit Card ☐ Utility Bills ☐ Others: \_\_\_\_\_

主要证件: 驾照/护照/其他

次要证件: 信用卡/水电费账单/其他

**\*One ID provided must contain the person's photo \*身份证件之一必须包含本人照片**

**[N.B.: Notarized copies of the necessary Identifications are required if the Account is opened by Mail]**

**[注: 如果通过邮件开立账户, 则须提供必要身份证明的公证副本]**

Social Security 社会安全码 \_\_\_\_\_  
or ITIN 个人报税识别号

Date of Birth 出生日期: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM/DD/YYYY 月/日/年

Residence Status (Please check one): ☐ US Citizen/Permanent Resident /Resident Alien ☐ NRA Onshore ☐ NRA offshore Nationality: \_\_\_\_\_  
居民身份 (请勾选一项) 美国公民/永久居民/外籍居民 外国人(居住美国) 外国人(居住海外) 国籍

Home Address 家庭住址: \_\_\_\_\_  
(P.O. Box not acceptable) (不接受邮政信箱地址) City 城市 State 省份 Zip 邮政编码 Country/Region 国家/地区

Mailing Address 邮寄地址: \_\_\_\_\_  
City 城市 State 省份 Zip 邮政编码 Country/Region 国家/地区

☐ Home 家庭电话 ☐ Home 家庭电话  
Primary Phone: ☐ Cellphone 手机 \_\_\_\_\_ Secondary Phone: ☐ Cellphone 手机 \_\_\_\_\_ Email: \_\_\_\_\_  
常用电话 备用电话 电子邮件

Occupation 职业: \_\_\_\_\_ Employers/Business Name (if self-employed) 雇主/公司名称: \_\_\_\_\_

Business Address 商业地址: \_\_\_\_\_  
(P.O. Box not acceptable) (不接受邮政信箱地址) City 城市 State 省份 Zip 邮政编码 Country/Region 国家/地区

Business Phone 商业电话: \_\_\_\_\_ Mother's maiden name 母亲姓氏: \_\_\_\_\_

Customer No. 客户号: \_\_\_\_\_

**Purpose of Account 账户目的:**
☐ Savings 储蓄
     
 ☐ Daily Expense 日常消费
     
 ☐ Loans 贷款
     
 ☐ Remittance 汇款

☐ Others; Please specify 其他及具体说明: \_\_\_\_\_

 Source of Wealth/Funds ☐ Salaries ☐ Self-employed ☐ Retirement Annual Income: \$ \_\_\_\_\_  
 财富/资金来源: 薪水 自雇 退休 年收入(美元)

☐ Spouse's Income: Please provide spouse's name 配偶收入: 请提供配偶姓名: \_\_\_\_\_

☐ Inheritance/Family Gift; Please provide name 继承/家庭赠与; 请提供姓名: \_\_\_\_\_

☐ Others; Please specify 其他及具体说明: \_\_\_\_\_

Expected Use of Account (预期账户用途及状况)			
<b>Cash Transactions 现金交易</b>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	If Yes, please specify the following 如有, 请填写详注如下:	
No. of Cash Deposit (Per month) 存入现金笔数 (每月)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3-5 <input type="checkbox"/> >5 _____ Please specify	Cash Deposit Amount (Per month) 存入现金金额 (每月)	<input type="checkbox"/> \$1-\$500 <input type="checkbox"/> \$501-\$3,000 <input type="checkbox"/> >\$3,000 _____ Please specify
No. of Cash Withdrawal (Per month) 取出现金笔数 (每月)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3-5 <input type="checkbox"/> >5 _____ Please specify	Cash Withdrawal Amount (Per month) 取出现金金额 (每月)	<input type="checkbox"/> \$1-\$500 <input type="checkbox"/> \$501-\$3,000 <input type="checkbox"/> >\$3,000 _____ Please specify
<b>Remittance 汇款</b>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	If Yes, please specify the following: 如有, 请填写详注如下:	
No. of Outward Remittance (Per month) 汇出笔数 (每月)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3-5 <input type="checkbox"/> >5 _____ Please specify	Outward Remittance Amount (Per month) 汇出金额 (每月)	<input type="checkbox"/> \$1-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input type="checkbox"/> >\$10,000 _____ Please specify
Purpose 汇款目的:		Wire to 汇款目的地:	
No. of Inward Remittance (Per month) 汇入笔数 (每月)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3-5 <input type="checkbox"/> >5 _____ Please specify	Inward Remittance Amount (Per month) 汇入金额 (每月)	<input type="checkbox"/> \$1-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input type="checkbox"/> >\$10,000 _____ Please specify
Purpose 汇款目的:		Wire from 汇款发出地:	
<b>ACH 转账</b>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	If Yes, please specify the following: 如有, 请填写详注如下:	
No. of Transaction (Per month) 交易笔数 (每月)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3-5 <input type="checkbox"/> >5 _____ Please specify	Other Transaction Amount (Per month) 交易金额 (每月)	<input type="checkbox"/> \$1-\$500 <input type="checkbox"/> \$501-\$3,000 <input type="checkbox"/> >\$3,000 _____ Please specify
<b>Check 支票交易</b>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	If Yes, please specify the following: 如有, 请填写详注如下:	
No. of Transaction (Per month) 交易笔数 (每月)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3-5 <input type="checkbox"/> >5 _____ Please specify	Other Transaction Amount (Per month) 交易金额 (每月)	<input type="checkbox"/> \$1-\$500 <input type="checkbox"/> \$501-\$3,000 <input type="checkbox"/> >\$3,000 _____ Please specify
<b>Online Banking</b>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		

Print Name 姓名: \_\_\_\_\_ Signature 签名: \_\_\_\_\_ Date 日期: \_\_\_\_\_

MM/DD/YYYY 月/日/年

 Mid-town Branch: 1045 Avenue of Americas, New York, NY 10018  
 Queens Branch: 42-35 Main Street, Flushing, NY 11355

 Tel. No.: (212) 935-3101  
 Tel. No.: (212) 925-2355

 Member of FDIC  
 Member of FDIC

June 2025

**General Agreement 开户协议:**

This account is subject to the Bank of China General Deposit Account Agreement, Fee Schedule(s), provided disclosures, service guides, or specific terms and conditions (collectively as "Agreements and Disclosures"). The undersigned acknowledges the receipt of, understands and agrees to Agreements and Disclosures; Currently in effect and as may be updated or amended from time to time. 此账户受中国银行一般存款账户协议、收费标准、向您提供的披露、服务指南或/和特定的条款或条件规定和约束（并称为“协议和披露”）。下列签署人确认收到，理解并同意“协议和披露，已经将来对“协议和披露”不定时的更新或增编。

Under penalties of perjury, I certify that 我在伪证罪的处罚规定下声明:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and

1. 此表格上显示的号码为本人正确的纳税人识别号（或者本人正在等待获发号码），并且

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding and, 我不受备用预扣税的约束，因:

2. 本人毋须缴纳预扣税，因(a)本人已豁免缴纳预扣税，或(b)本人没有收到美国国税局(IRS)的通知，因本人未能申报利息或股息而须被缴纳预扣税，或(c)国税局已通知本人不再需要缴纳预扣税，并且，

3. I am a U.S. person (including a U.S. resident alien).

3. 本人为美国人士（包括外籍美国居民）。

**Certification Instructions:** You must cross out item (2) if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return and cross out item (3) if you are not a U.S. person (including a U.S. resident alien). 声明说明：如果您已收到美国国税局的通知，由于您未能正确申报所有利息或股息而须预扣税款，则您必须划掉上述第(2)项，如果您不是美国人士（包括外籍美国居民），请划掉上述第(3)项。

I/We acknowledge receipt of and/or an opportunity to review copies of the Bank's (i) General Rules of Deposit Account/Deposit Agreement/Account Agreement, (ii) Accounts Disclosures applicable to the account, including Electronic Funds Transfer Disclosure; Funds Availability Disclosure; Check 21 Notice; CIP Disclosure, (iii) Schedule of the Bank's service charges, and (iv) Privacy Notice applicable to this/these account(s) and agree to be bound by their provisions. 我/我们确认已收到并审阅过银行提供的账户协议及合同、收费标准、隐私保护政策，以及银行的其他有关声明并同意遵守银行的各项条款。

I/We also acknowledge the Bank's right to validate the information I/we provide to the Bank to ensure the Bank has a reasonable assurance of my/our identity (ies). I/We hereby grant the Bank permission to contact me/us for additional information if required.

我/我们确认银行有权利验证上述所填信息的真实性，并授权银行联系我/我们以获取所需信息资料。

I/We declare under penalty of perjury under

the laws of the United States of America that the foregoing is true and correct; Executed on the dates set forth below. 本人愿为以上所述信息的真实性承担法律责任；本文件自签署之日起生效。

*This form applies to all accounts held by the same account holder or joint-holder, and beneficiaries.*

此表格适用于同一账户持有人或联合持有人，和受益人。

Signature of Account Holders/Beneficiary Holders 账户持有人/受益人签名

Date 日期 MM/DD/YYYY 月/日/年