



Enhanced Deposit – Callable Deposit ()
Account Opening Application

Date:

To: SUMITOMO MITSUI BANKING CORPORATION
(INCORPORATED IN JAPAN WITH LIMITED LIABILITY)
HONG KONG BRANCH

<p><i>For Bank's use only</i></p> <p>Customer ID : _____</p> <p>Account opened on : _____</p>

We, _____

(the "Account Holder") request you to open Enhanced Deposit – Callable Deposit () account in the name of our Company.

In consideration of your agreeing to open the aforesaid account, we agree to comply with, and be bound by the Master Terms and Conditions for Bank Accounts, the Standard Terms and Conditions for Enhanced Deposits, this Account Opening Application, and any other relevant documents which will be used to govern the banking relationship between our Company and the Bank from time to time in force, a copy of the current version of which have been provided to us.

We are in receipt and fully understand the contents of the Risk Disclosure Statement and the Key Facts Statement on Callable Deposit () attached hereto as Appendix A and hereby confirm the Acknowledgment by Account Holder as set out therein.

Yours faithfully,
For and on behalf of
Company Name:

Authorized Signature(s)
(Please sign with Co. Chop as filed with the Bank if applicable)

Management			KYC Control	BP / Dept. Head	S.V.

Appendix A

RISK DISCLOSURE STATEMENT

This Statement should be read carefully as it informs the Account Holder of the potential risks involved in Enhanced Deposits – Callable Deposits ().

While the interest earned on an Enhanced Deposit – Callable Deposit () is generally intended to be higher than on a usual time deposit, there is also a higher risk involved regarding the yield of interest. Depending on the prevailing market interest rate, the interest yield on an Enhanced Deposit – Callable Deposit () may be less than what would have been obtained on a time deposit for the same period and, depending on the structure of an individual transaction, it is possible that no amount by way of return will be payable at all. The Account Holder should also note that the Enhanced Deposit – Callable Deposit () can be terminated at the option of the Bank. If the Enhanced Deposit – Callable Deposit () is called, the Account Holder may not be able to enjoy an equivalent investment rate return when reinvesting the funds. The Account Holder is advised to consult its own professional advisers for any concerns over the Enhanced Deposit. Please refer to the Key Facts Statement for further details.

ACKNOWLEDGMENT BY ACCOUNT HOLDER

The Account Holder acknowledges and confirms that it has received a copy of this Risk Disclosure Statement and that it understands fully the contents thereof. The Account Holder also acknowledges that the above Risk Disclosure Statement, including information provided in the Key Facts Statement on Callable Deposit (), may not disclose all the risks associated with the Enhanced Deposit – Callable Deposit () but will rely on its own independent judgement or the advice from its professional advisers.

The Account Holder further confirms its acknowledgement that:-

1. the Account Holder is aware of and understand fully the nature of the Enhanced Deposit – Callable Deposit () and all the risks associated with it (including but not limited to the risks described in the Risk Disclosure Statement);
2. the Account Holder understands that interest rate markets are subject to complex risks and may be volatile and unpredictable and that accordingly, certain degree of risk of future interest income loss is present and such losses may occur quickly and in an unanticipated magnitude;
3. as a sophisticated Account Holder, the Account Holder is able to evaluate and appreciate the risks involved in an Enhanced Deposit – Callable Deposit () and is prepared to bear and are capable of bearing (financially and otherwise) all risks associated with the Enhanced Deposit – Callable Deposit ();
4. the Account Holder has carefully considered whether the Enhanced Deposit – Callable Deposit () is suitable for it and has independently decided to place the Enhanced Deposit – Callable Deposit () with the Bank on the Account Holder's own accord;
5. any financial or market information, projection, statement or opinion provided by the Bank to the Account Holder are for the Account Holder's reference only and the Bank makes no representation or warranty to, and shall not be responsible for, the completeness or accuracy of such information, projection, statement or opinion.

The Account Holder confirms that it shall be fully responsible for all losses which may be suffered or incurred as a result of, or in connection with, the Enhanced Deposit – Callable Deposit () and the Account Holder shall have no claim whatsoever against the Bank or its employees or agents in respect of such losses.