APPLICATION FOR RENTAL

Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Chan	Tchey Way Cedric		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	4/28/1989	(332) 910 - 3197 - Mobile

EMAIL
ctw.cedric@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
48 Cassia building Gorsuch Place	London		E2 8HY

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$0.00 / Yr.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Senior Manager	PwC

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Jacky Sha	(646) 943 - 0183	$177,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
300 Madison Avenue	New York	NY	10017

OTHER INCOME DESCRIPTION	MONTHLY INCOME
Saving	$152,000.00/Yr.

OTHER INCOME DESCRIPTION	MONTHLY INCOME
Rental Income	$72,000.00/Yr.

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO

Have you ever been evicted from a tenancy or left owing money?	Have you ever been convicted of a crime?
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Initials: T.C. B0BC85DB

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Tchey Way Cedric Chan*

Signed by Tchey Way Cedric Chan
Fri Jul 11 2025 05:54:41 PM EDT
Key: B0BC85DB; IP Address: 23.198.14.152

Tchey Way Cedric Chan *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Fan Zhang	XXXXXXXXXXXX6049	15996703	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

Initials: T.C. B0BC85DB

APPLICATION FOR RENTAL

Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Zhang	Fan		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	7/14/1989	(332) 910 - 3197 - Mobile

EMAIL
zfan714@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
48 cassia building gorsuch place	London		E2 8HY

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$0.00 / Yr.

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

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4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

Initials: F.Z. E9186541

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Fan Zhang (Occupant)*

Signed by Fan Zhang
Fri Jul 11 2025 09:12:36 PM EDT
Key: E9186541; IP Address: 23.47.58.153

Fan Zhang *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
fan zhang	XXXXXXXXXXXX6049	15997473	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: F.Z. E9186541

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

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Rental Report for Tchey Way Cedric Chan

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Tchey Way Cedric Chan: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	PENDING
Total Considered Felony Convictions	None	Pass/Fail	PENDING
Alcohol	None ever	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
Criminal Other	None ever	Pass/Fail	PENDING
Drug Manufacture Distribution	None ever	Pass/Fail	PENDING
Drug Marijuana Use	None ever	Pass/Fail	PENDING
Drug Meth Manufacture	None ever	Pass/Fail	PENDING
Drug Use	None ever	Pass/Fail	PENDING
Fraud	None ever	Pass/Fail	PENDING
Government Obstruction	None ever	Pass/Fail	PENDING
Kidnapping	None ever	Pass/Fail	PENDING

Property Destruction	None ever	Pass/Fail	PENDING
Property Other	None ever	Pass/Fail	PENDING
Property Theft	None ever	Pass/Fail	PENDING
Prostitution	None ever	Pass/Fail	PENDING
Sex Offense Coerced	None ever	Pass/Fail	PENDING
Sex Offense Willful	None ever	Pass/Fail	PENDING
Society Other	None ever	Pass/Fail	PENDING
Violent Fatal	None ever	Pass/Fail	PENDING
Violent Non Fatal	None ever	Pass/Fail	PENDING
Weapons	None ever	Pass/Fail	PENDING
Wildlife	None ever	Pass/Fail	PENDING
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	PENDING
Total Considered Misdemeanor Convictions	None	Pass/Fail	PENDING
Alcohol	None ever	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
Criminal Other	None ever	Pass/Fail	PENDING
Drug Manufacture Distribution	None ever	Pass/Fail	PENDING
Drug Marijuana Use	None ever	Pass/Fail	PENDING
Drug Meth Manufacture	None ever	Pass/Fail	PENDING
Drug Use	None ever	Pass/Fail	PENDING
Fraud	None ever	Pass/Fail	PENDING
Government Obstruction	None ever	Pass/Fail	PENDING
Kidnapping	None ever	Pass/Fail	PENDING
Property Destruction	None ever	Pass/Fail	PENDING
Property Other	None ever	Pass/Fail	PENDING
Property Theft	None ever	Pass/Fail	PENDING
Prostitution	None ever	Pass/Fail	PENDING
Sex Offense Coerced	None ever	Pass/Fail	PENDING
Sex Offense Willful	None ever	Pass/Fail	PENDING
Society Other	None ever	Pass/Fail	PENDING
Violent Fatal	None ever	Pass/Fail	PENDING
Violent Non Fatal	None ever	Pass/Fail	PENDING
Weapons	None ever	Pass/Fail	PENDING
Wildlife	None ever	Pass/Fail	PENDING
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: International address entered. Credit screening not run.
Credit screening was not run for the applicant because an international address was entered.

APPLICANT: no SSN provided
No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Tchey Way Cedric Chan	PwC	Senior Manager	$177,000.00	Jacky Sha (646) 943 - 0183
Requested Date 7/12/2025	**Results** Pending			

Criminal and Other Public Records

Requested For	Period Searched	Requested	Estimated Return
Tchey Way Cedric Chan	7/12/2018 - 7/12/2025	7/12/2025	7/14/2025

Results

Criminal results are pending. To be alerted via email when the recommendation is finalized, click SETTINGS > My Account.

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Tchey Way Cedric Chan	7/12/2025	7/12/2025

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Tchey Way Cedric Chan	7/12/2025	

Results

Results are pending as our researchers investigate possible records

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Rental Report for Fan Zhang (Occupant)

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Fan Zhang (Occupant): No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	PENDING
Total Considered Felony Convictions	None	Pass/Fail	PENDING
Alcohol	None ever	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
Criminal Other	None ever	Pass/Fail	PENDING
Drug Manufacture Distribution	None ever	Pass/Fail	PENDING
Drug Marijuana Use	None ever	Pass/Fail	PENDING
Drug Meth Manufacture	None ever	Pass/Fail	PENDING
Drug Use	None ever	Pass/Fail	PENDING
Fraud	None ever	Pass/Fail	PENDING
Government Obstruction	None ever	Pass/Fail	PENDING
Kidnapping	None ever	Pass/Fail	PENDING
Property Destruction	None ever	Pass/Fail	PENDING
Property Other	None ever	Pass/Fail	PENDING

Property Theft	None ever	Pass/Fail	PENDING
Prostitution	None ever	Pass/Fail	PENDING
Sex Offense Coerced	None ever	Pass/Fail	PENDING
Sex Offense Willful	None ever	Pass/Fail	PENDING
Society Other	None ever	Pass/Fail	PENDING
Violent Fatal	None ever	Pass/Fail	PENDING
Violent Non Fatal	None ever	Pass/Fail	PENDING
Weapons	None ever	Pass/Fail	PENDING
Wildlife	None ever	Pass/Fail	PENDING
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	PENDING
Total Considered Misdemeanor Convictions	None	Pass/Fail	PENDING
Alcohol	None ever	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
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Violent Non Fatal	None ever	Pass/Fail	PENDING
Weapons	None ever	Pass/Fail	PENDING
Wildlife	None ever	Pass/Fail	PENDING
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)
APPLICANT: International address entered. Credit screening not run. Credit screening was not run for the applicant because an international address was entered.
APPLICANT: no SSN provided No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Criminal and Other Public Records			
Requested For	**Period Searched**	**Requested**	**Estimated Return**
Fan Zhang (Occupant)	7/12/2018 - 7/12/2025	7/12/2025	7/14/2025
Results			
Criminal results are pending. To be alerted via email when the recommendation is finalized, click SETTINGS > My Account.			

National Sex Offender Registry History		
Requested For	**Date Requested**	**Date Returned**
Fan Zhang (Occupant)	7/12/2025	7/12/2025
Results		
No Records Found		

Restricted Person Search		
Requested For	**Requested**	**Returned**
Fan Zhang	7/12/2025	
Results		
Results are pending as our researchers investigate possible records		

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

THIS PAGE IS RESERVED FOR OFFICIAL OBSERVATIONS
CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

3

THERE ARE NO OFFICIAL OBSERVATIONS

Holder's signature/*Signature du titulaire* (10)

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

Type/*Type*
P

Code/*Code*
GBR

Passport No./*Passeport No.*
142834512

Surname/*Nom* (1)
CHAN

Given names/*Prénoms* (2)
TCHEY WAY CEDRIC

Nationality/*Nationalité* (3)
BRITISH CITIZEN

Date of birth/*Date de naissance* (4)
28 APR /AVR 89

Sex/*Sexe* (5)
M

Place of birth/*Lieu de naissance* (6)
ANTANANARIVO

Date of issue/*Date de délivrance* (7)
06 JUL /JUIL 23

Authority/*Autorité* (8)
HMPO

Date of expiry/*Date d'expiration* (9)
06 JUL /JUIL 33

P<GBRCHAN<<TCHEY<WAY<CEDRIC<<<<<<<<<<<<<<<<<<<<<
1428345120GBR8904285M3307065<<<<<<<<<<<<<<<02

THE UNITED STATES of AMERICA

VISA

Issuing Post Name
LONDON

Control Number
20251503400017

Surname
CHAN

Given Name
TCHEY WAY CEDRIC

Visa Type /Class
R L1

Passport Number
142834512

Sex
M

Birth Date
28APR1989

Nationality
GRBR

Entries
M

Issue Date
05JUN2025

Expiration Date
29MAY2030

Annotation
BLANKET L1 MUST PRESENT APPROVED I-129S
AT POE
PN-PRICEWATERHOUSECOOPERS LLP
P#-SRC2420350364 PED-02JUN2028

V9010316

VNUSACHAN<<TCHEY<WAY<CEDRIC<<<<<<<<<<<<<<<<<<<<<<<<<<

1428345120GBR8904285M3005291L1LND1NS84842106

Long Term International Assignment Offer Letter

Dear Tchey Way Cedric:

We are pleased to confirm the terms and conditions of your long-term international assignment from the PricewaterhouseCoopers Services Limited (the "Home Firm") to PricewaterhouseCoopers LLP (or such other affiliated entities as may be identified from time to time, individually and collectively referred to herein as the "Host Firm"). Your assignment from the London office of the Home Firm to the New York office of the Host Firm will commence on a mutually agreeable date for a period of approximately 24 months, subject to your obtaining the appropriate work permit or other evidence of authorization to work for the Host Firm in the U.S.

Although the following is a brief summary of the terms and conditions of your assignment, the complete terms and conditions are set forth in the Employment Agreement sent electronically with this letter. In the event of any discrepancy between the terms set forth in this letter and the terms set forth in the Employment Agreement, the Employment Agreement will control.

Salary

Your annual salary will be USD $ $177,000, paid semi-monthly. Your salary generally will be reviewed once each fiscal year.

Incentive Compensation

You may be eligible for bonuses from time to time under incentive compensation programs applicable to your position.

Relocation Assistance

The Firm will assist you with your relocation to New York by reimbursing you for associated expenses as described in your Employment Agreement under "**Summary of Relocation Benefits**", provided that you electronically sign the Agreement to Repay Relocation Assistance that was sent electronically with this letter and are employed by the Firm on the day the relocation assistance is to be paid.

Social Security Tax

As an employee of the Host Firm working in the U.S., you will be required to contribute to the U.S. Social Security scheme unless a) you continue to fund home country social tax **AND** b) you are from a country with whom the U.S. has a Social Security Agreement **AND** c) you are able to obtain and provide a valid Certificate of Coverage to the U.S. Firm. Please direct any questions about this to your Home GM contact.

Social Security Number

Upon arrival in the US you will be required to apply for a social security number from the US Social Security Administration. The Host Firm requires that you have a social security number in order to enable compliance with U.S. tax regulations (even if you are exempt from U.S. social security contributions).

Employee Benefits

You will have the opportunity to participate, subject to the terms and conditions of the respective plans, in a comprehensive package of benefit plans – from medical, life, disability, and other insurance programs to savings and retirement plans and an array of work/life effectiveness policies and programs.

Vacation and Holidays

Please see the Staff Benefits Summary that was sent electronically with this letter.

On Assignment Provisions

Home Leave / Return Office Visit: You may be provided with home leave benefits as determined by your Home Firm, if applicable.

Emergency/Compassionate Leave: If a death or serious illness occurs within your immediate family, you may be able to receive approved time off and/or a leave of absence from the Host Firm. Please connect with your local Host Firm People Team contact to determine eligibility and to discuss scheduling time away from the Host Firm. The Host Firm will not be responsible for any return travel expenses to your home territory for emergency/compassionate leave. Please refer to your Home Firm policy and connect with your Home Firm Global Mobility contact to determine the eligibility for emergency/compassionate leave travel expense reimbursement.

Assignment Extension: If you extend your assignment with the Host Firm beyond the period specified above, the assignment benefits set forth in this letter may no longer apply. Any extension must be agreed upon in writing by both the Home Firm and Host Firm. Individuals will generally not be permitted to remain on international assignment beyond three years from its original start date. Therefore, if your assignment is extended beyond three years, your compensation package will generally be transitioned to a U.S.-based package.

Repatriation

The Home Firm will contact you separately about the terms on which your employment with the Home Firm may be resumed at the conclusion of your assignment. Similarly, return relocation expenses (airfare, relocation allowance, and shipping) and temporary accommodations upon your return to the Home Firm will be determined by the policies of the Home Firm. Please be sure to keep your address current with the Host Firm so that we can maintain contact with you for tax filing and other purposes.

Ethics, Independence & Other Compliance Responsibilities

Like many other firms and organizations, employees of the Host Firm are subject to a number of regulations designed to maintain public trust, including personal independence rules established by the SEC, PCAOB, AICPA and other regulatory bodies. The Independence Overview that was sent electronically with this letter summarizes key rules outlined in the independence policy applicable to the Host Firm ("PwC Independence Policy"). A full copy of the policy may be obtained from your recruiter. Prior to starting with the Host Firm, you will be required to confirm your compliance with the PwC Independence Policy and other requirements through the Independence & Compliance Clearance process. Upon the Host Firm's receipt of your signed Employment Agreement, you will receive instructions on how to initiate the clearance process, which must be completed at least seven business days before your start date.

Certain individuals are required to maintain information on their financial relationships in the PwC US independence monitoring system, *Independence Checkpoint*. Should you be subject to this requirement, additional information, support and instructions will be provided during your clearance process. In addition, individuals required to maintain their interests in Independence Checkpoint are also required to participate in the Brokerage Simplification Program. Information on this program and deadlines for participation are included in the BSP Overview that was sent electronically with this letter.

As a Host Firm employee, it also will be your responsibility to comply with all applicable laws, regulations and Host Firm policies, including *Living our Purpose and Values*, *PwC's Code of Conduct* and *Our Standards*, the US supplement to *PwC's Code of Conduct*. The Ethics & Compliance office has resources to assist you, and upon starting with the Host Firm, you will receive more information regarding your ethics and compliance responsibilities and resource contact information.

Further information about the Independence clearance process and Ethics & Compliance Office can be found in the Independence Overview, as well as in your employment agreement. If you have questions about any of your independence or compliance responsibilities or would like to learn about programs available to help you comply with personal independence rules, please call the Compliance Resource Center toll-free at 1-877-PWC-HELP, option 5 (inside US only) or at 1-813-351-6465, option 5 (outside US only). If you have a question about your ethics responsibilities or Host Firm policies or would like to report a concern (anonymously, if preferred), please contact the Ethics HelpLine at 1(888) 438-4427 (toll free) or us_ec-eticshelpline@pwc.com or pwc.com/us/ethicshelpline.

Withholding Taxes

All taxable payments to you will be made subject to applicable withholding taxes and authorized deductions.

Employment Agreement and Arbitration Agreement

The terms of your employment are set forth in the Employment Agreement sent electronically with this letter. The Employment Agreement incorporates an Arbitration Agreement, under which **you and the Host Firm mutually waive the right to a trial before a judge or jury in court in favor of arbitration for all covered claims.** The Arbitration Agreement also requires that Covered Claims be arbitrated on an individual basis, and prohibits claims brought on a class, collective, consolidated or representative basis. To accept our employment offer, you must sign the Employment Agreement, which includes the Arbitration Agreement. The Employment Agreement will become effective on your first day of employment with the Host Firm; provided, however, that the Arbitration Agreement shall become effective on the date you sign the Employment Agreement.

Visa and Work Authorization

The most important document to be completed on your first day at the Host Firm will be the Form I-9, which is required for you to legally work in the U.S. To complete the Form I-9, you will be required to present the required Form I-9 documentation. No photocopies of documentation will be accepted. Due to U.S. regulations, failure to produce required documents may impact your employment with the Host Firm.

As an employee of the Host Firm, you must be authorized to work in the U.S. for the Host Firm. The Host Firm, in its sole discretion, may petition for appropriate visa status on behalf of you and your dependent family members, if any. You agree that all matters relating to the Host Firm's visa applications on behalf of you and your dependent family members must be handled by immigration counsel for the Host Firm and coordinated by Host Firm personnel. If the Host Firm petitions for appropriate visa status on behalf of you and your dependent family members, it will pay the related attorneys' fees and filing costs. You agree to cooperate fully with the Host Firm's counsel and personnel.

If your or any dependent family member's visa is scheduled to expire while you are employed by the Host Firm, the Host Firm, in its sole discretion, may petition for any necessary visa extensions for you and assist with filing applications by your dependent family members, again utilizing immigration counsel for the Host Firm and paying the related attorneys' fees and filing costs. You acknowledge and agree that it is your responsibility to monitor your and your dependent family members' visa status, as well as any employment authorization documents, in the United States and to notify the Host Firm sufficiently in advance of any expiration dates or changes in circumstances that may affect your visa status or the visa status of any dependent family members.

The Host Firm reserves the right to change or terminate its petition for, sponsorship of or assistance with any visa status application, in its sole discretion, at any time. If you leave the Host Firm's employ for any reason, the Host Firm shall have no obligation to continue to petition for visa status or to sponsor or otherwise assist you or your dependent family members in the visa process.

If you will be working in the United States on an L-1 visa, please note that the visa is specifically tied to the duties you will be performing during your long-term assignment. Once your long-term assignment has ended and you depart the United States, you may not use your L-1 visa to re-enter the U.S. and engage in different duties, business travel or short or long term assignments. If you are required to return to the U.S., please contact your Home Firm Global Mobility Team to determine if you may continue to utilize your L-1 visa for work in the United States.

At-Will Employment

Our offer is not a commitment of employment for any specific duration. Your employment with the Host Firm will be at-will, which means that the Host Firm may change the terms and conditions of the employment relationship, and that you may leave the Host Firm, or the Host Firm may require you to leave its employ, for any reason or for no reason, at any time. The at-will nature of your employment with the Host Firm is not subject to change other than through a written agreement signed by you and the Host Firm's Chief People Officer or Office of General Counsel.

Contingency Matters

Please note that this offer and your continued employment are contingent upon satisfying each of the following:

- Return of your signed Employment Agreement
- Submission of the completed Confirmation of Independence form, PCAOB consent, and Independence Questionnaire, and compliance with the PwC Independence Policy
- If you are a former federal government or military employee and are subject to an opinion letter issued by a federal government agency ethics officer, the Host Firm's receipt of an acceptable agency ethics officer opinion letter
- Satisfactory evidence of an active US. or foreign credential approved by Home Firm for your staff level, type of work and work location
- Resolution to the Host Firm's satisfaction of any potential issues concerning any restrictive covenants or other restrictions on competition to which you may be subject

Your authorization to work in the United States for the Host Firm, which is a condition of your commencing, and continued employment, with the Host Firm, will be verified electronically through the Department of Homeland Security's employment eligibility verification system, eVerify. If you are or will be on a Host Firm-sponsored work visa, please refer to the E-Verify Participation Poster and the Employment Agreement for important information.

The Employment Agreement was emailed to you with this letter. After you review the Employment Agreement (including the Arbitration Agreement), your acceptance of these terms and conditions will be confirmed by electronically signing the Assignment Acceptance document attached to this letter agreement. You acknowledge and agree that your electronic signature is the legal equivalent of signing this letter agreement by hand.

pwc

PRICEWATERHOUSECOOPERS SERVICES LIMITED One Chamberlain Square Birmingham B3 3AX

Tchey Way Cedric Chan 48 Cassia Building Gorsuch Lane London London E2 8HY United Kingdom

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Payment Date	Payroll ID
Tchey Way Cedric Chan	PRICEWATERHOUSECOOPERS SERVI(	100656687	01/05/2025	31/05/2025	29/05/2025	100656687-3DZ1ZPD

	Hours Worked	Gross Pay	Employee Taxes	Deductions	Net Pay
Current	0.00	6,312.16	1,840.60	0.00	4,471.56
YTD	0.00	12,624.32	3,721.20	0.00	8,903.12

Payments

Description	Dates	Hours	Rate	Amount	YTD
Payroll Cash	01/05/2025 - 31/05/2025	0	0	6,312.16	12,624.32
Payments				6,312.16	12,624.32

Employee Taxes

Description	NI Category	Dates	Amount	YTD
Employee NI	A	01/05/2025 - 31/05/2025	293.74	587.48
Income Tax		01/05/2025 - 31/05/2025	1,546.86	3,133.72
Employee Taxes			1,840.60	3,721.20

Balances

Description	Amount	YTD
GBR NIable Pay Accum	6,312.16	12,624.32
GBR Taxable Pay Accum	6,312.16	12,624.32

PAYE Reference	951/CO924	
Pay Period Number	2	
NI Number & NI Category	ST513440A	A
Tax Code & Basis	1048L	M1

Payment Information

Bank	Account Name	Account Number	GBP Amount	Amount	
	******7159	******7159		4,471.56	GBP

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PRICEWATERHOUSECOOPERS SERVICES LIMITED One Chamberlain Square Birmingham B3 3AX
Tchey Way Cedric Chan 48 Cassia Building Gorsuch Lane London London E2 8HY United Kingdom

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Payment Date	Payroll ID
Tchey Way Cedric Chan	PRICEWATERHOUSECOOPERS SERVI(	100656687	01/04/2025	30/04/2025	29/04/2025	100656687-3DZ1ZPD

	Hours Worked	Gross Pay	Employee Taxes	Deductions	Net Pay
Current	0.00	6,312.16	1,880.60	0.00	4,431.56
YTD	0.00	6,312.16	1,880.60	0.00	4,431.56

Payments

Description	Dates	Hours	Rate	Amount	YTD
Payroll Cash	01/04/2025 - 30/04/2025	0	0	6,312.16	6,312.16
Payments				6,312.16	6,312.16

Employee Taxes

Description	NI Category	Dates	Amount	YTD
Employee NI	A	01/04/2025 - 30/04/2025	293.74	293.74
Income Tax		01/04/2025 - 30/04/2025	1,586.86	1,586.86
Employee Taxes			1,880.60	1,880.60

Balances

Description	Amount	YTD
GBR NIable Pay Accum	6,312.16	6,312.16
GBR Taxable Pay Accum	6,312.16	6,312.16

Questions about your tax? Go to gov.uk/hmrc/tax-on-payslip

PAYE Reference	951/CO924	
Pay Period Number	1	
NI Number & NI Category	ST513440A	A
Tax Code & Basis	927T	

Payment Information

Bank	Account Name	Account Number	GBP Amount	Amount	
	******7159	******7159		4,431.56	GBP

pwc

PRICEWATERHOUSECOOPERS SERVICES LIMITED   One Chamberlain Square Birmingham B3 3AX
Tchey Way Cedric Chan   48 Cassia Building Gorsuch Lane London London E2 8HY United Kingdom

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Payment Date	Payroll ID
Tchey Way Cedric Chan	PRICEWATERHOUSECOOPERS SERVI(	100656687	01/03/2025	31/03/2025	28/03/2025	100656687-3DZ1ZPD

	Hours Worked	Gross Pay	Employee Taxes	Deductions	Net Pay
Current	0.00	6,312.16	1,815.81	0.00	4,496.35
YTD	0.00	86,866.61	26,462.10	0.00	60,404.51

Payments

Description	Dates	Hours	Rate	Amount	YTD
Bonus Plan Payment			0		10,700.00
Payroll Cash	01/03/2025 - 31/03/2025	0	0	6,312.16	76,166.61
Payments				6,312.16	86,866.61

Employee Taxes

Description	NI Category	Dates	Amount	YTD
Employee NI	A	01/03/2025 - 31/03/2025	293.74	3,747.30
Income Tax		01/03/2025 - 31/03/2025	1,522.07	22,714.80
Employee Taxes			1,815.81	26,462.10

Balances

Description	Amount	YTD
GBR NIable Pay Accum	6,312.16	86,866.61
GBR Taxable Pay Accum	6,312.16	86,866.61

Questions about your tax? Go to gov.uk/hmrc/tax-on-payslip

PAYE Reference	951/CO924	
Pay Period Number	12	
NI Number & NI Category	ST513440A	A
Tax Code & Basis	1122L	

Payment Information

Bank	Account Name	Account Number	GBP Amount	Amount	
	******7159	******7159		4,496.35	GBP

HSBC | HSBC Premier

Premier Account Statement 卓越理財結單

MR CHAN TCHEY WAY CEDRIC
48 CASSIA BUILDING GORSUCH PLACE
E2 8HY LONDON, UK
UK

Number 戶口號碼:	657-874392-888
Branch 分行:	HK MAIN OFFICE HPC
	Page 1 of 2
	9 July 2025

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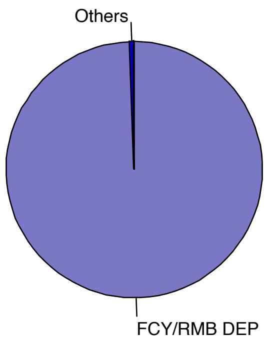
Financial Overview 財務概況 (Currency Equivalent 參考貨幣等值 : HKD)

	HSBC Premier 卓越理財	Others 其他戶口	Total 總計
Deposits 存款	1,205,402.44	0.00	1,205,402.44
Net Position 淨額	1,205,402.44	0.00	1,205,402.44



Asset Portfolio 資產組合	Balance 等值	% 百分比
FCY/RMB DEP 外幣/人民幣存款	1,198,221.16	99.4%
Others 其他	7,181.28	0.6%
Total 總計	1,205,402.44	

Portfolio Summary 資產摘要

	Account Number 戶口號碼	CCY 貨幣	Credit Limit 信貸額	Balance 結餘 (DR=Debit 結欠)	HKD Equivalent 參考貨幣等值 (DR=Debit 結欠)
HSBC Premier - Deposits 卓越理財 - 存款					
HKD Savings 港元儲蓄	657-874392-888	HKD		7,181.28	7,181.28
FCY Savings 外幣儲蓄		USD		152,626.78	1,198,112.59
		GBP		10.17	108.57
Total 總計					1,205,402.44

HSBC Premier Account Transaction History 卓越理財戶口交易紀錄

HKD Savings 港元儲蓄

Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
9 Jun	B/F BALANCE	承前轉結			7,179.76
28 Jun	CREDIT INTEREST	利息收入	1.52		7,181.28

Foreign Currency Savings 外幣儲蓄

CCY 貨幣	Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
USD	9 Jun	B/F BALANCE	承前轉結			152,456.03
	28 Jun	CREDIT INTEREST	利息收入	170.75		152,626.78

Exchange Rate 匯率

GBP 10.675932 USD 7.849950

Number 戶口號碼	657-874392-888	Branch 分行	HK MAIN OFFICE HPC	Page 2 of 2 9 July 2025

CCY 貨幣	Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
GBP	9 Jun	B/F BALANCE	承前轉結			10.16
	28 Jun	CREDIT INTEREST	利息收入	0.01		10.17

Total Relationship Balance 全面理財總值

Your average Total Relationship Balance from 1 Apr 2025 to 30 Jun 2025 was HK$990,490.48. As our valued customer, your Below Balance Fee has been waived.
於2025年4月1日至2025年6月30日期間，您的平均全面理財總值為港幣990,490.48元。但作為我們的尊貴客戶，我們已為您豁免本期的低額結存服務費。

Please note that your HSBC Premier account could be charged a Below Balance Fee of HK$380.00 if the average Total Relationship Balance of past 3 months is below HK$1,000,000.00 and other eligibility criteria are not met.
若您於過去三個月之平均全面理財總值低於港幣1,000,000.00元而又未能符合其他合資格條件，我們會於滙豐卓越理財戶口徵收低額結存服務費為港幣380.00元。

Important Notice 重要通知

We notice that there have been fraudulent telephone calls, voice message, or emails that claim to be from HSBC. We would like to remind you not to disclose your personal details to suspicious third parties. You can call us on (852) 2233 3000 to verify the caller's identity if in doubt. Please say "Report Fraud" when we ask for your reason for calling. And report to the Police immediately. For details, please visit our Security and Fraud Centre webpage at https://www.hsbc.com.hk/1/2/hk/personal/sfc.
我們留意到最近有冒充滙豐的欺詐來電、語音訊息或電郵。我們提醒客戶切勿向可疑第三者提供任何個人資料。如需核實來電者身份，客戶可致電本行服務熱線（ 852 ） 2233 3000 。請你在被問及來電原因時，說出「戶口懷疑被盜用」及立即向警方報案。如需核實來電者身份，客戶亦可致電我們。詳情請參閱本行保安及詐騙中心網頁 https://www.hsbc.com.hk/1/2/chinese/hk/personal/sfc。

To provide better banking services, we will directly conduct or commission an independent research company to conduct a customer survey via phone, email & SMS to collect your valuable feedback. Information collected in the survey will be kept confidential by us and will only be used in the improvement of service quality.
為提供更優質的銀行服務，我們會直接或委託獨立調查公司以電話、電郵及短訊方式進行客戶意見調查並收集您的寶貴意見。我們會將您於意見調查提供的資料保密，有關資料只會用作改善服務質素。

To further enhance customer protection, tighter controls will be taken to ensure the payee's name provided in inward payments match our records. To receive money using account number, please be reminded to provide payer with your full name as registered with us, which can be found on your bank statement or passbook. When making real-time fund transfer, please check your payment details carefully before confirming the payment, as the payment cannot be cancelled.
為進一步保障客戶，我們會採取更嚴格的措施以核對轉賬中提供的客戶姓名與銀行紀錄相符。如使用戶口號碼收款，請向付款人提供您於銀行紀錄登記的姓名，該姓名可在銀行結單或存摺上查閱。由於付款成功後無法取消，進行即時轉賬時，請仔細檢查付款資料後才確認付款。

HSBC

HSBC Premier

Premier Account Statement 卓越理財結單

MR CHAN TCHEY WAY CEDRIC
48 CASSIA BUILDING GORSUCH PLACE
E2 8HY LONDON, UK
UK

Number 戶口號碼: 657-874392-888

Branch 分行: HK MAIN OFFICE HPC

9 June 2025

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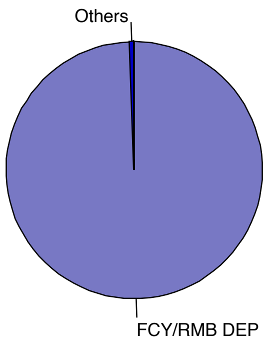
Financial Overview 財務概況 (Currency Equivalent 參考貨幣等值 : HKD)

	HSBC Premier 卓越理財	Others 其他戶口	Total 總計
Deposits 存款	1,203,762.85	0.00	1,203,762.85
Net Position 淨額	1,203,762.85	0.00	1,203,762.85



Asset Portfolio 資產組合	Balance 等值	% 百分比
FCY/RMB DEP 外幣/人民幣存款	1,196,583.09	99.4%
Others 其他	7,179.76	0.6%
Total 總計	1,203,762.85	

Portfolio Summary 資產摘要

	Account Number 戶口號碼	CCY 貨幣	Credit Limit 信貸額	Balance 結餘 (DR=Debit 結欠)	HKD Equivalent 參考貨幣等值 (DR=Debit 結欠)
HSBC Premier - Deposits 卓越理財 - 存款					
HKD Savings 港元儲蓄	657-874392-888	HKD		7,179.76	7,179.76
FCY Savings 外幣儲蓄		USD		152,456.03	1,196,474.92
		GBP		10.16	108.17
Total 總計					1,203,762.85

HSBC Premier Account Transaction History 卓越理財戶口交易紀錄

HKD Savings 港元儲蓄

Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
9 May	B/F BALANCE	承前轉結			7,178.28
28 May	CREDIT INTEREST	利息收入	1.48		7,179.76

Foreign Currency Savings 外幣儲蓄

CCY 貨幣	Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
USD	9 May	B/F BALANCE	承前轉結			127,456.03
	23 May	DEPOSIT	存款	25,000.00		152,456.03

Exchange Rate 匯率

GBP 10.646597 USD 7.848000

Number 戶口號碼 657-874392-888 Branch 分行 HK MAIN OFFICE HPC

9 June 2025

CCY 貨幣	Date 日期	Transaction Details 進支詳情	Deposit 存入	Withdrawal 支出	Balance 結餘
GBP	9 May	B/F BALANCE 承前轉結			10.16

Total Relationship Balance 全面理財總值

Your average Total Relationship Balance from 1 Mar 2025 to 31 May 2025 was HK$885,504.54. As our valued customer, your Below Balance Fee has been waived.
於2025年3月1日至2025年5月31日期間，您的平均全面理財總值為港幣885,504.54元。但作為我們的尊貴客戶、我們已為您豁免本期的低額結存服務費。

Please note that your HSBC Premier account could be charged a Below Balance Fee of HK$380.00 if the average Total Relationship Balance of past 3 months is below HK$1,000,000.00 and other eligibility criteria are not met.
若您於過去三個月之平均全面理財總值低於港幣1,000,000.00元而又未能符合其他合資格條件，我們會於滙豐卓越理財戶口徵收低額結存服務費為港幣380.00元。

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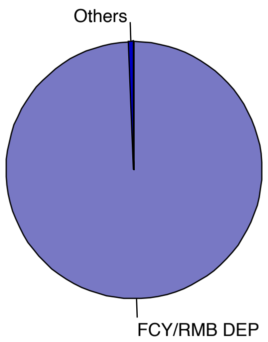
Branch 分行: HK MAIN OFFICE HPC

9 May 2025

M

Financial Overview 財務概況 (Currency Equivalent 參考貨幣等值 : HKD)

	HSBC Premier 卓越理財	Others 其他戶口	Total 總計
Deposits 存款	998,304.62	0.00	998,304.62
Net Position 淨額	998,304.62	0.00	998,304.62



Asset Portfolio 資產組合	Balance 等值	% 百分比
FCY/RMB DEP 外幣/人民幣存款	991,126.34	99.3%
Others 其他	7,178.28	0.7%
Total 總計	998,304.62	

Portfolio Summary 資產摘要

	Account Number 戶口號碼	CCY 貨幣	Credit Limit 信貸額	Balance 結餘 (DR=Debit 結欠)	HKD Equivalent 參考貨幣等值 (DR=Debit 結欠)
HSBC Premier - Deposits 卓越理財 － 存款					
HKD Savings 港元儲蓄	657-874392-888	HKD		7,178.28	7,178.28
FCY Savings 外幣儲蓄		USD		127,456.03	991,021.62
		GBP		10.16	104.72
Total 總計					998,304.62

HSBC Premier Account Transaction History 卓越理財戶口交易紀錄

HKD Savings 港元儲蓄

Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
9 Apr	B/F BALANCE	承前轉結			7,176.76
28 Apr	CREDIT INTEREST	利息收入	1.52		7,178.28

Foreign Currency Savings 外幣儲蓄

CCY 貨幣	Date 日期	Transaction Details 進支詳情		Deposit 存入	Withdrawal 支出	Balance 結餘
USD	9 Apr	B/F BALANCE	承前轉結			57,456.03
	22 Apr	DEPOSIT	存款	70,000.00		127,456.03

Exchange Rate 匯率

GBP 10.306682 USD 7.775400

Number 戶口號碼 657-874392-888 Branch 分行 HK MAIN OFFICE HPC

9 May 2025

CCY 貨幣	Date 日期	Transaction Details 進支詳情	Deposit 存入	Withdrawal 支出	Balance 結餘
GBP	9 Apr	B/F BALANCE 承前轉結			10.16

Total Relationship Balance 全面理財總值

Your average Total Relationship Balance from 1 Feb 2025 to 30 Apr 2025 was HK$706,980.00. As our valued customer, your Below Balance Fee has been waived.
於2025年2月1日至2025年4月30日期間，您的平均全面理財總值為港幣706,980.00元。但作為我們的尊貴客戶、我們已為您豁免本期的低額結存服務費。

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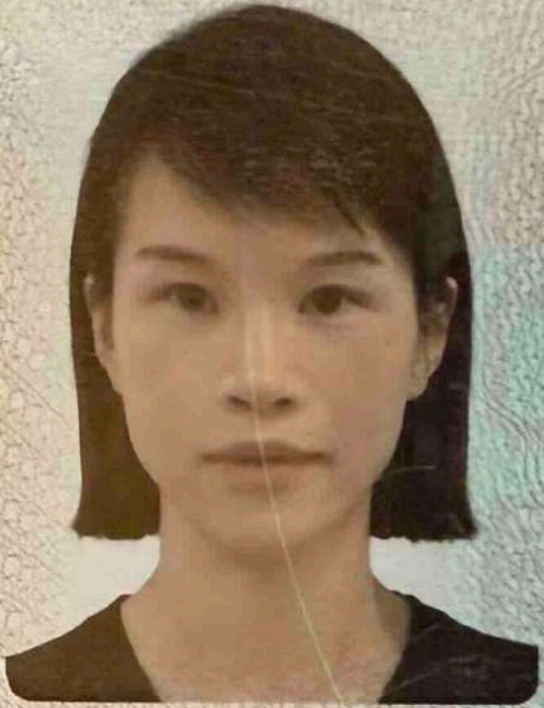
中华人民共和国 PEOPLE'S REPUBLIC OF CHINA

护照
PASSPORT

类型/Type
P

国家码/Country Code
CHN

护照号码/Passport No.
EN60111790



姓名/Name
张帆
ZHANG, FAN

性别/Sex
女/F

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
14 JUL 1989

出生地点/Place of birth
江苏/JIANGSU

签发日期/Date of issue
16 1月/JAN 2025

签发地点/Place of issue
伦敦
LONDON

有效期至/Date of expiry
15 1月/JAN 2035

签发机关/Authority
中国驻英国大使馆
EMBASSY OF P.R.CHINA
IN THE UNITED KINGDOM

持照人签名/Bearer's signature

2228180781

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THE UNITED STATES OF AMERICA

VISA

Issuing Post Name
LONDON

Control Number
20251503400018

Surname
ZHANG

Given Name
FAN

Visa Type /Class
R L2

Passport Number
EN6011790

Sex
F

Birth Date
14JUL1989

Nationality
CHIN

Entries
M

Issue Date
05JUN2025

Expiration Date
02JUN2027

Annotation
PA: CHAN, TCHEY WAY CEDRIC
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PN-PRICEWATERHOUSECOOPERS LLP
P#-SRC2420350364 PED-02JUN2028

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VISA

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