

嘉信理财 Charles Schwab 国际账户开户教程

保留实际开户步骤与原文截图

使用前先看

这是一份原网页教程的净化整理版。原文截图较早，页面布局、资格范围和字段可能已经变化。申请时应以嘉信当前官方页面和本人真实情况为准，不要机械照抄示例答案。

当前官方信息摘要（整理日核对）

- 嘉信官方当前页面显示：国际个人或联名经纪账户没有最低开户入金要求。
- 通常需准备有效护照或政府签发身份证件、近期住址证明；受雇人士还需准备雇主名称和地址。
- 在线申请的主要环节包括：选择账户类型、填写个人/工作/财务资料、选择账户功能、创建登录信息、验证身份和说明入金方式。
- 是否能开户取决于当前居住国家/地区及嘉信审核；请先在官方开户链接选择真实居住地。

官方开户入口：<https://international.schwab.com/open-account-intro>

官方开户说明：<https://international.schwab.com/content/how-to-open-international-account>

本 PDF 保留的教程结构

1. 选择居住国家或地区
2. 选择账户类型
3. 填写个人资料并选择证件类型
4. 创建登录信息
5. 填写住址和联系方式
6. 填写雇主信息
7. 补充职业信息
8. 回答监管关联问题
9. 填写额外账户信息
10. 选择账户功能
11. 填写投资经验和期权需求
12. 阅读并确认协议
13. 下载并签署申请文件
14. 上传证件和证明文件
15. 更新税务身份表格
16. 确认税务表格选项
17. 提交并完成申请

开户准备

身份证明	有效护照或政府签发身份证件
住址证明	近期水、电、燃气、有线电视账单，或符合官方要求的其他住址证明；应显示姓名、现住址和日期
工作信息	如适用，准备雇主名称、通讯地址和职业信息
税务信息	准备申请页面要求的税务身份资料，并按真实情况填写
文件处理	准备扫描或拍照清晰的电子文件；如页面要求，下载、签字后再上传

安全提醒：不要在共享电脑保存身份证件、密码或税务表格；不要把验证码、完整账号或证件照片发送给非官方人员。

步骤 01

选择居住国家或地区

在国家/地区列表中选择实际居住地。原文示例选择 China。

Open an account

Schwab has local broker-dealers across the globe to serve your U.S. investing needs.

Simply select your country or region of residence below and press the Go button. You will be connected to an appropriate local site to continue the account opening process.

China



选中国

Go

步骤 02

选择账户类型

原文示例选择 Individual Account (个人账户) ; 请按实际需求选择个人或联名账户。

Open an account.

A minimum investment of US\$25,000 is required to open a Schwab One International® individual or joint account. Opening an account lets you invest in U.S. stocks, bonds, funds, and more.

Simply select the type of account you'd like to open and follow the steps to apply.

Once your account is fully established, you can fund your account through one of [these options](#).

Account Types

+ Individual Account 选择此处，个人账户

+ Joint Account

+ Trust Account

+ Corporate Account

+ U.S. Retirement Account

步骤 03

填写个人资料并选择证件类型

按页面要求填写姓名等资料，并选择 Passport（护照）或 Government ID（政府签发身份证件）。

Provide your personal information.

Your name should match your full legal name on your passport/Government ID.

First Name

Michael

名

Middle Name (Optional)

空

Last Name

Y

姓

Suffix (Optional)

空



Known by Another Name (Optional)

Email Address

[REDACTED]@msn.com

邮箱

Citizenship

China

国籍

[Add another citizenship](#)

Date of Birth

Day

Month

Year

步骤 03 (续 2/2) | 填写个人资料并选择证件类型

8 日	Aug 月	1988 年
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Government ID Type

Government ID 身份证

Government ID Number

身份证号/护照号

此处亦可选择护照 “PassPort”

By providing your contact information you consent to receive marketing and other communications from Schwab whether or not you open an account. Read more about privacy at Schwab, including how your information may be used and how you may limit certain use, in the [European Union Privacy Policy](#).

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步骤 04

创建登录信息

创建登录账号和密码，并按页面要求完成安全验证设置。

Create a login ID and password for your Schwab account.

Once entered here, your login ID and password can only be changed after your account is open.

Login ID At least 6 characters

zhangsan111 登录名（账户名）

Password Passwords are case-sensitive

●●●●●●●● 密码

- ✓ At least 8 characters
- ✓ At least 1 number
- ✓ At least 1 letter

Confirm Password

●●●●●●●● 确认密码

Security Question

What hospital were you born in? 安全问题



Answer

shenzhen 安全问题答案

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步骤 05

填写住址和联系方式

填写真实居住地址、手机号等联系资料，并确保与证明文件一致。

Provide your legal address and phone number.

填写地址信息

Your legal address cannot be a P.O. Box or contain care of instructions.

Street Address No P.O. boxes or C/O

Sungang Building #101, Sungangdadao, Luohu Qu

地址拼音

Street Address 2 Apt, Ste, Bldg (Optional)

Street Address 3 (Optional)

City

Shenzhen 城市

Postal Code

518000 邮编

Country/Territory

China 国家



Phone Number Type

Mobile



Country Code

86

Mobile Phone Number

手机号

步骤 05 (续 2/2) | 填写住址和联系方式

[Add another phone number \(optional\)](#)

Would you like to receive mail at your legal address?

- ☒ Yes
- ☐ No, I'd like to specify a different mailing address.

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步骤 06

填写雇主信息

如适用，填写雇主名称、地址及职业相关信息。

Provide your employment and financial details.

雇主信息

Securities industry regulations require that we collect this information. It also helps us recommend the right account features for your needs.

Employment Status

Employed 受雇

Occupation

Select 看下一步介绍

Employer Name

Foxconn Technology 雇主名称

Employer Address Country/Territory

China 雇主所在国家

Employer Street Address No P.O. boxes or C/O

Donghuan 2 Lu 2 Hao, Longhua 雇主地址

Employer Street Address 2 (Optional)

空

Employer Street Address 3 (Optional)

空

City

步骤 06 (续 2/2) | 填写雇主信息

Shenzhen 雇主城市

Postal Code

518109 邮编

Annual Income USD nearest thousands

\$ 50,000 年收入

Liquid Net Worth USD nearest thousands

\$ 35,000 现金流

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步骤 07

补充职业信息

继续完成职业、任职情况等字段。

Occupation **职业**

Select
Select
Business Owner/Self-Employed 自雇/企业主
Executive/Senior Management 企业高管
Medical Professional 医疗专家
Legal Professional 法律专家
Accounting Professional 会计专家
Financial Services/Banking Professional 金融服务
Information Technology Professional IT专家
Other Professional 其他专家
U.S. Government Employee (Federal/State/Local) 美国政府雇员
Foreign Government Employee (Non-U.S.) 非美政府雇员
Military 军事人员
Educator 教育人员
Clerical/Administrative Services 牧师
Trade/Service Career (Labor/Manufacturing/Production) 外贸及服务
Sales/Marketing 销售人员
Consultant 顾问

步骤 08

回答监管关联问题

请根据个人真实情况作答。原文示例均选 No，不应在情况不符时照搬。

Provide additional details.

Are you affiliated with or employed by a stock exchange, member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ Yes

你是否是交易所、券商、FINRA员工？

☒ No

Are you a director, 10% shareholder or policy-making officer of a publicly held company?

☐ Yes

你是否是上市公司持股10%以上的大股东？

☒ No

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步骤 09

填写额外账户信息

根据截图中的字段说明补充账户资料。

Provide additional details about this account.

Source of Funds 投资资金来源，一般选第一个即可

- | | |
|--|--|
| ☒ Salary/Wages/Savings | ☒ Investment Capital Gains |
| ☐ Social Security Benefits | ☐ Gifts |
| ☐ Sale of Property or Business | ☐ Gambling/Lottery |
| ☐ Family/Relatives/Inheritance | ☐ Other |

Purpose of Account 投资目的，一般选第一个即可

- | | |
|--|---|
| ☒ General Investing | ☐ Investing for Retirement |
| ☐ Investing for Estate Planning | ☐ Investing of Pooled Assets |
| ☐ Investing for Tax Planning | ☐ Other |
| ☐ Investing for College | |

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步骤 10

选择账户功能

按实际需要选择交易、融资融券或期权等功能；涉及杠杆和衍生品时请先理解风险。

Select the optional features you'd like to add.

Account Features 账户功能

☒ Schwab Trading Services™

Trade 3+ times per month? Get complimentary access to our best trading tools and services plus specialized support—no trade minimum required.

☒ Margin Trading 融资融券，尽量选择

Borrow or purchase additional securities using all of your Schwab brokerage assets as collateral for your margin loan.

☒ Options Trading 期权交易，尽量选择

Request approval to trade options. Your options trading application will be reviewed based on your trading experience, financial profile and other criteria. Options carry a high level of risk and are not suitable for all investors. Please read Characteristics and risks of Standardized Options at <http://www.optionsclearing.com/about/publications/character-risks.jsp>.

Paperless Features

You'll receive printed copies of all documents by mail. Check the box to receive documents electronically at the email address you provided. You need a valid email address and access to a PDF reader. If you are not able to see this [sample tax form](#), you can download the free Adobe Reader® at get.adobe.com/reader.

☒ Statements & Account Documents

☒ Trade Confirmations

☒ Shareholder Materials

☒ Tax Forms

国际用户，这里全选
即可，所有资料都会
发到你的电子邮箱。

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步骤 11

填写投资经验和期权需求

如实填写股票、期权交易经验，并申请与自身经验和风险承受能力相符的权限。

Provide details for your options application.

你的期权经验

根据自己经验选择

Options Level

☐ Level 0: Covered Calls

Strategies Allowed

- Covered Calls
- Buy-Writes
- Unwinds
- Covered Roll-outs
- Cash Secured Equity Puts

Objectives

- Capital Preservation
- Income
- Investment Hedge

☒ Level 1: Calls & Puts

Strategies Allowed

- All of Level 0 plus:
- Long Calls
- Long Puts
- Long Straddles
- Long Combinations

Objectives

- Growth
- Speculation
- Income

☐ Level 2: Spreads

Strategies Allowed

- All of Level 1 plus:
- Spreads
- Condors
- Butterflies
- Diagonal Spreads
- Ratio Spreads (long side heavy)
- Box Spreads

Objectives

- Speculation
- Income

☐ Level 3: Advanced

Strategies Allowed

- All of Level 2 plus:
- Uncovered Calls
- Uncovered Puts
- Uncovered Roll-outs
- Short Straddles
- Short Combinations
- Short Strangles
- Uncovered Ratio Spreads

Objectives

- Speculation
- Income

步骤 11 (续 2/2) | 填写投资经验和期权需求

Family Information

Marital Status

Married 婚姻状态

Number of Dependents

4 家庭人数

Total Net Worth USD nearest thousands

\$ 50,000 家庭净资产

Stocks

Knowledge Level

Good 股票水平

Number of Years

10 接触年限

Average Trades per Year

100 平均每年交易次数

Average Size per Trades USD nearest thousands

\$ 10,000 平均每单金额

Options

Knowledge Level

Good 期权水平

Number of Years

5 接触年限

Average Trades per Year

100 平均每年交易期权次数

Average Size per Trades USD nearest thousands

\$ 5,000 平均每单金额

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步骤 12

阅读并确认协议

逐项阅读页面列出的协议和声明，确认理解后再勾选。

Provide your consent to all terms and conditions.

Agreement for the Use of Electronic Records and Signatures

— The use of electronic records and signatures to open my account

By clicking or touching the box in the highlighted panel below, you:

- Acknowledge that you will be providing electronic signatures as part of this account opening process, and that copies of your records relating to Charles Schwab & Co. (such as agreements and disclosures) will be available at <https://client.schwab.com>.
- Are able to view the pertinent agreements and disclosures related to your account.

☒ By checking this checkbox, I acknowledge the use of electronic records and signatures to open my account.

Enrollment in Paperless Delivery of Documents

— Some or all of my account documents will be delivered electronically

(Please note that you can see which documents you selected and/or change your selections by clicking the "Back" button to go back to the Account Features screen.)

By clicking or touching the box in the highlighted panel below, you:

- Acknowledge that you have reviewed the [Important Information About Your Informed Consent to Receive Paperless Documents and the International Addendum](#) and understand its term and conditions.
- Ask us to electronically deliver the documents you have indicated, as described in the Informed Consent. You will not receive these documents by mail.
- Confirm that you are able to open, view, and save or print PDF documents and that you have provided or validated your email address. This demonstrates that you can receive the paperless documents through email, our website, and PDF.

☒ By checking this checkbox, I indicate that I have chosen to have some or all of my account documents delivered electronically.

Electronic Services Agreements

— Schwab Online Services Agreement

步骤 12 (续 2/4) | 阅读并确认协议

By clicking or touching the box in the highlighted panel below, you:

- Understand and intend that the Electronic Service Agreement (ESA) is a legally binding agreement and the equivalent of a signed, written contract;
- Will use all Schwab Services, and our Web sites generally, in a manner consistent with applicable laws and regulations and in accordance with the terms and conditions of the ESA and any other applicable rules, guidelines or other conditions that govern the use of a particular Schwab Service as they may be amended by Schwab from time to time; and
- Understand, accept, and have received the ESA and its terms and conditions, and acknowledge and demonstrate that you can access the [Electronic Service Agreement](#) and other Records and Disclosures on our Web site.

☒ By checking this box, I acknowledge the understanding, acceptance, and the receipt of the Electronic Services Agreement (ESA) and its terms and conditions, and you will acknowledge that you can access the ESA and other HTML disclosures and regulatory materials on our website.

Charles Schwab & Co., Inc. Brokerage Account Agreement, Disclosure and Terms

— Enroll in Schwab's Margin Feature

(Please note that you can change your selection of the margin feature by clicking the "Back" button to go back to the Account Features screen.)

If you have selected to add margin to your account, you are applying for authorization to borrow money from Schwab using your assets as collateral. By agreeing to the add margin to your Account application (the "application"), you acknowledge that you have received and read a copy of [Schwab's Margin Overview and Disclosure Statement](#), read and agreed to be bound by the [Margin Application Agreement](#) in effect and as amended from time to time. The Margin application agreement contains two important sections: (1) Disclosure of Credit Terms and policies and (2) Margin and Short Account Agreement Terms and Conditions.

Please note that if you have a power of attorney (POA) on your account, your agent or attorney-in-fact will have access to your margin account. Additionally, if you hold a Schwab One brokerage account that is linked to a Schwab Bank High yield Investor Checking® ("High yield Investor Checking") account, the overdraft protection feature on your High yield Investor Checking account may create a margin loan in your Schwab One brokerage account.

☒ By checking this checkbox, I consent to enroll in the Schwab's Margin Feature.

— Apply for authorization to trade options

By applying for authorization to trade options and signing this application, you agree that you have received, read and agreed to be bound by the [Options Application Agreement](#) in effect and as amended from time to time. The Options application agreement contains two important sections: (1) Option Trading Rules and (2) Option Agreement. You also acknowledge that you have received, read, and agreed to be bound by the [Schwab One Account Agreement](#) or the [Schwab One Application Agreement](#), whichever applies, as amended from time to time.

步骤 12 (续 3/4) | 阅读并确认协议

You represent that you are aware of the inherent risks of options trading and that you are financially able to bear such risks and withstand options trading losses, including the loss of your entire investment. You understand that Schwab may periodically request new financial information and review your authorization to trade options.

The booklet "Characteristics and Risks of Standardized Options" will be sent to you when your account is approved for options trading. You agree to read the booklet prior to conducting any trades in your account. You understand that your account will be handled in accordance with the rules of the [Options Clearing Corporation](#) and the applicable exchange and/or regulatory agencies, and you agree to conduct activity in your account in accordance with such rules.

☒ By checking this checkbox, I am applying for authorization to trade options.

— Special Attention for U.S. Addresses

Important Information about Tax Withholding on Your Schwab Account

Internal Revenue Service (IRS) regulations currently require Schwab, as your custodian, to secure additional documentation from foreign clients that disclose U.S. addresses which are any U.S. addresses in the following contexts:

- U.S. address used as your mailing, business or alternate address
- U.S. mailing address used to receive correspondence from Schwab (for example, account statements, trade confirmations, etc.)
- U.S. (mailing, legal, alternate or business) address used in any other context with your account

Please note: If the address noted on your account is outside the U.S., but you have instructed Schwab to forward any account-related information to another party (for example, a bank, CPA, relative, tax accountant, etc.) with a U.S. address, you (the account holder) are subject to this IRS rule.

Additional details can be found in [Important Information about Tax Withholding on Your Schwab Account](#).

☒ I ACKNOWLEDGE

By checking this box, I acknowledge the important information above relating to the Special Attention for U.S. Address guidelines.

— Agree to terms of the contract, which includes a mandatory pre-dispute arbitration clause

Please read carefully the [Schwab One Account Agreement](#), the [Application Agreement](#), and the [Account Agreement Amendment](#). Together these documents are referred to as the "Account Agreement" and will govern Schwab's brokerage account relationship with you.

By clicking or touching the box in the highlighted panel below, you:

步骤 12 (续 4/4) | 阅读并确认协议

- Acknowledge that you have read the attached Application Agreement, which contains pre-dispute arbitration provision.
- Acknowledge that your signature signifies and constitutes your agreement that this Account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab Once Account Agreement and the Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures").
- There are Fees' associated with establishing, maintaining, engaging, in transactions and transferring assets out of this Account.

☒ By checking this checkbox, I am signing the Account Agreement, which includes a mandatory pre-dispute arbitration clause.

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步骤 13

下载并签署申请文件

按页面要求下载 Summary of Agreement 等文件；如要求签字，完成后留待下一步上传。

Submit the summary of agreements.

Please print and sign the Summary of Agreements in order to certify that you understand the details of this account. You will need to scan the file and upload it in the next step.

[Summary of Agreements](#)

点此，2页文档，下载，打印，签字，下一步需要上传

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步骤 14

上传证件和证明文件

上传身份证明、地址证明及申请页面要求的其他文件。

Upload required documents.

The documents requested below are used to verify your identity and place of residence, as required by relevant law and securities regulations.

- Please note that submission of additional pages could result in your application being delayed or denied.
- Please ensure that the documents don't contain passwords.
- Please ensure that the documents are black and white with no highlighting.
- Allowable extension types - bmp, gif, tif, tiff, pdf, jpeg, jpg, doc, docx, xls, xlsx.
- Files cannot exceed 2 MB.
- A government ID may be submitted instead of a passport for residents of certain countries. Submitting an invalid form of ID could result in your application being delayed or denied.

Current passport or government ID

Select file to upload



上传身份证

Most recent utility bill

Select file to upload



上传水电单

Summary of Agreements

Select file to upload



上传上一步下载的
协议签字档

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步骤 15

更新税务身份表格

按实际税务身份完成 W-8BEN 或页面指定表格。税务结果因个人情况而异，必要时咨询专业人士。



Thank you for your application. Your account #####-#071 is being processed.



Enrollment in Trading Services may take up to one hour. Please call 888-245-6864 Monday to Friday 9:00 a.m. - 6:00 p.m. ET for immediate assistance.

Your options application will be reviewed within the next two business days.

Your account has been created but needs to be approved before you can make deposits.

Important next step: Complete your Form W-8BEN.

The U.S. Internal Revenue Service (IRS) requires that Schwab maintain a current Form W-8BEN for clients who are not U.S. citizens or resident aliens. Form W-8BEN allows clients to establish their foreign status and, if applicable, claim a reduced rate or an exemption from withholding if they are residents of a country with which the U.S. has a treaty.

Since there is no valid Form W-8BEN on file, we are currently withholding 24% of sales proceeds and up to 35% of dividend and interest payments on your account. [Update your W-8BEN form now.](#)

[点击更新W8表格](#)

步骤 16

确认税务表格选项

核对表格类型与个人身份是否一致，再继续提交。

Schwab.com Initial Set-Up

[Print](#)

1

Online User Agreements

2

Document Delivery

Online Addendum to Electronic Services Agreement

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

We appreciate your patience in reviewing and approving the following agreements. **If you are an existing Schwab customer, you may have already seen these agreements in the past.** At that time, Schwab recorded your agreement to these terms against each of your accounts. In order to continue to deliver market data provided by the New York Stock Exchange ("NYSE") and The NASDAQ Stock Market LLC ("NASDAQ") (collectively the "exchanges"), we are required to have you re-affirm your consent to these agreements as an individual. Upon completion of this process, you will have access to real time stock quotations. Thank you for your understanding and cooperation.

If you need immediate access to your account(s) to place a trade, or if you have questions not answered here, please contact us at 800-435-4000.

Please carefully read this short addendum and click on the appropriate response box. When you finish, please indicate your understanding and agreement by "clicking" the "I agree" box at the end of the document. Doing so will automatically record your agreement into our files, as required by the exchanges.

You may print these agreements for your files or you can also access these and other agreements at any time using the "Agreements" link at the bottom of Schwab.com pages once you are logged in. We thank you again for your patience and cooperation.

Online Addendum to Electronic Services Agreement

Charles Schwab & Co., Inc. ("Schwab") makes "Information," including real-time market data such as quotations, available to you pursuant to the terms and conditions set forth in your account agreement(s) and the "Electronic Services Agreement" to which you have previously agreed (collectively the "Agreement"). This Addendum applies to your online receipt and use of Information provided to Schwab by (1) the NYSE, each Consolidated Tape Association participant, and each Consolidated Quotation participant, and (2) NASDAQ (collectively, the "Authorizing Entities").

Subscriber Definition

1. NONPROFESSIONAL SUBSCRIBER DEFINITION

Solely for the purpose of Schwab's market data arrangements with the Authorizing Entities, "Nonprofessional Subscriber" means any natural person who is not:

- registered or qualified with the Securities and Exchange Commission (the "SEC"), the Commodities Futures Trading Commission, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association.
- engaged as an "investment advisor" as that term is defined in Section 202(a)(11) of the Investment Advisor's Act of 1940 (whether or not registered or qualified under that Act).
- employed by a bank or other organization exempt from registration under Federal and/or state securities laws to perform functions that would require him or her to be so registered or qualified if he or she were to perform such functions for an organization not so exempt, nor
- using the market data for a business, professional or commercial purpose.

2. CERTIFICATION

After carefully reading the above definition, please click on one of the boxes below.

- ☒ Based on the above definition, I certify that I am a "Nonprofessional Subscriber." **选非专业交易者**
- ☐ Based on the above definition, I certify that I am a "Professional Subscriber."

步骤 16 (续 2/2) | 确认税务表格选项

3. PERMITTED USE

If you are a Nonprofessional Subscriber, you shall receive Information solely for your personal, non-business use.

4. ELECTRONIC SERVICES AGREEMENT

The terms and conditions of the Agreement shall govern this Addendum and your receipt of Information except that, in the event of a conflict, the terms of this Addendum shall govern. All terms defined in the Agreement shall have the same meaning in this Addendum.

5. NASDAQ STOCK MARKET LLC

The NASDAQ Stock Market LLC ("NASDAQ"), as an Authorizing Entity and Information Provider as defined in the Agreement, is a third party beneficiary of the terms of this Addendum and the Agreement as relates to Information Providers. To the extent you have any claims against or by NASDAQ (not involving Schwab) arising out of the Agreement or this Addendum, those claims shall be governed by and construed and enforced in accordance with the laws of the State of Maryland without reference to principles of conflicts of law, and you consent to submit to the jurisdiction of the courts of or for the State of Maryland in connection with any such claim.

ACCEPTED AND AGREED: I acknowledge that I have read the preceding terms and conditions, and that I understand, assent to, and agree to comply with, those terms and conditions.

Exit

Agree

同意

步骤 17

提交并完成申请

提交后留意页面状态及嘉信发送的补件或审核通知。



Great job, [REDACTED] You did the heavy lifting-now it's our turn.

In Progress

Your account number will be [REDACTED], upon approval.

We are initiating your \$0.01 transfer from Citibank (online.citibank.com) ... [REDACTED].

Applications are usually approved in **3 business days**. Check your email for your account details.

[View Your Account Summary](#)