

加拿大地區分行存款開戶準備資料
Canadian Branch deposit account opening required document

對象 target	個人戶 Individual account	聯名戶 Joint account	公司戶 Business account
	<p>年滿 18 歲 Must be 18 years old or above</p>	<p>任何 2 人以上可聯名開立帳戶，惟主存戶需年滿 18 歲以上 Two or more individuals are able to open a joint account, the primary account holder should be 18 years or above</p>	<p>限於加拿大當地註冊之企業或機構，含合資企業、獨資事業、合夥企業、公司(Corporation)、社團或協會 Limited to local registered Canadian institution or corporation, including joint venture, sole proprietorship, partnership, corporation, league and association.</p>
條件 condition	<p>個人/聯名戶(需備雙證件)： Individual/joint account (2 pieces of ID are required) 加拿大居民： Canadian resident 主證件：楓葉卡、公民卡、護照、駕照。 Primary ID: PR(Permanent Resident card), citizenship card, passport, driver's license. 副證件：出生證明、BC 健保卡。 Secondary ID: Birth certificate, BC care card. 非加拿大居民： Non-Canadian resident 主證件：護照、身分證 Primary ID: Passport, identification card 副證件：戶口名簿、駕照或健保卡 Secondary ID: Registered residence booklet, driver's license or health ID card. 註：1.可以接受用於識別的證件是指該文件 必須是未過期的，該證件需具有獨特的標識號碼，且必須是經由省、地區或聯邦政府所簽發。 Acceptable ID must not be expired and must be issued by Federal, provincial or local government with the unique identifier. 2.安大略省(Ontario)健保卡不可作為證件證明用途。 Ontario health card is not acceptable.</p>		
			<ul style="list-style-type: none"> 負責人(董事)及被授權人需備證件與個人戶/聯名戶應備證件相同 The required document for person in charge (director) and authorized person are identical to the document necessary for individual and joint account. 組織型態： Structure type 若為公司應有公司執照或特許狀(Certificate of Incorporation or Company Charter)； Company: must provide the certificate of incorporation or company charter. 若為合夥行號應有合夥契約(Partnership Agreement)； Partnership: must provide partnership agreement. 若為法人組織應有法人組織文件(Articles of Association or Articles of Incorporation)； Corporate organization: must provide articles of association or articles of incorporation 若為合資企業應有合資企業契約(Joint Venture Agreements) Joint venture: must provide joint venture agreements 公司章程(Article &Memorandum) Article and memorandum are required

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條件 condition			<ul style="list-style-type: none"> 公司營業許可證(Business Registration or Licenses for partnership and sole proprietorships not operating in personal names) Business Registration or licenses for partnership and sole proprietorship not operating in personal names are required 所有股東及董事名單 List of all shareholders and directors 股東(beneficial ownership)持股 25%以上者亦應提供兩份個人證件及職業資料。 Beneficial owner with 25% or more of the share should provide two personal IDs (including name and address) and occupation details
種類 types	<p>儲蓄存款帳戶： Demand Deposit account</p> <p>1. 承作幣別：美金、加幣、人民幣 Currency: USD, CAD and RMB</p> <p>2. 最低存入金額：(與定存合計總餘額) 等值 15 萬加幣 Minimum deposit amount: (total combined with term deposit) must equal to CAD \$150,000</p> <hr/> <p>定期存款帳戶： Term Deposit account</p> <p>1. 承作幣別：美金、加幣、人民幣 Currency: USD, CAD and RMB</p> <p>2. 存款期限：1、3、6 及 12 個 Saving duration: one, three, six and twelve months</p> <p>3. 最低存入金額：(與活儲合計總餘額) 等值 15 萬加幣 Minimum deposit amount: (total combined with demand deposit) must equal to CAD \$150,000</p>		
備註	<p>1. 存款開戶其他應注意事項：因分行執照限制，存戶起存額須為等值加幣 15 萬元以上，且往來期間，帳戶餘額每日均須維持至少等值加幣 15 萬元。 Based on the regulation and branch policy, each account should maintain daily balance that is equivalent to CAD \$150,000 or more upon opening a deposit account and daily balance.</p> <p>2. 本分行無支票帳戶，無信用卡，無提款卡。 This branch does not provide chequing account, credit card and debit card service.</p> <p>3. 存款利息稅負相關規定(居民或非居民)： Deposit interest rate related policy(resident or non-resident)</p>		

備註

- 加拿大存款均不預扣利息所得稅。

Canadian deposit does not deduct income tax earned by interest in advance

- 依加國稅務局規定，本分行於支付利息後之下一年度初需填製扣繳憑單(居民 T5Slip)(非居民 NR4 Slip)交由客戶向所屬稅務局申報。

Based on Canada Revenue Agency(CRA) policy, at the beginning of the year after the branch defrays the interest, the branch must issue T5Slip form (for resident) or NR4 form (for non-resident) to client for submission to CRA.

- 依當地規定，加拿大居民個人存款戶需提供社會安全碼(Social Insurance Number)作為銀行利息支付之申報。

Based on local policy, for the bank's interest payment declaration purpose, Canadian resident's deposit customer should provide social insurance number.

4. 本分行不收受任何幣別之現金，可收受匯款或加幣及美金之匯票(bank draft) 、支票。

This branch does not accept any cash in any currency. But accepts outward remittance, CAD, USD bank draft and cheque.

5. 開立「人民幣存款帳戶」應注意事項：目前僅接受以人民幣匯入款存入或以加幣及美金兌換人民幣存入，不收受現金及票據。

This branch only accepts RMB deposit by RMB inward remittance, or using CAD/USD to do foreign exchange and deposit.