

## ACH 电子转账

ACH ( Automatic Clearing House, 自动清算中心 ) 电子转账系统让您可以在 Firstrade 账户和美国银行账户之间快速且便捷地进行电子资金转账。使用此服务, 您可以依需求转移资金或设置定期存款。

### 哪些类型的 Firstrade 账户可以使用 ACH 电子转账?

除 Simple IRA(小型企业雇员配款)、SEP-IRA(简易雇员退休金)、ESA 教育储蓄账户和 Investment Club(投资俱乐部)账户外, 大多数 Firstrade 账户都有资格设置 ACH 电子转账。

对于个人、共同持有、一般退休账户(IRA)或监护人账户, 皆可以在线设置 ACH 银行资料。请登录到您的 Firstrade 账户, 然后至我的账户>存款/转户>转账银行设定以开始设置。

对于以下列出的账户类型, 需填写 ACH 电子资金转账表格, 并将填写完整的表格、已作废支票或银行存款证明副本提交至 [ach\\_service@firstrade.com](mailto:ach_service@firstrade.com), 或者您可以透过 Firstrade 网站上的客户服务>表格中心>上传文件将其在线上传。

### 账户类型

Business Trust/Pension Plan/PFT Sharing(商业信托/养老金计划/ PFT 共享账户)	Sole Proprietorship Account(所有权账户)
Corporate Account((企业账户)	Trust Under Agreement Account(协议信托账户)
Investment Club Account((投资俱乐部账户)	Trust Under Will Account(遗嘱信托账户)
Limited Liability Company Account(有限责任公司账户)	Unincorporated Association (non-profile org) Account(非企业法人账户)
Partnership Account(合伙人账户)	

### 重要事项:

请注意, 您的银行账户名称/账户类型必须与您的 Firstrade 账户名称/账户类型相同。若您是以表格申请, 当您提交 ACH 电子转账表格后, 在无须提供其他信息的情况下, 审核时间通常为 2-3 个工作日。在申请作业过程中, 我们通常会在第二个工作日将两笔小额存款存到您的银行账户, 您必须在 10 日内在我的账户>存款/转户>转账银行设定页面上输入确切的存款金额。完成此步骤后, 我们会以电子邮件方式发送通知。

Electronic Fund Transfer  
(ACH) Agreement 电子转帐合约  
Authorization for On-Demand Electronic Funds Transfer



**Firstrade Account Information 第一证券帐户资料:**

Form for Firstrade Account Information including fields for Account Number, Primary Owner's Name, and Joint Owner's Name, with checkboxes for Setup Initial ACH Profile and Amend Existing ACH Profile.

This will serve as authorization for Apex Clearing Corporation, to establish Electronic Transfer Instructions to deposit or withdraw funds as ordered by me (us) through Firstrade by crediting or debiting my (our) account indicated below. 本合同将授权Apex Clearing透过第一证券建立电子转帐功能。本人(或我们) 要求转帐时, 第一证券可於以下银行帐户转入或转出款项。请用英文正体填写。

**Bank Account Information 银行帐户资料:**

Form for Bank Account Information including fields for Bank Account Primary Owner's Name, Joint Owner's Name, Name of the Bank, Bank Account Number, and ABA Number, with checkboxes for Checking and Savings.

**Optional Periodic Deposits 选择性定期存入:** (定期将资金由银行转至第一证券帐户, 最低转帐金额为\$1)

Form for Optional Periodic Deposits including frequency of transfer (weekly, monthly, quarterly) and amount fields.

This authorization is to remain in full force and effect until Apex Clearing through Firstrade, has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Apex Clearing and my bank a reasonable opportunity to act on it. I also authorize you to accept debit or credit adjustment if required. I authorize Firstrade and/or Apex Clearing to verify my bank account information with the bank listed above. 此授权合约持续有效至本人(帐户持有人之一)经由书面方式取消合约为止。取消时Apex Clearing及我的银行必须有足够的时间进行处理。我同时也授权在调整帐户余额时可进行电子转帐。我亦授权Firstrade及Apex Clearing与以上银行联络确认资料无误。

**Important: Two signatures are required if either your bank account or Firstrade account is a joint account.**

如您的银行帐户或第一证券帐户是共同持有帐户, 必须要双方签名。

Bank or Firstrade Account Primary Owner Signature 帐户持有人签名

Date 日期

Bank or Firstrade Account Joint Owner Signature 共同持有人签名 (如适用)

Date 日期

Bank or Firstrade Account Primary Owner Name 帐户持有人姓名(正体)

Bank or Firstrade Account Joint Owner Name 共同持有人姓名 (正体)

Address 住址

City 城市

State 州

Zip 邮递区号

**NOTES 备注:**

- \* Must be payable through a U.S. domestic banks. 必须经由美国境内银行转帐。
\* Starter checks, check 101 and checks without printed title and address will not be accepted. 银行新帐户临时支票、号码为101的支票及无姓名住址的支票恕不接受。
\* For savings accounts, submit a copy of savings account statement in lieu of voided check. 若是储蓄存款帐户, 请附上最近一份银行月结单复印件。

Form for attaching a voided check, including fields for name, address, date, and amount, with a barcode at the bottom.

