



Enhanced Deposit Account Opening Application

Date:

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

For Bank's use only

Customer ID : _____

Account opened on : _____

We, _____

request you to open Enhanced 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 (including the Standard Terms and Conditions for Enhanced Deposits) from time to time in force, a copy of the current version of which has been provided to us.

We are in receipt and fully understand the contents of the Risk Disclosure Statement attached hereto as Appendix A and hereby confirm the Acknowledgment by Depositor 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 Depositor of the potential risks involved in Enhanced Deposits.

While the interest earned on an Enhanced 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 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 Depositor should also note that the Enhanced Deposit can be terminated at the option of the Bank. If the Enhanced Deposit is called, the Depositor may not be able to enjoy an equivalent investment rate return when reinvesting the funds. The Depositor is advised to consult its own professional advisers for any concerns over the Enhanced Deposit.

ACKNOWLEDGMENT BY DEPOSITOR

The Depositor acknowledges and confirms that it has received a copy of this Risk Disclosure Statement and that it understands fully the contents thereof. The Depositor also acknowledges that the above general statement may not disclose all the risks associated with the Enhanced Deposit but will rely on its own independent judgement or the advice from its professional advisers.

The Depositor further confirms its acknowledgement that:-

1. the Depositor is aware of and understand fully the nature of the Enhanced Deposit and all the risks associated with it (including but not limited to the risks described in the Risk Disclosure Statement);
2. the Depositor 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 depositor, the Depositor is able to evaluate and appreciate the risks involved in an Enhanced Deposit and is prepared to bear and are capable of bearing (financially and otherwise) all risks associated with the Enhanced Deposit;
4. the Depositor has carefully considered whether the Enhanced Deposit is suitable for it and has independently decided to place the Enhanced Deposit with the Bank on the Depositor's own accord;
5. any financial or market information, projection, statement or opinion provided by the Bank to the Depositor are for the Depositor'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 Depositor 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 and the Depositor shall have no claim whatsoever against the Bank or its employees or agents in respect of such losses.