

**Documents for opening a limited company account incorporated in British Virgin Islands (BVI), Cayman Islands, Western Samoa (Samoa) and Mauritius**  
開立在英屬處女群島，開曼群島，薩摩亞群島、毛里求斯註冊成立的有限公司賬戶需提供的文件

After making an appointment, please bring the following documents to the designated branch of Nanyang Commercial Bank, Limited (the “Bank”) to open an account.

經預約後，請攜備下列文件到指定的南洋商業銀行(「本行」)分行辦理開戶手續。

1. Certificate of Incorporation and subsequent Certificate of change of name, if any  
公司註冊證書及其後的公司更改名稱證書(如有)
2. Certificate of Incumbency issued by the company’s registered agent<sup>^</sup>. If the certificate reveals the shareholder(s) is /are bearer(s), a Declaration of Ownership by Bearer Shareholder<sup>^</sup> is required.  
由公司註冊代理人簽發的「董事、股東證明書」<sup>^</sup>。如「董事、股東證明書」顯示股東以不記名股票形式持有，股票持有人需按提交「不記名股票持有人權益聲明書」<sup>^</sup>。  
<sup>^</sup> (sample could be obtained from our staff) (樣本可向本行職員索取)
3. Certificate of good standing
4. Memorandum and Articles of Association (including any resolutions under amendment)  
公司組織章程大綱及細則(包括任何修訂中的決議)
5. Valid Business Registration Certificate (if the company is carrying on business in Hong Kong)  
有效之商業登記證〔適用於本地有營業之公司〕
6. Certificate of Registration of Non-Hong Kong Company and subsequent certificate of change of name, if any (if the company is registered in Hong Kong)  
非香港公司註冊證明書及其後的公司更改名稱證書(如有)〔適用於本地註冊的公司〕
7. **【Applicable To New Investment Service】** Business address proof (if different from the registered office address)  
**【適用於開立投資賬戶】** 業務地址證明 (如與註冊辦事處地址不同)
8. The following documents to be presented by two directors\*(one director for one person company), Beneficial Owner(s)\*(e.g. principal shareholders who can exercise or control the exercise of more than 25% of the voting rights of the company or its parent company) and all authorised signatories :  
由兩位董事\*(1 人公司由該唯一董事)、實益擁有人\*(如擁 25%以上的股權及投票權的主要股東)及授權簽署人提供下列文件：
  - Identification document  
身分證明文件
  - Proof of former / other name(s), if any  
前用姓名/別名證明(如有)

Note : Applicants should read and understand the Bank’s [“Data Policy Notice”](#).  
注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

- Proof of nationality, e.g. passport (if a person is not holding a Hong Kong permanent Identity Card)  
國籍證明，例如：護照（如非持有香港永久居民身分證）
- **【Applicable To New Investment Service】** Residential address proof (e.g. documents with name and address issued by governmental authorities within 3 months, utility bill issued within 3 months or statement issued by financial institutions within 3 months, etc.)  
**【適用於開立投資賬戶】** 住址證明（例如：最近三個月內之政府機構、公共事業機構或銀行發出備有客戶姓名及地址資料之單據文件，如：水費單、電費單、煤氣單、差餉單、電話費單、由受規管金融機構發出的結單等）

\* For company with corporate director, a board resolution specifying the authorised signatories who have the power to act for them and must be present for the account opening.

如任何董事為一間公司，則該公司須提交董事議決及議決委派之代表出席辦理開戶。

\* For company with corporate principal shareholders, corporate principal shareholders / beneficial Owners (the private individual (s)) must be present for the account opening and provide the documents item 8 listed above.

如任何主要股東為一間公司，主要股東/實益擁有人(個人)須出席辦理開戶及提供上列第8點之文件。

Note 注意：

1. At least one director\* must be present at the Bank for the account opening.

最少一位董事\*必須在開立戶口時出席本行分行。

2. All submitted copies of documents to the bank must be certified as true copies of the originals by and any account opening documents must also be witnessed by:

所有提交本行的文件副本必須經由下列人士簽證為真確的副本及見證簽署開戶文件：

- A recognized certified public accountant / lawyer / banker / notary public ; or  
認可的執業會計師 / 律師 / 往來銀行 / 公證人；或
- Hong Kong Institute of Chartered Secretaries (HKICS) member; or  
香港特許秘書公會會員；或
- Nanyang Commercial Bank staff.  
任何南洋商業銀行職員。

3. Recommended Format: Certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. Certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be recorded. In addition, the related parties who sign the account opening form are witnessed by the certifier.

建議格式：證明人必須在文件副本上簽署及註明日期（在簽名下面清楚地以正楷註明全名），並清楚地表明他 / 她的職位。證明人必須證明這是真確的副本（或相近意思的句子）及註明頁數，以及見證有關人士簽署開戶文件。

4. Apart from documents listed above, we may further request you to provide more account opening details and documents if necessary. The acceptance of account opening application is subject to the bank's discretion

除上述文件外，如有需要，本行會要求客戶提供其他開戶資料及文件，是否接受開戶申請則視乎本行的最終決定。

5. Please also refer to the Bank's "Supplemental Information for Opening Corporate Accounts".

請同時參閱本行《開立工商賬戶附加說明》。

Note : Applicants should read and understand the Bank's "[Data Policy Notice](#)".

注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

**Documents for opening a limited company account incorporated in Bermuda**  
**開立在百慕達註冊成立的有限公司賬戶需提供的文件**

After making an appointment, please bring the following documents to the designated branch of Nanyang Commercial Bank, Limited (the “Bank”) to open an account.  
經預約後，請攜備下列文件到指定的南洋商業銀行(「本行」)分行辦理開戶手續。

1. Certificate of Incorporation and subsequent Certificate of change of name, if any  
公司註冊證書及其後的公司更改名稱證書(如有)
2. Certificate of Incumbency issued by the company’s secretary or resident director ^ . If the certificate reveals the shareholder(s) is /are bearer(s), a Declaration of Ownership by Bearer Shareholder^ is required.  
由公司秘書或 resident director 簽發的「董事、股東證明書」^。如「董事、股東證明書」顯示股東以不記名股票形式持有，股票持有人需提交「不記名股票持有人權益聲明書」^。  
^ (sample could be obtained from our staff) (樣本可向本行職員索取)
3. Certificate of good standing.
4. Memorandum and Bye-Laws (including any resolutions under amendment)
5. Valid Business Registration Certificate (if the company is carrying on business in Hong Kong)  
有效之商業登記證〔適用於本地有營業之公司〕
6. Certificate of Registration of Non-Hong Kong Company and subsequent certificate of change of name, if any (if the company is registered in Hong Kong)  
非香港公司註冊證明書及其後的公司更改名稱證書(如有)〔適用於本地註冊的公司〕
7. **【Applicable To New Investment Service】** Business address proof (if different from the registered office address)  
**【適用於開立投資賬戶】** 業務地址證明 (如與註冊辦事處地址不同)
8. The following documents to be presented by two directors\*(one director for one person company), Beneficial Owner(s)\*(e.g. principal shareholders who can exercise or control the exercise of more than 25% of the voting rights of the company or its parent company) and all authorised signatories :  
由兩位董事\*(1 人公司由該唯一董事)、實益擁有人\*(如擁 25%以上的股權及投票權的主要股東)及授權簽署人提供下列文件：
  - Identification document  
身分證明文件
  - Proof of former / other name(s), if any

Note : Applicants should read and understand the Bank’s [“Data Policy Notice”](#).  
注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

前用姓名/別名證明(如有)

- Proof of nationality, e.g. passport (if a person is not holding a Hong Kong permanent Identity Card)

國籍證明，例如：護照 (如非持有香港永久居民身分證)

- **【Applicable To New Investment Service】** Residential address proof (e.g. documents with name and address issued by governmental authorities within 3 months, utility bill issued within 3 months or statement issued by financial institutions within 3 months, etc.)

**【適用於開立投資賬戶】**住址證明 (例如：最近三個月內之政府機構、公共事業機構或銀行發出備有客戶姓名及地址資料之單據文件，如：水費單、電費單、煤氣單、差餉單、電話費單、由受規管金融機構發出的結單等)

\* For company with corporate director, a board resolution specifying the authorised signatories who have the power to act for them and must be present for the account opening.

如任何董事為一間公司，則該公司須提交董事議決及議決委派之代表出席辦理開戶。

\* For company with corporate principal shareholders, corporate principal shareholders / beneficial Owners (the private individual (s)) must be present for the account opening and provide the documents item 8 listed above.

如任何主要股東為一間公司，主要股東/實益擁有人(個人)須出席辦理開戶及提供上列第8點之文件。

Note 注意：

1. At least one director\* must be present at the Bank for the account opening.

最少一位董事\*必須在開立戶口時出席本行分行。

2. All submitted copies of documents to the bank must be certified as true copies of the originals by and any account opening documents must also be witnessed by:

所有提交本行的文件副本必須經由下列人士簽署為真確的副本及見證簽署開戶文件：

- A recognized certified public accountant / lawyer / banker / notary public ; or  
認可的執業會計師 / 律師 / 往來銀行 / 公證人；或
- Hong Kong Institute of Chartered Secretaries (HKICS) member; or  
香港特許秘書公會會員；或
- Nanyang Commercial Bank staff.  
任何南洋商業銀行職員。

3. Recommended Format: Certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. Certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be recorded. In addition, the related parties who sign the account opening form are witnessed by the certifier.

建議格式：證明人必須在文件副本上簽署及註明日期 (在簽名下面清楚地以正楷註明全名)，並清楚地表明他 / 她的職位。證明人必須證明這是真確的副本 (或相近意思的句子) 及註明頁數，以及見證有關人士簽署開戶文件。

4. Apart from documents listed above, we may further request you to provide more account opening details and documents if necessary. The acceptance of account opening application is subject to the bank's discretion
- 除上述文件外，如有需要，本行會要求客戶提供其他開戶資料及文件，是否接受開戶申請則視乎本行的最終決定。

5. Please also refer to the Bank's "Supplemental Information for Opening Corporate Accounts".

請同時參閱本行《開立工商賬戶附加說明》。

Note : Applicants should read and understand the Bank's "[Data Policy Notice](#)".

注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

**Documents for opening a limited company account incorporated in Marshall Islands****開立在馬紹爾群島註冊成立的有限公司賬戶需提供的文件**

After making an appointment, please bring the following documents to the designated branch of Nanyang Commercial Bank, Limited (the “Bank”) to open an account.

經預約後，請攜備下列文件到指定的南洋商業銀行(「本行」)分行辦理開戶手續。

1. Endorsement Certificate (similar to a Certificate of Incorporation)
2. Certificate of Identity issued by the company’s registered agent<sup>^</sup>  
If the certificate reveals the shareholder(s) is /are bearer(s), a Declaration of Ownership by Bearer Shareholder<sup>^</sup> is required.  
<sup>^</sup> (sample could be obtained from our staff)(樣本可向本行職員索取)
3. Certificate of good standing
4. Articles of Incorporation and Business Corporations Act (including any resolutions under amendment)
5. Valid Business Registration Certificate (if the company is carrying on business in Hong Kong)  
有效之商業登記證〔適用於本地有營業之公司〕
6. Certificate of Registration of Non-Hong Kong Company and subsequent certificate of change of name, if any (if the company is registered in Hong Kong)  
非香港公司註冊證明書及其後的公司更改名稱證書(如有)〔適用於本地註冊的公司〕
7. **【Applicable To New Investment Service】** Business address proof (if different from the registered office address)  
**【適用於開立投資賬戶】** 業務地址證明 (如與註冊辦事處地址不同)
8. The following documents to be presented by two directors\*(one director for one person company), Beneficial Owner(s)\*(e.g. principal shareholders who can exercise or control the exercise of more than 25% of the voting rights of the company or its parent company) and all authorised signatories :

由兩位董事\*(1 人公司由該唯一董事)、實益擁有人\*(如擁 25%以上的股權及投票權的主要股東)及授權簽署人提供下列文件：

- Identification document  
身分證明文件
- Proof of former / other name(s), if any  
前用姓名/別名證明(如有)

Note : Applicants should read and understand the Bank’s [“Data Policy Notice”](#).

注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

- Proof of nationality, e.g. passport (if a person is not holding a Hong Kong permanent Identity Card)  
國籍證明，例如：護照（如非持有香港永久居民身分證）
  - **【Applicable To New Investment Service】** Residential address proof (e.g. documents with name and address issued by governmental authorities within 3 months, utility bill issued within 3 months or statement issued by financial institutions within 3 months, etc.)  
**【適用於開立投資賬戶】** 住址證明（例如：最近三個月內之政府機構、公共事業機構或銀行發出備有客戶姓名及地址資料之單據文件，如：水費單、電費單、煤氣單、差餉單、電話費單、由受規管金融機構發出的結單等）
- \* For company with corporate director, a board resolution specifying the authorised signatories who have the power to act for them and must be present for the account opening.  
如任何董事為一間公司，則該公司須提交董事議決及議決委派之代表出席辦理開戶。
- \* For company with corporate principal shareholders, corporate principal shareholders / beneficial Owners (the private individual (s)) must be present for the account opening and provide the documents item 8 listed above.  
如任何主要股東為一間公司，主要股東/實益擁有人(個人)須出席辦理開戶及提供上列第8點之文件。

Note 注意：

1. At least one director\* must be present at the Bank for the account opening.  
最少一位董事\*必須在開立戶口時出席本行分行。
2. All submitted copies of documents to the bank must be certified as true copies of the originals by and any account opening documents must also be witnessed by:  
所有提交本行的文件副本必須經由下列人士簽證為真確的副本及見證簽署開戶文件：
  - A recognized certified public accountant / lawyer / banker / notary public ; or  
認可的執業會計師 / 律師 / 往來銀行 / 公證人；或
  - Hong Kong Institute of Chartered Secretaries (HKICS) member; or  
香港特許秘書公會會員；或
  - Nanyang Commercial Bank staff.  
任何南洋商業銀行職員。
3. Recommended Format: Certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. Certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be recorded. In addition, the related parties who sign the account opening form are witnessed by the certifier.  
建議格式：證明人必須在文件副本上簽署及註明日期（在簽名下面清楚地以正楷註明全名），並清楚地表明他 / 她的職位。證明人必須證明這是真確的副本（或相近意思的句子）及註明頁數，以及見證有關人士簽署開戶文件。
4. Apart from documents listed above, we may further request you to provide more account opening details and documents if necessary. The acceptance of account opening application is subject to the bank's discretion.  
除上述文件外，如有需要，本行會要求客戶提供其他開戶資料及文件，是否接受開戶申請則視乎本行的最終決定。
5. Please also refer to the Bank's "Supplemental Information for Opening Corporate Accounts".  
請同時參閱本行《開立工商賬戶附加說明》。

Note : Applicants should read and understand the Bank's "[Data Policy Notice](#)".  
注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

**Documents for opening a limited company account incorporated in Great Britain and Singapore****開立在英國、新加坡註冊成立的有限公司賬戶需提供的文件**

After making an appointment, please bring the following documents to the designated branch of Nanyang Commercial Bank, Limited (the “Bank”) to open an account.

經預約後，請攜備下列文件到指定的南洋商業銀行(「本行」)分行辦理開戶手續。

1. Certificate of Incorporation and subsequent Certificate of change of name, if any  
公司註冊證明書及其後的公司更改名稱證書(如有)
2. Certified shareholders and directors list
3. Memorandum and Articles of Association(including any resolutions under amendment)  
公司組織章程大綱及細則(包括任何修訂中的決議)
4. Valid Business Registration Certificate (if the company is carrying on business in Hong Kong)  
有效之商業登記證〔適用於本地有營業之公司〕
5. Certificate of Registration of Non-Hong Kong Company and subsequent certificate of change of name, if any (if the company is registered in Hong Kong)  
非香港公司註冊證明書及其後的公司更改名稱證書(如有)〔適用於本地註冊的公司〕
6. **【Applicable To New Investment Service】** Business address proof (if different from the registered office address)  
**【適用於開立投資賬戶】** 業務地址證明 (如與註冊辦事處地址不同)
7. The following documents to be presented by two directors\*(one director for one person company ), Beneficial Owner(s)\*(principal shareholders who can exercise or control the exercise of more than 25% of the voting rights of the company or its parent company) and all authorised signatories :  
由兩位董事\*(1 人公司由該唯一董事)、實益擁有人\*(如擁 25%以上的股權及投票權的主要股東)\*及授權簽署人提供下列文件：
  - Identification document  
身分證明文件
  - Proof of former / other name(s), if any  
前用姓名/別名證明(如有)
  - Proof of nationality, e.g. passport (if a person is not holding a Hong Kong permanent Identity Card)  
國籍證明，例如：護照 (如非持有香港永久居民身分證)

Note : Applicants should read and understand the Bank's "[Data Policy Notice](#)".

注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

- **【Applicable To New Investment Service】** Residential address proof (e.g. documents with name and address issued by governmental authorities within 3 months, utility bill issued within 3 months or statement issued by financial institutions within 3 months, etc.)

**【適用於開立投資賬戶】**住址證明 (例如：最近三個月內之政府機構、公共事業機構或銀行發出備有客戶姓名及地址資料之單據文件，如：水費單、電費單、煤氣單、差餉單、電話費單、由受規管金融機構發出的結單等)

- \* For company with corporate director, a board resolution specifying the authorised signatories who have the power to act for them and must be present for the account opening.

如任何董事為一間公司，則該公司須提交董事議決及議決委派之代表出席辦理開戶

- \* For company with corporate principal shareholders, corporate principal shareholders / beneficial Owners (the private individual (s)) must be present for the account opening and provide the documents item 7 listed above.

如任何主要股東為一間公司，主要股東/實益擁有人(個人)須出席辦理開戶及提供上列第7點之文件。

**Note 注意：**

1. At least one director\* must be present at the Bank for the account opening.  
最少一位董事\*必須在開立戶口時出席本行分行。
2. All submitted copies of documents to the bank must be certified as true copies of the originals by and any account opening documents must also be witnessed by:  
所有提交本行的文件副本必須經由下列人士簽證為真確的副本及見證簽署開戶文件：
  - A recognized certified public accountant / lawyer / banker / notary public ; or  
認可的執業會計師 / 律師 / 往來銀行 / 公證人；或
  - Hong Kong Institute of Chartered Secretaries (HKICS) member; or  
香港特許秘書公會會員；或
  - Nanyang Commercial Bank staff.  
任何南洋商業銀行職員。
3. Recommended Format: Certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. Certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be recorded. In addition, the related parties who sign the account opening form are witnessed by the certifier.  
建議格式：證明人必須在文件副本上簽署及註明日期 (在簽名下面清楚地以正楷註明全名)，並清楚地表明他 / 她的職位。證明人必須證明這是真確的副本 (或相近意思的句子) 及註明頁數，以及見證有關人士簽署開戶文件。
4. Apart from documents listed above, we may further request you to provide more account opening details and documents if necessary. The acceptance of account opening application is subject to the bank's discretion.  
除上述文件外，如有需要，本行會要求客戶提供其他開戶資料及文件，是否接受開戶申請則視乎本行的最終決定。
5. Please also refer to the Bank's "Supplemental Information for Opening Corporate Accounts".  
請同時參閱本行《開立工商賬戶附加說明》。

Note : Applicants should read and understand the Bank's "[Data Policy Notice](#)".

注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。



**Documents for opening a limited company account incorporated in Macau**  
**開立在澳門註冊成立的有限公司賬戶需提供的文件**

After making an appointment, please bring the following documents to the designated branch of Nanyang Commercial Bank, Limited (the “Bank”) to open an account.  
經預約後，請攜備下列文件到指定的南洋商業銀行(「本行」)分行辦理開戶手續。

1. Certificate of Registration issued by the Macau Companies Registry
2. Articles of Association
3. Valid Business Registration Certificate (if the company is carrying on business in Hong Kong)  
有效之商業登記證〔適用於本地有營業之公司〕
4. Certificate of Registration of Non-Hong Kong Company and subsequent certificate of change of name, if any (if the company is registered in Hong Kong)  
非香港公司註冊證明書及其後的公司更改名稱證書(如有)〔適用於本地註冊的公司〕
5. **【Applicable To New Investment Service】** Business address proof (if different from the registered office address)  
**【適用於開立投資賬戶】** 業務地址證明 (如與註冊辦事處地址不同)
6. The following documents to be presented by two directors\*(one director for one person company), Beneficial Owner(s)\*(e.g. principal shareholders who can exercise or control the exercise of more than 25% of the voting rights of the company or its parent company) and all authorised signatories :  
由兩位董事\*(1 人公司由該唯一董事)、實益擁有人\*(如擁 25%以上的股權及投票權的股東)\*及授權簽署人提供下列文件：

- Identification document  
身分證明文件
- Proof of former / other name(s), if any  
前用姓名/別名證明(如有)
- Proof of nationality, e.g. passport (if a person is not holding a Hong Kong permanent Identity Card)  
國籍證明，例如：護照 (如非持有香港永久居民身分證)
- **【Applicable To New Investment Service】** Residential address proof (e.g. documents with name and address issued by governmental authorities within 3 months, utility bill issued within 3 months or statement issued by financial institutions within 3 months, etc.)  
**【適用於開立投資賬戶】** 住址證明 (例如：最近三個月內之政府機構、公共事業

Note : Applicants should read and understand the Bank's "[Data Policy Notice](#)".  
注意：申請人需閱讀及理解本行的 [《資料政策通告》](#)。

機構或銀行發出備有客戶姓名及地址資料之單據文件，如：水費單、電費單、煤氣單、差餉單、電話費單、由受規管金融機構發出的結單等)

- \* For company with corporate director, a board resolution specifying the authorised signatories who have the power to act for them and must be present for the account opening.  
如任何董事為一間公司，則該公司須提交董事議決及議決委派之代表出席辦理開戶
- \* For company with corporate principal shareholders, corporate principal shareholders / beneficial Owners (the private individual (s)) must be present for the account opening and provide the documents item 6 listed above.  
如任何主要股東為一間公司，主要股東/實益擁有人(個人)須出席辦理開戶及提供上列第6點之文件。

**Note 注意：**

1. At least one director\* must be present at the Bank for the account opening.  
最少一位董事\*必須在開立戶口時出席本行分行。
2. All submitted copies of documents to the bank must be certified as true copies of the originals by and any account opening documents must also be witnessed by:  
所有提交本行的文件副本必須經由下列人士簽證為真確的副本及見證簽署開戶文件：
  - A recognized certified public accountant / lawyer / banker / notary public ; or  
認可的執業會計師 / 律師 / 往來銀行 / 公證人；或
  - Hong Kong Institute of Chartered Secretaries (HKICS) member; or  
香港特許秘書公會會員；或
  - Nanyang Commercial Bank staff.  
任何南洋商業銀行職員。
3. Recommended Format: Certifier must sign and date the copy document (printing his/her name clearly in capitals underneath) and clearly indicate his/her position on it. Certifier must state that it is a true copy of the original (or words to similar effect) and the number of pages to be recorded. In addition, the related parties who sign the account opening form are witnessed by the certifier.  
建議格式：證明人必須在文件副本上簽署及註明日期 (在簽名下面清楚地以正楷註明全名)，並清楚地表明他 / 她的職位。證明人必須證明這是真確的副本 (或相近意思的句子) 及註明頁數，以及見證有關人士簽署開戶文件。
4. Apart from documents listed above, we may further request you to provide more account opening details and documents if necessary. The acceptance of account opening application is subject to the bank's discretion.  
除上述文件外，如有需要，本行會要求客戶提供其他開戶資料及文件，是否接受開戶申請則視乎本行的最終決定。
5. Please also refer to the Bank's "Supplemental Information for Opening Corporate Accounts".  
請同時參閱本行《開立工商賬戶附加說明》。