BEA東亞銀行

Authorization User Guide 授權服務指南

Appointing Authorized Person or Authorized Signatory
指定受權人士或受權簽署人

1. What does "Appointing Authorized Person or Authorized Signatory" mean?
什麼是「指定受權人士或受權簽署人」？

"Appointing Authorized Person or Authorized Signatory" refers to the process where an account holder delegates authority to a third party (referred to as the "Authorized Person" or "Authorized Signatory") to manage specific bank account transactions and operations on his/ her behalf.

「指定受權人士或受權簽署人」是指賬戶持有人委託第三方（稱為「指定受權人士」或「受權簽署人」）代其管理特定銀行賬戶交易及操作的過程。

2. Who can I appoint as an Authorized Person?
我可以指定誰作為受權人士？

Any individual aged 18 or above holding a valid identity document may be appointed. As the Authorized Person will have the right to manage the funds in your account and operate your account, the Bank strongly advises you to only appoint someone you completely trust. Please be aware that appointing an Authorized Person or Authorized Signatory carries risk including the risk of financial abuse, unauthorized withdrawals, or misuse of your funds by Authorized Person or Authorized Signatory.

年滿 18 歲且持有有效身分證明文件的個人均可被指定。由於受權人士將有權管理您的賬戶資金並操作您的賬戶，本行強烈建議您僅委託您完全信任的人士。請注意，指定受權人士或受權簽署人存在風險，包括發生財務濫用、未經授權的提款，或受權人士或受權簽署人濫用您資金的風險。

3. What are my responsibilities after authorizing someone to manage my account?
授權他人管理我的賬戶後，我有什麼責任？

Even though someone else is helping you, you remain the primary account holder.
即使有他人協助，您仍是賬戶的主持有人。

- Please make sure you fully understand what your Authorized Person can and cannot do before appointing an Authorized Person.
- 請在指定受權人士前，確保您完全了解該受權人士可以及不可以進行的操作。
- Never share your personal ATM PINs or online banking passwords with your Authorized Person.
- 切勿與您的受權人士分享個人的自動櫃員機密碼或網上理財密碼。
- Notify the Bank immediately in writing if you change your mind to revoke the authorization entirely.
- 若您決定撤銷授權，請立即以書面形式通知本行。

4. What types of account operations and transactions can an Authorized Person perform?
受權人士可以進行哪些賬戶操作和交易？

An Authorized Person is generally permitted to execute the following account operations:
受權人士通常可執行以下賬戶操作:

- Inquire about account balances and transaction history
- 查詢賬戶餘額及交易紀錄
- Process fund transfers and remittances
- 處理資金轉賬及匯款
- Make deposits or withdrawals
- 進行存款或提款
- Set up, amend, or cancel Standing Instructions
- 設定、修改或取消常行指示
- Sell or purchase securities or investment products
- 買賣證券或投資產品

For more information about the permissible scope and limitation of authority of the Authorized Person, please refer to "Attorney's Authority Under Different Authorization" section below.

有關受權人士權限範圍及限制的詳細資訊，請參閱下方的「不同授權項目下的受權人權限」章節。

5. How do I apply to add an Authorized Person?
我該如何申請增加受權人士？

All account holder(s) and the proposed Authorized Person must visit our branch in person to complete the application. Both parties are required to complete and sign the Bank's designated authorization form and present their original identity documents for verification. There is no charge for this service.

所有賬戶持有人及擬定受權人士必須親臨本行分行辦理申請。雙方均需填寫並簽署本行指定的授權表格，並出示身分證明文件正本以供核對。此項服務不收取費用。

6. What documents are required for the application?
申請需要什麼文件？

Generally, the following documents are required to process the application:
一般而言，處理申請需準備以下文件：

- Original and valid identity documents of all the account holder(s) and the Authorized Person
- 所有賬戶持有人及受權人士的有效身分證明文件正本
- The completed and signed designated Bank authorization form

- 填妥並簽署的本行指定授權表格
- Valid proof of address of the Authorized Person (if applicable) – Please refer Documents Required to Open Personal Accounts regarding the acceptable proof of address documents.
- 受權人士的有效住址證明（如適用）— 請參考 開立個人賬戶所需文件 以了解可接受的住址證明文件。

7. When will the authorization take effect?
授權何時生效？

Upon receipt of all required documents, the Bank generally requires a few working days to complete the review process and system setup. The authorization will become officially effective once these procedures are completed.

在收到所有必要文件後，本行一般需要數個工作天完成審核流程及系統設置。待上述程序完成後，授權即正式生效。

8. Can I cancel the authorization at any time?
我可以隨時取消授權嗎？

Yes. The account holder(s) reserves the right to jointly issue instructions to the Bank to revoke or amend the authorization at any time. Please note that the revocation will only become effective after the Bank has verified and processed the instruction within the same working day and the validity of any act or instructions done or given by such Authorized Person shall not be affected until the Bank has acknowledged in writing the receipt of your written notice of removal. There is no charge for this service.

可以。賬戶持有人有權隨時共同發出指示予本行，以撤銷或修改授權。請注意，撤銷授權需待本行在同一個工作天內核實並處理該指示後方可生效。在收到您書面終止授權的通知並經本行確認前，受權人士所執行或發出的任何行為或指示均屬有效。此項服務不收取費用。

9. Apart from the instructions given by the account holder, under what circumstances shall the authorization terminate?
除了賬戶持有人的指示外，授權在什麼情況下會終止？

The authorization shall terminate automatically upon the Bank receiving notice of the account holder's death or mental incapacity.

當本行接獲賬戶持有人身故或喪失精神行為能力的通知時，授權將自動終止。

10. Can the Authorized Person use online banking services?
受權人士可以使用網上理財服務嗎？

No. For security and privacy reasons, online banking access is strictly reserved for account holder(s).

不可以。基於安全及隱私考量，網上理財服務僅供賬戶持有人使用。

11. Are there any limitations on what an Authorized Person can do?
受權人士的操作有什麼限制嗎？

Yes. Please refer to "Appointing Authorized Person or Authorized Signatory" under "Attorney's Authority Under Different Authorization" section below.

有的。請參閱下方的「不同授權項目下的受權人權限」章節中關於「指定受權人士或受權簽署人」的部分。

12. Does adding an Authorized Person pose any security risks to my account?
增加受權人士會對我的賬戶造成安全風險嗎？

The Authorized Person is empowered to conduct transactions on your behalf. The account holder(s) shall bear full legal and financial responsibility for all account operations and transactions executed by the Authorized Person. To safeguard your funds, the Bank strongly advises you to exercise caution when granting authorization and to regularly review your account's authorization settings and transaction records.

受權人士獲授權代表您進行交易。賬戶持有人須對受權人士執行的一切賬戶操作及交易承擔全部法律及財務責任。為保障您的資金安全，本行強烈建議您在授予授權時務必謹慎，並定期檢視賬戶的授權設定及交易紀錄。

13. What precautionary measures will be taken if an account holder is suspected to have become the target of a scam?
當懷疑賬戶持有人可能遭遇詐騙時，本行將採取哪些預防措施？

If our staff suspects that an account holder (e.g. elderly customer) may have become the target of a scam when providing services or processing transactions at branch, and there is a registered record of an Authorized Person for the account, our staff may, with the account holder's verbal consent, assist in contacting that registered Authorized Person.

若本行員工在分行提供服務或處理交易時懷疑賬戶持有人（例如：長者客戶）有可能受騙，而其戶口有登記受權人士的紀錄，本行員工可在獲得賬戶持有人的口頭同意下協助他們聯絡該受權人士。

BEA東亞銀行

General/Specific Power of Attorney 一般授權書／特定授權書

1. What is Power of Attorney?
什麼是「授權書」？

A Power of Attorney ("POA") is a legal document that appoints one or more people (your "Attorney(s)") to make financial decisions for you (the "Donor"). It is created when you are still mentally capable.

授權書是一份法律文件，用於委任一位或多位人士（稱為「受權人」）代表您（稱為「授權人」）作出財務決策。這份文件必須在您具備精神行為能力時簽立。

2. What are the main types of Power of Attorney?
授權書主要有哪幾種？

i. General Power of Attorney ("General POA") – confers the Attorney the authority to do anything he can lawfully do by an attorney, including managing all of your financial affairs. A General POA can be created in a specific form under section 7 of the Powers of Attorney Ordinance (Cap. 31) as a deed, which must be signed and sealed by the Donor.

一般授權書 ("General POA") – 賦予受權人處理其作為代理人合法可作的一切事務的權力，包括管理您所有的財務事宜。一般授權書可根據香港《授權書條例》（第 31 章）第 7 條的規定，以契約形式簽立，且必須由授權人簽署及蓋章。

ii. Specific Power of Attorney ("Specific POA") – limits Attorney's authority to specific affairs set out in the Specific POA.

特定授權書 (簡稱 "Specific POA") – 將受權人的權限限制於授權書中列明的特定事務。

iii. Enduring Power of Attorney ("EPOA") – confers the Attorney the authority to manage Donor's specific affairs as set out in the EPOA. Unlike General POA or Specific POA, EPOA continues to have effect during Donor's lifetime even if he/she becomes mentally incapacitated. For details, please refer to "Enduring Power of Attorney" section below.

持久授權書 (簡稱 "EPOA") – 賦予受權人權力以管理授權書中列明的特定事務。與一般或特定授權書不同，即使授權人在未來喪失精神行為能力，持久授權書在授權人有生之年依然有效。詳情請參閱下方的「持久授權書」章節。

3. Who can I appoint as my Attorney(s)?
我可以指定誰作為我的受權人？

Any individual aged 18 or above holding a valid identity document may be appointed. As the Attorney(s) will have the right to manage the funds in your account and operate your account, the Bank strongly advised you to only appoint someone you completely

trust. Please be aware that the appointing an Attorney carries risk including the risk of financial abuse, unauthorized withdrawals, or misuse of your funds by the Attorney(s).

年滿 18 歲且持有有效身分證明文件的個人均可被指定。由於受權人將有權管理您的賬戶資金並操作您的賬戶，本行強烈建議您僅委託您完全信任的人士。請注意，指定受權人存在風險，包括發生財務濫用、未經授權的提款，或受權人濫用您資金的風險。

4. Can I appoint multiple attorneys?
我可以指定多位受權人嗎？

Yes. If you nominate multiple Attorneys, you must specify on your POA whether they are to act jointly or individually.

可以。如果您提名多位受權人，您必須在授權書中註明他們是需要「共同行事」還是「各別行事」。

5. Could General/Specific POA be right for me?
「一般授權書」或「特定授權書」是否適合我？

Before deciding if General/Specific POA is right for you, you should consider seeking independent legal advice.

在決定「一般授權書」或「特定授權書」是否適合您之前，建議您諮詢獨立法律意見。

6. Can I include restrictions in the POA?
我可以在授權書中加入限制條款嗎？

Yes. You may include restrictions in the POA if there are certain actions you don't want your Attorney to have control over.

可以。如果您不希望受權人控制某些特定事項，您可以在授權書中加入限制條款。

For more information about the permissible scope and limitation of authority of the Attorney, please refer to "Attorney's Authority Under Different Authorization" section below.

有關受權人許可範圍及權限限制的更多資訊，請參閱下方的『不同授權項目下的受權人權限』章節。

7. What are the Bank's requirements for submitting the POA?
本行對於遞交授權書有什麼要求？

The Bank only accepts a Specific POA signed and sealed before a qualified solicitor and that the powers given to the Attorney are clear, specific and acceptable to the Bank.

本行僅接受經由合資格律師面前簽署及蓋章的「特定授權書」，且賦予受權人的權力必須明確、具體，並為本行所接受。

You will need to present at our branch either the original POA document or a copy certified by a qualified solicitor in Hong Kong. If the POA consists of two or more pages, the POA should be certified at the end of each page of the copy.

您需要親臨本行分行提交授權書正本，或提交由香港合資格律師核證的副本。如果授權書包含兩頁或以上，副本的每一頁末端均須經過核證。

If the POA is revokable (or silent on its revocability) and was executed more than 12 months ago, we will need confirmation from the Donor that the POA has not been revoked.

如果授權書是可撤銷的（或未提及是否可撤銷），且是在超過 12 個月前簽立的，我們需要授權人確認該授權書尚未被撤銷。

The POA should also include an indemnity clause – stating that the Donor would indemnify the Bank for all losses in relation to the authorized actions in the POA.

此外，授權書應包含彌償條款，聲明授權人同意就授權書內所授權的行動而引致本行的所有損失，向本行作出彌償。

There is no charge for this service.

此項服務不收取費用。

8. Does the Bank accept a Specific POA executed overseas?
本行接受海外簽立的「特定授權書」嗎？

Yes. If the Specific POA is executed overseas, on top of the above requirements, please make sure it is written in English or Chinese. If it is in another language, a translated copy that is certified by a solicitor should be provided.

接受。若特定授權書是在海外簽立，除上述要求外，請確保文件是以英文或中文書寫。若為其他語言，則需提供經律師核證的翻譯本。

In general, for most well-known countries such as China, Canada, Australia, the United States, France, Japan, Thailand, the POA should be notarized (i.e. signed by notary public).

一般而言，對於大多數國家（如中國、加拿大、澳洲、美國、法國、日本、泰國等），授權書必須經過公證（即由公證人簽署）。

In addition, for other less well-known countries, after notarization, the signature of the notary public should be authenticated by the Chinese Embassy or Consulate or by apostille.

此外，對於其他國家，在完成公證後，公證人的簽署可能還需要經過中國大使館或領事館，或通過加簽進行核證。

9. When will General/Specific POA be revoked?
「一般授權書」或「特定授權書」會在何時被撤銷？

You can choose to revoke (cancel) your POA at any time while you are mentally capable.

在您具備精神行為能力期間，您可以隨時選擇撤銷（取消）您的授權書。

There are also certain events (such as the death or mental incapacity of the Donor) which would result in it being automatically revoked.

此外，某些特定事件（例如授權人身故或喪失精神行為能力）會導致授權書自動撤銷。

For details about the scenarios where Attorney's authority may be terminated, please refer to "Termination of Authority of Authorized Person or Attorney" section below.

關於受權人權限可能終止的情況，詳情請參閱下方的「受權人士或受權人權限之終止」章節。

BEA東亞銀行

Enduring Power of Attorney 持久授權書

1. What is Enduring Power of Attorney ("EPOA")?
什麼是「持久授權書」（簡稱 "EPOA"）？

An Enduring Power of Attorney is a legal document that appoints one or more people (your Attorney/s) to make financial decisions for you (the Donor) even if you subsequently become mentally incapacitated. It is created when you are still mentally capable.

持久授權書是一份法律文件，用於委任一位或多位人士（稱為「受權人」）代表您（稱為「授權人」）作出財務決策，即使在您日後喪失精神行為能力後，該授權仍然有效。這份文件必須在您具備精神行為能力時簽立。

For the EPOA to be valid, you must sign the EPOA in front of a registered medical practitioner and a qualified solicitor as witnesses to certify your mental capacity at the time of execution.

為使持久授權書有效，您必須在一位註冊醫生及一位合資格律師面前簽署，以證明您在簽立時具備精神行為能力。

EPOA takes effect when it is registered with the High Court of Hong Kong and continues to have effect during your lifetime even if you become mentally incapacitated.

持久授權書須在香港高等法院註冊後方可生效，且即使您在日後喪失精神行為能力，該授權在您有生之年依然有效。

2. Can I include restrictions in the EPOA?
我可以在持久授權書中加入限制條款嗎？

Yes. You may include restrictions or specify the permitted scope of authority if there are certain actions you don't want your Attorney to have control over.

可以。如果您不希望受權人控制某些特定事項，您可以在持久授權書中加入限制條款或指明其獲授權的範圍。

For more information about the permissible scope and limitation of authority of the Authorized Person, please refer to "Attorney's Authority Under Different Authorization" section below.

有關受權人許可範圍及權限限制的更多資訊，請參閱下方的「不同授權項目下的受權人權限」章節。

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我可以指定誰作為我的受權人？

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年滿 18 歲且持有有效身分證明文件的個人均可被指定。由於受權人將有權管理您的賬戶資金並操作您的賬戶，本行強烈建議您僅委託您完全信任的人士。請注意，指定受權人存在風險，包括發生財務濫用、未經授權的提款，或受權人濫用您資金的風險。

4. Can I appoint multiple Attorneys?
我可以指定多位受權人嗎？

Yes. If you nominate multiple Attorneys, you must specify on the EPOA whether you want them to act jointly or individually.

可以。如果您提名多位受權人，您必須在持久授權書中註明他們是需要「共同行事」還是「各別行事」。

5. Could EPOA be right for me?
「持久授權書」是否適合我？

Before deciding if an EPOA is right for you, you should consider seeking independent legal advice.

在決定「持久授權書」是否適合您之前，建議您諮詢獨立法律意見。

6. What are the Bank's requirements for submitting EPOA?
本行對於遞交「持久授權書」有什麼要求？

The Bank only accepts an EPOA executed in Hong Kong and in the form prescribed by the Enduring Power of Attorney Ordinance (Cap. 501).

本行僅接受在香港簽立並符合《持久授權書條例》（第 501 章）規定格式的持久授權書。

You will need to present at our branch either the original EPOA document or a copy certified by a qualified solicitor in Hong Kong. If the EPOA consists of two or more pages, the EPOA should be certified at the end of each page of the copy.

您需要親臨本行分行提交持久授權書正本，或提交由香港合資格律師核證的副本。如果持久授權書包含兩頁或以上，副本的每一頁末端均須經過核證。

EPOA must be properly registered at the High Court of Hong Kong and you or your Attorney will need to show us evidence of registration, such as a cover letter issued by

the High Court with the registration number of the EPOA, or an original or certified copy of the EPOA sealed with the seal of the High Court of Hong Kong.

持久授權書必須已在香港高等法院正式註冊，而您或您的受權人需向本行出示註冊證明，例如由高等法院發出的載有註冊編號的信件，或蓋有香港高等法院印章的持久授權書正本或經核證副本。

If the EPOA takes effect upon the Donor becoming mentally incapable or if the Donor subsequently becomes mentally incapable, a medical certificate will need to be presented at our branch confirming the mental incapacity of Donor.

若持久授權書於授權人喪失精神行為能力時生效，或若授權人於其後喪失精神行為能力，則需親臨本行分行出示醫療證明，以確認授權人已喪失精神行為能力。

There is no charge for this service.

此項服務不收取費用。

7. When will EPOA be revoked?
「持久授權書」會在何時被撤銷？

You can choose to revoke (cancel) an EPOA at any time while you are mentally capable. There are also certain events (such as the death of the Donor) which would result in it being automatically invalid. However, an EPOA remains valid if you lose mental capacity after it is registered with the High Court of Hong Kong.

在您具備精神行為能力期間，您可以隨時選擇撤銷（取消）持久授權書。此外，某些特定事件（例如: 授權人身故）會導致該文件自動失效。然而，若持久授權書已於香港高等法院註冊，即使您在註冊後喪失精神行為能力，該授權書依然有效。

For details about the scenarios where Attorney's authority may be terminated, please refer to "Termination of Authority of Authorized Person or Attorney" section below.

關於受權人權限可能終止的情況，詳情請參閱下方的「受權人士或受權人權限之終止」章節。

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Attorney's Authority Under Different Authorization
不同授權項目下的受權人權限

Generally, an Attorney/Authorized Person may carry out the following activities on behalf of an account holder indicated below under each of the authorization options.

一般而言，指定受權人士可以代表賬戶持有人執行下列授權選項中列出的活動。

	Appointing Authorized Person or Authorized Signatory **指定受權人士或受權簽署人**	**Specific Power of Attorney (POA)** **特定授權書**	**Enduring Power of Attorney (EPOA)** **持久授權書**
Manage account holder's account when the account holder has lost mental capacity 當賬戶持有人在精神上失去行為能力時代其管理戶口	×	×	Subject to the authority granted under the EPOA 受限於持久授權書條款
Obtain information about account holder's account (i.e. account enquiry) 取得賬戶持有人的戶口資料 (如戶口查詢)	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Open banking account 開立戶口	×	×	×
Close account holder's banking account 取消賬戶持有人的戶口	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Activate account holder's dormant account 激活賬戶持有人的不動戶口	×	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Make payments 繳費	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款

Withdrawal / issue cheques 提取／簽發支票	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Change account holder's correspondence address 更改賬戶持有人通訊地址	×	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Apply for internet, mobile or phone banking services 申請網上／流動／電話理財服務	×	×	×
Operate account via internet, mobile or phone banking services 使用網上／流動／電話理財服務操作戶口	×	×	×
Apply for ATM card 申請自動櫃員機提款卡	×	×	×
Operate account using ATM Card 使用自動櫃員機提款卡操作戶口	×	×	×
Request cheque book 申請支票簿	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Request statement 申請結單	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Set up/amend/cancel standing instruction and autopay services 設立／更改／取消常行指示和自動轉賬指示	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款

Redeem Credit Card Bonus Points (e.g. Spending Credit) 信用卡獎分換領 (例：信用卡簽賬額兌換)	×	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Mortgage Account Closure 取消按揭戶口	Subject to the terms of our Bank's designated authorization form and relevant loan account terms and conditions 受限於本行指定授權書條款及相關貸款戶口條款	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Credit Card Account Closure 取消信用卡戶口	×	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Unsecured Loan account closure 取消無抵押貸款戶口	×	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Adjust Credit Card Line 更改信用卡信用額	×	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款
Apply for new lending (mortgage, overdraft, loan and credit card) 申請新的借貸 (透支、貸款、按揭 或 信用卡)	×	×	×
Apply for investment services 申請投資服務	×	×	×
Give instruction in relation to investment transaction 給予投資交易指示	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款

Retrieve items from Safe Deposit Box 取回保管箱內的物品	✓	Subject to the authority granted under the POA 受限於授權書條款	Subject to the authority granted under the EPOA 受限於持久授權書條款

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Termination of Authority of Authorized Person or Attorney
受權人士或受權人權限之終止

This table shows certain events which may revoke the Appointment of Authorized Person or Authorized Signatory, Specific POA and EPOA:

下表列出了某些可能撤銷指定受權人士或受權簽署人、特定授權書及持久授權書的某些情況：

	Appointing Authorized Person or Authorized Signatory 指定受權人士或受權簽署人	Specific Power of Attorney 特定授權書	Enduring Power of Attorney 持久授權書
Account holder (Donor) dies / bankruptcy 賬戶持有人 (授權人) 逝世／破產	The appointment is revoked once the Bank receives notice of the relevant event. 在本行收到相關事件的通知，該任命即被撤銷。	The power is automatically revoked. Note 受權人的權力會被自動撤銷註。	The power is automatically revoked. Note 受權人的權力會被自動撤銷註。
Account holder (Donor) loses mental capacity 賬戶持有人 (授權人) 在精神上失去行為能力	The appointment is revoked once the Bank receives notice of the relevant event. 在本行收到相關事件的通知，該任命即被撤銷。	The power is automatically revoked. Note 受權人的權力會被自動撤銷註。	The power remains valid if it has been registered at the High Court of Hong Kong. 若授權書已於香港高等法院完成註冊程序，則該權力仍然有效。
Account holder (Donor) wants to cancel 賬戶持有人 (授權人) 擬取消授權	The appointment is revoked once the Bank has verified and processed the revocation instruction from the account holder(s). 在本行核實並處理了賬戶持有人的撤銷指示，該任命即被撤銷。	The power is cancelled by Deed of Revocation or by a cancellation instruction from the account holder. 此授權可透過撤銷契約或賬戶持有人發出的取消指示予以取消。	An EPOA registered at the High Court of Hong Kong is revoked upon the court's written confirmation of cancellation/ revocation. 在香港高等法院註冊的持久授權書，經法院書面確認取消/撤銷後即告撤銷。
Authorized Person or Attorney dies / bankruptcy / loses mental capacity 受權人士或受權人逝世／破產/ 精神上失去行為能力	The appointment is revoked once the Bank has verified and processed the revocation instruction from the account holder(s). 在本行核實並處理了賬戶持有人的撤銷指示，該任命即被撤銷。	If there is only one Attorney, the power is automatically revoked. Note If there are multiple Attorneys appointed jointly and severally and one of them cannot continue to act for some reason, the other Attorney(s) may continue to act on behalf of the account holder. 若只有一位受權人，其權力會被自動撤銷註。 若有多位受權人獲委任以共同及各別行事，而其中一人因故未能繼續行使受權人的權力，	If there is only one Attorney, the power is automatically revoked. Note If there are multiple Attorneys appointed jointly and severally and one of them cannot continue to act for some reason, the other Attorney(s) may continue to act on behalf of the account holder. 若只有一位受權人，其權力會被自動撤銷註。 若有多位受權人獲委任以共同及各別 行事，而其中一人因故未能繼續行使受權人的權力，持久授

		其他受權人可繼續代賬戶持有人行事。	權書訂明的其他受權人可繼續代賬戶持有賬戶持人行事。
Authorized Person or Attorney wants to cancel 受權人士或受權人擬撤銷所授予的權力	The appointment is revoked once the Bank has verified and processed the revocation instruction from the account holder(s). 在本行核實並處理了賬戶持有人的撤銷指示，該任命即被撤銷。	If there is only one Attorney, the power is revoked upon receipt of cancellation instruction from the account holder or the Attorney. If there are multiple Attorneys appointed jointly and severally and one of them cannot continue to act for some reason, the other Attorney(s) may continue to act on behalf of the account holder. 若只有一位受權人，則在收到賬戶持有人或受權人的取消指示後，授權即被撤銷。 若有多位受權人獲委任以共同及各別行事，而其中一人因故未能繼續行使受權人的權力，其他受權人可繼續代賬戶持有人行事。	If the EPOA is registered at the High Court of Hong Kong or if the account holder becomes mentally incapable, the power is revoked upon the court's written confirmation of cancellation. 若持久授權書已在香港高等法院完成註冊程序，或賬戶持有人失去精神行為能力，則該授權在本行收到法院書面確認授權取消後被撤銷。
Other scenarios **Note** 其他情況**註**			If the Court finds an EPOA defective, or when it finds the Attorney acting in breach of his/her duties, it may make an order to revoke an EPOA or to remove the attorney. The EPOA is revoked on the appointment of a committee under Part II of the Mental Health Ordinance (Cap.136 of the Laws of Hong Kong). 若法院認定持久授權書有缺陷，或認定受權人違反其職責時，法院可以下令撤銷持久授權書或撤換受權人。 依據《精神健康條例》（第 136 章）第二部分委任監管人後，持久授權書會被撤銷。
Note: To enable the Bank to update its records and apply appropriate control measures, you or the Attorney need to inform the Bank forthwith if any triggering event(s) occurs and provide the relevant proof (e.g. death certificate, bankruptcy order, medical certificate). **註：**為使本行能夠更新其記錄並採取適當的措施，如果發生任何觸發事件，您或受權人需要立即通知本行並提供相關證明（例如死亡證明、破產令、醫療證明）。			

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Useful Link 有用連結

- **Department of Justice (Enduring Powers of Attorney)**

  香港特別行政區律政司（持久授權書）

  Source: https://www.doj.gov.hk/eng/epa/index.html

- **Enduring Powers of Attorney – Community Legal Information Centre**

  社區法網 - 持久授權書社區法網 - 持久授權書

  Source: https://www.clic.org.hk/en/topics/enduring_Powers_of_Attorney

- **Hong Kong Judiciary (Guidance Note to Persons appointed as Committee of Estate of a Mentally Incapacitated Person)**

  司法機構（被委任為精神上無行為能力的人的產業受託監管人須知）

  Source: https://www.judiciary.hk/en/court_services_facilities/guidance_note.html

- **The differences between "jointly" and "jointly and severally"**

  「共同行事」或「共同和各別行事」兩者之分別

  Source: https://www.s100.hk/en/topics/Health-and-care/Enduring-Power-of-Attorney/The-attorney/#content

- **General Information of Enduring Powers of Attorney (leaflet)**

  持久授權書一般資料（單張）

  Source: https://www.doj.gov.hk/en/archive/pdf/EPA_leaflet.pdf

- **Social Welfare Department, HKSAR**

  香港特別行政區社會福利署

  Source: https://www.swd.gov.hk/en/pubsvc/medical/guardiansh/

- **Guardianship Board (Guardianship Orders)**

  監護委員會（監護令）

  Source: http://www.adultguardianship.org.hk/content.aspx?id=home&lang=tc