



Endowus Hong Kong Limited  
(SFC licensed corporation CE No. BQR225)  
Suites 1101-2, 11/F, Chinachem Hollywood Centre,  
1-13 Hollywood Road, Central, Hong Kong

## Joint Account Authorisation Letter

### Important Notes:

- **Primary User:** Joint Account Holder 1 will be set as the default Primary User of the Endowus Joint Account. This means that Joint Account Holder 1's email will be used as the log-in email address. Further, Joint Account Holder 1's mobile number shall be used for the OTP verification and authorisation of transactions.
- **Secondary User:** Joint Account Holder 2 may access the Endowus Joint Account by using Joint Account Holder 1's log-in email address. The OTP verification may then be sent to Joint Account Holder 2's mobile number for log-in and authorisation of transactions.
- **CRA and Suitability Assessment:** The Client Risk Assessment ("CRA") and suitability assessment of the Endowus Joint Account will be assessed based on the information provided by Joint Account Holder 1 - Endowus will assume it represents all Joint Account Holders for the purposes of the Endowus Joint Account. If there are differences in risk tolerance or suitability assessment between the Joint Account Holders, we recommend taking a more conservative approach.

We hereby request that an **Endowus HK Limited ("Endowus") Joint Account** ("Endowus Joint Account") be opened in the name of \_\_\_\_\_ (Joint Account Holder 1) & \_\_\_\_\_ (Joint Account Holder 2), subject to Terms & Conditions and Platform Agreement of Endowus.

### Joint Account Holder 1 details (Primary User)

For log-in, the email address of Joint Account Holder 1 shall be used by default. Please note that each email address can only be used to open one account with Endowus, and the email address used here should not be the same as Joint Account Holder 1's individual account email address, if any.

Email Address:

Mobile Number:

Mailing Address:

## Joint Account Holder 2 details

Email Address:

Mobile Number:

Mailing Address: (if different from Joint Account Holder 1)

Relationship with Joint Account Holder 1:

## Declarations

We declare that:

- ☐ We have read, understood, accepted and agreed to the Important Notes<sup>1</sup> and terms and conditions set out in the Terms and Conditions<sup>1</sup> and Risk Disclosures<sup>1</sup>.
- ☐ We agree that all instructions in connection with Endowus Joint Account under this application (including withdrawal instructions, any amendment or supplement to the information provided in relation to this application) must be given by the Account Holder whose names appear in Signature Section below and in accordance with the following signing arrangement: Any one of the Joint Account Holders singly.
- ☐ We hereby confirm that Account Information may be disclosed to such party ("Access Party") accessing the Endowus Joint Account via Joint Account Holder 1 Details.
- ☐ We undertake to indemnify and hold harmless Endowus on demand against and in respect of any or all expenses, costs (including legal costs), losses and/or damages which Endowus may incur in connection with its accepting or giving effect to any order, instruction or other communication received by it from an Access Party, through the platform with Joint Account Holder 1's Details.
- ☐ We hereby declare that all information provided above and all documents that are to be provided are correct, true and accurate and we have not wilfully withheld any material fact.

**Joint Account Holder 1**

**Joint Account Holder 2**

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Name:

Date:

Date:

<sup>1</sup> These documents can be referenced at <https://endowus.com/en-hk/legal>