



Dear Valued Client,

## Important Notice: Significant Banking System Upgrade

Thank you for banking with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**” or “**SCBHK**”).

As part of our ongoing commitment to digital transformation for an elevated client-centric banking experience, we would like to inform you that we are undertaking **a significant banking system upgrade (“System Upgrade”)** from 10:00pm HKT on 6 March (Friday) to 12:00nn HKT on 8 March (Sunday), 2026 (See Note 1).

Please note below 1a) the services available and 1b) those to be temporarily suspended during the System Upgrade, 2) preparation required beforehand, and 3) the client journey that will follow.

**You are advised to take necessary actions in advance.**

Our services will resume in phases, with updates available on our website (sc.com/hk) on the morning of 8 March. We apologise for any inconvenience caused.

### 1a) Major services available during the System Upgrade (See Note 2)

Service	Available period (HKT / 2026)	Details
Branch	Normal branch operating hours i.e. 9:00am to 1:00pm on 7 March (Saturday)  Scan QR code above for designated branches and full addresses	<ul style="list-style-type: none"> <li>20 designated branches listed below are open for same-currency cash deposits, withdrawals and fund transfer between SCBHK accounts*: <ul style="list-style-type: none"> <li>Hong Kong: Quarry Bay, Des Voeux Road, Causeway Bay, Aberdeen and North Point Centre</li> <li>Kowloon: Lok Fu Express Banking Centre, Telford Garden, Kwun Tong, Whampoa Estate, Mongkok and 68 Nathan Road</li> <li>New Territories: Metroplaza, Shatin Plaza, Tuen Mun, Tin Shui Wai, Tseung Kwan O, Ma On Shan, Tsuen Wan, Yuen Long and Tai Po</li> </ul> </li> </ul> <p>* The transaction date will be 9 March (Monday)</p>
ATM Card / Debit Card*	9:00am to 11:00pm on 7 March (Saturday) (“ <b>ATM / Debit Card Service Period</b> ”)	<ul style="list-style-type: none"> <li>Local and overseas cash withdrawals via Automated Teller Machines (ATMs)</li> <li>In-store and online purchases</li> </ul> <p>*including Credit Card linked to Savings or Current / Cheque Account</p>
Credit Card	At all times	<ul style="list-style-type: none"> <li>In-store and online purchases</li> </ul>
Phone Banking	At all times	<ul style="list-style-type: none"> <li>Report lost or stolen ATM Card, Debit Card or Credit Card</li> <li>Temporary block / unblock ATM Card, Debit Card or Credit Card</li> </ul>
US Securities Trading	Normal US securities trading hours i.e. 10:30pm on 6 March (Friday) to 5:00am on 7 March (Saturday)	<ul style="list-style-type: none"> <li>Place sell order(s) of US securities by directly logging into Online Securities via the Bank’s website (sc.com/hk)</li> </ul>

**1b) Major services temporarily suspended during the System Upgrade** (See Note 2)

Channels / Platforms	Major services suspended
Branch	<ul style="list-style-type: none"> <li>■ <b>Branches other than those listed in section 1a</b></li> <li>■ All services including Passbook Printing, Safe Deposit Lockers, Time Deposit and Foreign Exchange related transactions (except those listed in section 1a)</li> </ul>
Automated Banking Services, ATM Card / Debit Card* (See Note 3)	<ul style="list-style-type: none"> <li>■ ATM services including ATM Card / Debit Card services below (except cash withdrawals during the “ATM / Debit Card Service Period” mentioned in section 1a)               <ul style="list-style-type: none"> <li>○ Fund Transfer (e.g. Hong Kong Jockey Club instant fund deposit / withdrawal)</li> <li>○ RMB cash withdrawal service from HKD accounts via SCBHK ATM</li> <li>○ PPS Payment</li> </ul> </li> <li>■ Cash and Cheque Deposit Machines, and Cash Deposit Machines (See Note 4)</li> <li>■ Passbook Update Machines</li> </ul> <p>* including Credit Card linked to Savings or Current / Cheque Account</p>
SC Mobile App (See Note 3)	<ul style="list-style-type: none"> <li>■ All services including but not limited to (See Note 4) :               <ul style="list-style-type: none"> <li>○ Local and cross-border transfer including Faster Payment System (“FPS”) and mobile wallets top-up e.g. Hong Kong Jockey Club Betting Account top-up via FPS (See Note 5)</li> <li>○ QR Cash</li> </ul> </li> </ul>
Online Banking (See Note 3)	<ul style="list-style-type: none"> <li>○ Mobile wallets registration (Apple Pay / Google Pay / Samsung Pay)</li> <li>○ Foreign Exchange</li> <li>○ 360° Rewards Redemption Platform</li> <li>○ Credit Card and Personal Loan Application (See Note 6)</li> </ul>
Online Securities Trading	<ul style="list-style-type: none"> <li>■ All services (except those listed in section 1a) (See Note 7)</li> </ul>
Phone Banking	<ul style="list-style-type: none"> <li>■ Automated self-services</li> </ul>
Our Website	<ul style="list-style-type: none"> <li>■ Online chat with Live Agents</li> <li>■ Credit Card and Personal Loan Application (See Note 6)</li> </ul>

**Notes:**

1. Final arrangement would be announced on our website (sc.com/hk) by 27 February (Friday). The System Upgrade period may be extended to 4:00pm on 8 March (Sunday) if necessary.
2. The major services identified are not exhaustive. The availability of other services may depend on the system conditions at the time. Please refer to our website for updates.

3. Automated Banking Services, ATM Card / Debit Card, SC Mobile App and Online Banking services will resume in phases starting from 9:00am on 8 March (Sunday).
4. The below functions will have an early cut-off from **4:00pm on 6 March (Friday)**.
  - a. Automated Banking Services: Cash and Cheque Deposit Machines
  - b. SC Mobile App and Online Banking:

SC Mobile App	Online Banking
<ul style="list-style-type: none"> <li>▪ “Services” &gt; “Digital Services” section</li> <li>▪ Mobile Account Opening (Any incomplete applications will be cancelled)</li> <li>▪ Structured Products Trading</li> </ul>	<ul style="list-style-type: none"> <li>▪ “Help &amp; Services” section</li> </ul>
<ul style="list-style-type: none"> <li>▪ Bill payment and mobile wallets top-up</li> <li>▪ Personal Information Update</li> <li>▪ Unit Trust Trading</li> <li>▪ Marathon Savings Account, Wealth Saver Account, Payroll Account, Asia Miles Time Deposit and Foreign Exchange Time Deposit application</li> <li>▪ Investment Account Opening</li> </ul>	

5. Inward payments made from non-SCBHK accounts will be reflected in your SCBHK account after the completion of the System Upgrade.
6. Credit Card and Personal Loan Application will have an early cut-off from **2:00pm on 6 March (Friday)**. Any incomplete applications will be cancelled.
7. For Online Securities Trading services, please take note on the below buy and sell orders arrangement for HK and US securities before and during the System Upgrade.

Start Date	Arrangements (HKT)
6 March (Friday)	<ul style="list-style-type: none"> <li>▪ Login to Online Securities via the Bank’s website (sc.com/hk) remains available.</li> <li>▪ US securities buy orders will be rejected / restricted, starting from 5:00am.</li> <li>▪ HK securities buy / sell orders will be rejected / restricted after HK market closes at 4:10pm.</li> </ul>
7 March (Saturday)	<ul style="list-style-type: none"> <li>▪ Login to Online Securities mentioned above will be suspended, starting from 5:00am.</li> <li>▪ Any Overnight Orders placed for HK and US securities will be rejected / restricted.</li> </ul>

## 2) Preparation required before the System Upgrade

Services	Arrangements (HKT)
Scheduled Transactions	<p>If you preset the following transactions to be executed <b>between 6 and 8 March (Friday to Sunday)</b>, we will process them in advance. Please ensure that there are sufficient funds in your account(s) <b>by 10:00pm on 5 March (Thursday)</b>:</p> <ul style="list-style-type: none"> <li>▪ Bill payment via SC Mobile App and Online banking</li> <li>▪ Fund transfer between your SCBHK accounts</li> <li>▪ Local transfer (e.g. Standing Instructions or scheduled payments)</li> <li>▪ Overseas and cross-border transfer</li> </ul>
Securities Trading	<p>If you wish to set up Good-till-date orders, the validity date can only be set up to <b>5 March (Thursday)</b> for US securities orders, and <b>6 March (Friday)</b> for HK securities orders, starting from <b>23 February (Monday)</b>.</p>
Foreign Exchange	<p>If you wish to set up Foreign Exchange Limit Orders, the validity date can only be set up to <b>5 March (Thursday)</b>, starting from <b>2 February (Monday)</b>.</p>

### 3) **Client journey after the System Upgrade**

As we are about to commence a refreshed client journey, please refer to **Annex** for information about the enhanced services and changes after the System Upgrade.

Subsequently, our banking agreement will be updated with the relevant changes stated in the enclosed **Notice of Changes to Terms and Conditions** (the “**NoC**”), which will take effect from **8 March 2026 (Sunday)** (the “**Effective Date**”), subject to the completion of the System Upgrade which will be announced on the Bank’s website (sc.com/hk). Until then, the prevailing banking agreement shall continue to apply.

For details about the System Upgrade and frequently asked questions (“**FAQs**”), please scan the QR code below to access our System Upgrade page directly or visit the Bank’s website (sc.com/hk). Should you have any enquiries, please chat with our virtual assistant Stacy, by clicking the icon in the bottom right corner of our website, or clicking the dialog box in the upper right corner after login to the SC Mobile App.

We sincerely thank you for your support and understanding.



Standard Chartered Bank (Hong Kong) Limited

January 2026

#### **Protect yourself from fraud**

- Beware of fake websites or phishing scam posing as technical support during the System Upgrade. Never share your personal information or bank account credentials.
- Standard Chartered will never request for your password or security information by phone call, email or SMS, nor do we notify anyone of account irregularities through pre-recorded voice messages. Also, we would not include hyperlinks in our communications (e.g. SMS or email) requesting you to log in to Online or Mobile Banking.
- Receive a suspicious call? Please hang up and contact us immediately to verify.

In the event of any discrepancy between the English and Chinese versions of this notice, the English version shall prevail in all circumstances.



## Annex: Client journey after the System Upgrade

### Deposits Account

- **Interest receivable and payable:**

Interest applicable to all Deposits Accounts (including Savings, Time Deposit and Current/Cheque Accounts) and bonus rewards applicable to Wealth Saver Account will be rounded up to the nearest dollar for Japanese Yen or cent for other currencies, including HKD.

- **Japanese Yen Account transactions and balance:**

Japanese Yen transactions will be rounded up to the nearest dollar. Your balance and any transactions with decimal places performed during the period from your last statement's cut-off date to the Effective Date (the "**Adjustment Period**") will be rounded up to the nearest dollar (e.g. from JPY 100.50 to JPY 101). If the rounding of any debit transactions made during the Adjustment Period result in any shortfall, we will perform a one-off reinstatement and credit such differences to your relevant Japanese Yen account within one week after the Effective Date.

- **Account Dormancy:**

- If no transactions are made on your Savings Account for an extended period, we will consider it as a dormant or unclaimed account based on the duration, which will be adjusted after the System Upgrade:

#		Current	New
1	<b>Savings account</b> (excluding Integrated Deposits Account "IDA") will become <b>dormant</b> if no withdrawal, deposit or fund transfer is made for an extended period listed on the right.	<u>12</u> consecutive months*	<u>24</u> consecutive months*
2	<b>Dormant Savings account</b> (excluding IDA) will become <b>unclaimed</b> if the account has been dormant for a period listed on the right.	<u>5</u> consecutive years*	<u>4</u> consecutive years*
3	To reactivate your <b>dormant account</b> (Savings or Current/Cheque Account), simply make a transaction via the methods listed on the right.	Contact our Client Service Hotline or visit our branches	<b>Via SC Mobile App, Online Banking, ATM, Phone Banking,</b> contact our Client Service Hotline or visit our branches

\* Unless otherwise specified

- If **ALL** of your deposit accounts, including the accounts held in your sole name or joint accounts where you are the primary account holder, are classified as dormant, transactions may be rejected or require longer processing time. If you wish to reactivate your accounts, please contact our Client Service Hotline or visit our branches to update or confirm your personal particulars.

## Pay and Transfer

### ▪ Standing Instructions:

- Standing instructions will be executed on our business days (i.e. Monday to Friday, except public holidays).
- If the payment date for a standing instruction falls on a public holiday / non-business day, the transaction will be executed on the next business day. You can no longer preset the execution on the previous business day.
- If you wish to change the above payment arrangements, you may cancel the existing standing instructions and set up new ones via Online Banking.

## Mortgage Loan, Personal Loan & Relevant Repayment Account

### ▪ Overdue Repayment and/or Fees:

If you have any overdue mortgage loans, personal loans, interests and/or fees, without limiting our other rights, the Bank may place a lien on any credit balance in, and debit such overdue amount from, your relevant loan repayment account. The credit balance subject to the lien cannot be dealt with by you.

Examples:

Case	Overdue Amount	Deposit Amount made in Repayment Account	Lien on Deposit Amount in Repayment Account	Available Balance in Repayment Account
1	HKD 10,000	HKD 8,000	HKD 8,000	HKD 0
2	HKD 10,000	HKD 12,000	HKD 10,000	HKD 2,000

## Credit Card

### ▪ SMS Notification(s):

- Credit card SMS notifications will no longer be limited to **local** mobile numbers. They will be sent to the mobile number you have selected in "Preferred Mobile Number for One Time Password (OTP) SMS" ("**Preference for SMS**").
- If your **Preference for SMS** is an international mobile number:
  - Before the System Upgrade, non-credit card SMS will be sent to your international mobile number, while credit card SMS will be sent to your local mobile number.
  - After the System Upgrade, both non-credit card and credit card SMS will be sent to your international mobile number.
- If your **Preference for SMS** is a local mobile number:
  - There is no change before and after the System Upgrade. Both non-credit card and credit card SMS will continue to be sent to your local mobile number.
- You can view or update your **Preference for SMS** via SC Mobile App or Online Banking.

### ▪ Fund Transfer Function at ATMs:

- ATMs will no longer support fund transfers between credit cards.
- This update only applies to the credit card fund transfer function at ATMs. If needed, you may use other functions to make credit card repayments.

▪ **Credit Card Statement Date:**

- After the System Upgrade, if your statement cycle date falls on a public holiday or the day before the public holiday(s), the Credit Card Statement Date will be adjusted. You may check the Statement Date on your statement.

▪ **Credit Card linked to Savings or Current/Cheque Account(s) – Withdrawal Limit Control:**

- You can adjust your card ATM and In-store Purchase Limits (“Limits”) via the new feature on SC Mobile App.
- The Limits apply only to Cash Withdrawal or EPS purchase from SCBHK Account(s), and do not apply to Credit Card Cash Advance and Credit Card Purchase.

**Investment**

▪ **InvestPro:**

- Starting from the Effective Date, we will retire the InvestPro Service, and the Investment Zone of InvestPro Service will no longer apply to your relevant investment services. However, your investment account(s) will not be affected. For details, please visit [sc.com/hk/investment/investpro/](http://sc.com/hk/investment/investpro/).
- Please rest assured that we will continue to offer benefits for securities and investment fund services even after the termination of the InvestPro Service. Please visit [sc.com/hk/investment/securities-services/](http://sc.com/hk/investment/securities-services/) and [sc.com/hk/investment/investment-fund-services/](http://sc.com/hk/investment/investment-fund-services/) for more information.

**Bank Statements**

▪ **Changes to account activity narratives:**

Account activity narratives printed on your statement(s) or passbook(s) would be updated. This will not affect your transactions.

Examples	Current	New
Time Deposit Account <u>Principal</u> credited to Savings Account upon maturity	TD -PRINCIPAL TFR FM TD	MATURED: DEAL 12345678901*
Time Deposit Account <u>Interest</u> credited to Savings Account upon maturity	TD -CREDIT INTEREST TRF FM TD	INT PAYMENT ON DEP : 12345678901*

\* A dummy Time Deposit Account number for illustration only

▪ **Changes to statement subscription:**

We will no longer deliver separate statement on a regular basis for your account which has already subscribed to consolidated statement.

## Phone Banking Identification Number

Phone Banking Identification Number (“**TIN**”) will be discontinued and no longer be used for identity authentication in accessing Phone Banking or registering/re-registering for SC Mobile App and Online Banking.

- **Phone Banking:**

You will need to input the ATM Card Personal Identification Number (“**PIN**”), Credit Card PIN, or One Time Password (“**OTP**”) SMS for identity authentication.

- **SC Mobile App / Online Banking (“Digital Banking”):**

Credit Card clients register / re-register for Digital Banking will need to input Credit Card PIN for identity authentication. For Standard Chartered UnionPay Dual Currency Platinum Credit Card holders, they must also hold a Standard Chartered account or another Standard Chartered credit card.



## Notice of Changes to Terms and Conditions

Dear Valued Client,

Thank you for banking with us.

We are writing to inform you the changes to our Terms and Conditions as set out below, which shall, subject to the successful completion of the System Upgrade (as defined in the enclosed notice), take effect from the Effective Date. New contents are underlined and removed contents are marked with strikethrough.

The below changes shall be binding on you if you continue to retain account(s) with us on or after the Effective Date. If you do not wish to accept these changes, please refer to the applicable terms and conditions and notify us accordingly. We may, however, not be able to continue providing services to you if the changes are not accepted.

Should you have any enquiries, please contact us at (852) 2886 8888. You may also visit our website ([sc.com/hk](http://sc.com/hk)) to obtain a copy of the revised Terms and Conditions on or after the Effective Date.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall apply and prevail.

Standard Chartered Bank (Hong Kong) Limited

January 2026

## Changes to the Current/Cheque/Savings Account and Time Deposit Account Terms as part of the Banking Terms and Conditions

Clause number	Changes
<b>2. Savings accounts</b>	
2.4	<p><b>Withdrawals</b></p> <ul style="list-style-type: none"> <li>You must not make a withdrawal using a cheque on a <i>savings account</i>.</li> <li><b>Cash will be paid to you after rounding down to the nearest ten cents (for Hong Kong Dollars) or the nearest dollar (for Japanese Yen) or other unit that we may determine from time to time (for other foreign currencies). This shall constitute full payment to you.</b></li> </ul>
2.8	<p><b>Third party withdrawals with passbooks</b></p> <p><b>Subject to the Bank's sole discretion, a</b> third party may only make withdrawals from a <i>savings account</i> with a passbook if they prove their identity to our satisfaction and provide:</p> <ul style="list-style-type: none"> <li>the passbook;</li> <li>an original debit slip signed by you or an <i>authorised person</i>.</li> </ul> <p>The amount to be withdrawn by the third party must not exceed any maximum amount we set.</p>
<b>4. Current/Cheque accounts</b>	
4.12	<p>We charge <del>compound</del> <b>simple</b> interest on the debit balance of the overdraft facility calculated in accordance with our usual practice. We debit any accrued interest from the <i>current/cheque account</i> on a monthly basis. We may also charge fees in accordance with the <i>tariff sheet</i> or elsewhere in our banking agreement.</p>
4.15	<p><b>Withdrawals</b></p> <p><b>Cash will be paid to you after rounding down to the nearest ten cents (for Hong Kong Dollars) or the nearest dollar (for Japanese Yen) or other unit that we determine from time to time (for other foreign currencies). This shall constitute full payment to you.</b></p>
<b>5. Integrated Deposits Account Terms</b>	
5.6	<p>If no withdrawal, deposit or fund transfer instruction is given in respect of any <i>sub-accounts</i> for 12 consecutive months or such other period as we notify to you, we will classify your <i>IDA</i> as dormant.</p> <p><b>If no withdrawal, deposit or fund transfer is made on any <i>sub-accounts</i> for 6 consecutive years, or such other period as we notify you, we classify your <i>IDA</i> as unclaimed. We consider unclaimed account as a type of dormant account.</b></p>
<b>7. Foreign currency</b>	
7.11	<p><b>Transactions</b></p> <p><b>Transactions denominated in Japanese Yen will be rounded up to the nearest dollar.</b></p>

## Changes to the Current/Cheque/Savings Account and Time Deposit Account Terms as part of the Banking Terms and Conditions

Clause number	Changes
<b>8. RMB accounts</b>	
8.3	<p><b>Non-HKID card holders</b></p> <p>If you are not a holder of valid Hong Kong identity card and you are opening a <i>RMB account</i> for non-Hong Kong resident, you represent that you do not hold a valid Hong Kong identity card. You must immediately tell us in writing if you become a Hong Kong resident and have a valid Hong Kong identity card. <b><u>Without limiting our other rights, we may suspend or terminate the RMB account for non-Hong Kong resident if you become a holder of a valid Hong Kong identity card.</u></b></p> <p>In such circumstance, we may exercise our rights under our banking agreement to terminate or convert your <i>RMB account</i> into another type of account (with relevant restrictions and requirements as may be applicable) at our sole and absolute discretion.</p>
<b>12. Dormant accounts</b>	
12.1	<p><b>What is a dormant account?</b></p> <p>If no withdrawal, deposit or fund transfer is made on a <i>savings account</i> <b><u>for 24 consecutive months</u></b>, or <i>current / cheque account</i> for 12 consecutive months, or such other period that we notify you, we classify the <i>account</i> as dormant.</p> <p><b><u>If no withdrawal, deposit or fund transfer is made on savings / current / cheque account for 6 consecutive years, or such other period that we notify you, we classify the account as unclaimed. We consider unclaimed account as a type of dormant account.</u></b></p>

## Changes to the (1) Important information and terms and conditions for application of Standard Chartered deposits account, (2) Important information and terms and conditions for application of Standard Chartered deposits account, Priority Banking, Premium Banking and Easy Banking

Clause number	Changes
<b>II. Client Terms, Current / Cheque / Savings Account and Time Deposit Account Terms and Conditions, which are available in the Banking Terms and Conditions</b>	
13	<p>If no withdrawal, deposit or fund transfer is made on a savings account <b><u>for 24 consecutive months</u></b>, or current / cheque / <b><u>Integrated Deposits Account</u></b> for 12 consecutive months, or such other period that we notify you, we classify the account as dormant.</p> <p><b><u>If no withdrawal, deposit or fund transfer is made on savings / current / cheque / Integrated Deposits Account for 6 consecutive years, or such other period that we notify you, we classify the account as unclaimed. We consider unclaimed account as a type of dormant account.</u></b></p>

## Changes to the General Account Terms

Clause number	Changes
<u>2.7</u>	<p><b><u>Payment by the Bank: Cash will be paid to you after rounding down to the nearest ten cents (for Hong Kong Dollars) or the nearest dollar (for Japanese Yen) or other unit that we determine from time to time (for other foreign currencies). This shall constitute full payment to you.</u></b></p>

## Changes to the Contract for Click-a-Count (if applicable)

With effect from Effective Date, features of Click-a-Count will be the same as a Hong Kong Dollar Statement Savings Account. All fees and charges stated in the "Service Charges" issued by the Bank will become applicable to Click-a-Count unless otherwise specified, and fee waivers that are currently applicable to Click-a-Count will be removed.

The following clauses are removed from the Contract for Click-a-Count.

Clause number	Changes
1.6	<del>Service fee (per set up) for setting up Standing Instruction is not applicable to Click-a-Count.</del>
1.7	<del>HK\$20 service fee (per transaction) is applicable to Click-a-Count for designated transactions made over the counter(s) at the Bank's branches and such designated transactions (as amended or varied by the Bank at the Bank's sole discretion from time to time) include cash withdrawal, fund transfer from Click-a-Count to any deposit account(s) maintained with the Bank or other bank(s) and credit card payment.</del>
2.1	<del>Clients of Click-a-Count will be issued a new ATM Card from the Bank.</del>
3.3	<del>Annual fee for Electronic Banking Services will be waived for Click-a-Count Clients as long as Click-a-Count maintained by the Client is valid.</del>

As a result of the above changes, the clauses below have been adjusted:

Current clause number	Adjusted clause number
1.8	1.6
2.2	2.1
2.3	2.2
2.4	2.3
2.5	2.4
3.4	3.3

## Changes to Service Charges

Item	Changes
<b>Deposit account-related</b>	
Hong Kong Dollar Savings Account Deposit Interest Rate	<ul style="list-style-type: none"> <li>Savings Rate<sup>^</sup></li> <li>For the Hong Kong Dollar Savings Account with account balance <b>equal to or</b> below HKD10, 0% deposit rate will be applied.</li> </ul> <p><sup>^</sup> The Savings Rate will be determined by Standard Chartered Bank (Hong Kong) Limited from time to time.</p>

## Changes to Service Charges

Item	Changes
<b>Deposit account-related</b>	
Foreign Currency Savings Account Deposit Interest Rate	<ul style="list-style-type: none"> <li>• Savings Rate<sup>^</sup></li> <li>• For the Foreign Currency Savings Account with the account balance <b>equal to or</b> below as listed, 0% deposit rate will be applied.</li> </ul> <p style="margin-left: 40px;">AUD 200   EUR 200   RMB 200   JPY 20,000            CAD 200   GBP 200   SGD 200            CHF 200   NZD 200   USD 200</p> <p><sup>^</sup> The Savings Rate will be determined by Standard Chartered Bank (Hong Kong) Limited from time to time.</p>
Standing Instructions <ul style="list-style-type: none"> <li>• Per set up / Per amendment submitted via Branch</li> <li>• Per set up / Per amendment submitted via Online Banking</li> <li>• Per rejected item due to insufficient fund</li> </ul>	<ul style="list-style-type: none"> <li>• HKD\$100<sup>^</sup></li> <li>• Free</li> <li>• HK\$150</li> </ul> <p><sup>^</sup> The set up / amendment fee will be waived for Priority Banking customers, <del>and using the Click-a-Count to set up the standing instruction.</del></p>
Replacement of ATM card	<ul style="list-style-type: none"> <li>• Priority Banking Customers: Free</li> <li>• Premium Banking, Easy Banking and Non Relationship Banking Customers: HK\$50 per card</li> <li><del>• ATM Card of Click-a-Count<sup>‡</sup>: Free</del></li> </ul> <p><sup>‡</sup> Applicable to the ATM Card linked with Click-a-Count savings / transaction account (“Click-a-Count”) as primary account.</p>
<b>General services</b>	
Click-a-Count Branch counter transaction service fee (include cash withdrawal, fund transfer to any deposit account(s) maintained with the Bank or other bank(s) and credit card payment)	<ul style="list-style-type: none"> <li><del>• Free</del></li> </ul>

## Changes to Service Charges

Item	Changes
<p><b>General services / Revolving cash card / MANHATTAN Revolving Personal Loan / Credit cards*</b>            *Including Credit Cards issued by Standard Chartered Bank (Hong Kong) Limited and together with other organisations.</p>	
<p>Paper Statement Fee            Applicable to customers who receive any of the following paper statement(s)</p> <ul style="list-style-type: none"> <li>• Consolidated Statement</li> <li>• Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Corporate VISA Signature Business Card and designated Mastercard (card number starting with 5488))</li> <li>• Current/Savings account Statement(s)</li> <li>• Standard Chartered Revolving Cash Card Statement(s)</li> <li>• Manhattan Revolving Personal Loan Statement(s)</li> </ul>	<p>HK\$10 per month</p> <p>Note: The fee will be waived for below customers:</p> <ul style="list-style-type: none"> <li>• Customers aged below 18 or 65 and above</li> <li><del>• Customers who hold Click-a-Count</del></li> <li>• Recipients of government disability allowances/ allowance for elderlies or Comprehensive Social Security Assistance</li> </ul>



親愛的客戶：

## 重要通知：主要銀行系統升級

感謝您使用渣打銀行(香港)有限公司(「本行」或「渣打」)的服務。

渣打持續推動數碼轉型，為您提供更優質及以客為本的銀行體驗。本行將於香港時間2026年3月6日(星期五)晚上10:00至3月8日(星期日)中午12:00(備註1)進行**主要銀行系統升級**(「系統升級」)。

以下為系統升級期間1a)可使用的服務、1b)暫停的服務；2)系統升級前的準備事項；以及3)系統升級後的客戶體驗。**請按需要提前作出安排。**

本行將分階段恢復服務，並於3月8日早上在本行網站(sc.com/hk/zh)公佈最新情況。不便之處，敬請見諒。

### 1a) 系統升級期間可使用的主要服務(備註2)

服務	可用時段(香港時間 2026年)	詳情
分行	<p>正常分行營業時間，即3月7日(星期六)上午9:00至下午1:00</p>  <p>請掃描以上QR碼以參閱指定分行及詳細地址</p>	<ul style="list-style-type: none"> <li>■ 以下 20 間指定分行將開放，提供相同貨幣的現金存取及本行賬戶之間的資金轉賬*： <ul style="list-style-type: none"> <li>○ 香港：鰂魚涌分行、德輔道中心分行、銅鑼灣分行、香港仔分行和北角中心分行</li> <li>○ 九龍：樂富快捷理財中心、德福花園分行、觀塘分行、黃埔新邨分行、旺角分行和 68 彌敦道分行</li> <li>○ 新界：新都會廣場分行、沙田廣場分行、屯門分行、天水圍分行、將軍澳分行、馬鞍山分行、荃灣分行、元朗分行和大埔分行</li> </ul> </li> </ul> <p>*交易日期將為3月9日(星期一)</p>
提款卡 / 扣賬卡*	3月7日(星期六)上午9:00至晚上11:00(「 <b>提款 / 扣賬卡服務時段</b> 」)	<ul style="list-style-type: none"> <li>■ 在本地及海外自動櫃員機的現金提款</li> <li>■ 實體及網上購物簽賬</li> </ul> <p>*包括已連結儲蓄或往來 / 支票戶口的信用卡</p>
信用卡	任何時段	<ul style="list-style-type: none"> <li>■ 實體及網上購物簽賬</li> </ul>
電話理財	任何時段	<ul style="list-style-type: none"> <li>■ 辦理報失 / 被盜提款卡、扣賬卡或信用卡</li> <li>■ 暫時封鎖 / 解鎖提款卡、扣賬卡或信用卡</li> </ul>
美國股票交易服務	正常美股交易時段，即3月6日(星期五)晚上10:30至3月7日(星期六)上午5:00	<ul style="list-style-type: none"> <li>■ 透過本行網站(sc.com/hk/zh)直接登入「網上股票投資服務」，下達美股的賣出指令</li> </ul>

## 1b) 系統升級期間暫停的主要服務 (備註2)

渠道 / 平台	暫停的主要服務
分行	<ul style="list-style-type: none"> <li>■ 除以上1a所列名單之外的分行</li> <li>■ 除以上1a列明之外的其他服務，包括存摺打印、保管箱、定期存款及外匯相關交易</li> </ul>
自助銀行， 提款卡 / 扣賬卡* (備註3)	<ul style="list-style-type: none"> <li>■ 自動櫃員機服務，包括以下提款卡 / 扣賬卡服務 (除以上1a部分所述「提款 / 扣賬卡服務時段」內的現金提款) <ul style="list-style-type: none"> <li>○ 資金轉賬 (例如香港賽馬會戶口之即時資金存取)</li> <li>○ 於渣打自動櫃員機進行扣除港幣戶口，以提取人民幣現金的服務</li> <li>○ 繳費靈繳賬</li> </ul> </li> <li>■ 現金及支票存款機，以及現金存款機 (備註4)</li> <li>■ 存摺打簿機</li> </ul> <p>*包括已連結儲蓄或往來 / 支票戶口的信用卡</p>
流動理財 SC Mobile App (備註3)	<ul style="list-style-type: none"> <li>■ 所有服務，包括但不限於 (備註4)： <ul style="list-style-type: none"> <li>○ 本地及跨境轉賬，包括「轉數快」及增值電子錢包 (例如增值香港賽馬會投注戶口之轉數快服務) (備註5)</li> <li>○ QR Cash</li> <li>○ 登記電子錢包 (Apple Pay / Google Pay / Samsung Pay) 之服務</li> <li>○ 外匯交易</li> <li>○ 「360° 全面賞」網上換領平台</li> <li>○ 信用卡及私人貸款申請 (備註6)</li> </ul> </li> </ul>
網上理財 (備註3)	
網上股票交易	<ul style="list-style-type: none"> <li>■ 所有服務 (除以上1a列明之服務) (備註7)</li> </ul>
電話理財	<ul style="list-style-type: none"> <li>■ 自助服務</li> </ul>
本行網站	<ul style="list-style-type: none"> <li>■ 線上客戶顧問即時對話</li> <li>■ 信用卡及私人貸款申請 (備註6)</li> </ul>

### 備註：

1. 本行將於2月27日(星期五)或之前在本行網站(sc.com/hk/zh)公佈最終安排。因應需要，系統升級時間或需延長至3月8日(星期日)下午4:00。
2. 所列的主要服務並非全面無遺。根據當時系統狀況，本行提供其他服務的情況或有不一，詳情請參閱本行網站以了解最新資訊。

3. 自助銀行、提款卡 / 扣賬卡、流動理財及網上理財服務將於3月8日(星期日)上午9:00陸續恢復。
4. 以下服務將提早於**3月6日(星期五)下午4:00**起暫停。
  - a. 自助銀行：現金及支票存款機
  - b. 流動理財SC Mobile App及網上理財：

SC Mobile App	網上理財
<ul style="list-style-type: none"> <li>▪ 「服務」&gt;「電子理財服務」部分</li> <li>▪ 手機開戶(任何未完成之申請將被取消)</li> <li>▪ 結構性產品交易</li> </ul>	<ul style="list-style-type: none"> <li>▪ 「支援及服務」部分</li> </ul>
<ul style="list-style-type: none"> <li>▪ 繳付賬單及增值電子錢包</li> <li>▪ 更新個人資料</li> <li>▪ 基金交易</li> <li>▪ 「高息馬拉松活期存款」戶口、Wealth Saver戶口、出糧戶口、「亞洲萬里通」里數定期存款及外匯定期存款之申請</li> <li>▪ 投資戶口開立服務</li> </ul>	

5. 經非渣打賬戶的入賬，將於系統升級完成後在您的渣打賬戶顯示。
6. 信用卡及私人貸款申請將提早於**3月6日(星期五)下午2:00**起暫停，任何未完成之申請將被取消。
7. 網上股票交易：請留意系統升級前及升級期間，以下香港及美國股票買賣指示之相關安排。

開始日期	安排(香港時間)
3月6日(星期五)	<ul style="list-style-type: none"> <li>▪ 仍可透過本行網站(sc.com/hk/zh)直接登入「網上股票投資服務」</li> <li>▪ 美國股票的買入指示將於上午5:00後被拒絕 / 受限制</li> <li>▪ 香港股票的買入 / 賣出指示將於下午4:10收市後被拒絕 / 受限制</li> </ul>
3月7日(星期六)	<ul style="list-style-type: none"> <li>▪ 登入以上「網上股票投資服務」的功能將於上午5:00後暫停</li> <li>▪ 任何香港及美國股票的隔天買賣指示將會被拒絕 / 受限制</li> </ul>

## 2) 系統升級前的準備事項

服務項目	安排(香港時間)
預設交易	<p>如您已預設以下交易於<b>3月6日至8日(星期五至日)</b>期間執行，本行將會提前處理。請確保於<b>3月5日(星期四)晚上10:00前</b>，您的相關賬戶已預留足夠資金：</p> <ul style="list-style-type: none"> <li>▪ 透過流動理財SC Mobile App及網上理財繳付的賬單</li> <li>▪ 您名下渣打戶口之間的轉賬</li> <li>▪ 本地轉賬(如常行指示或預設轉賬)</li> <li>▪ 海外及跨境轉賬</li> </ul>
網上股票交易	<p>如您想設定多日限價盤的交易指示，自<b>2月23日(星期一)</b>起，美股的到期日最遲可設定至<b>3月5日(星期四)</b>，而港股的到期日可至<b>3月6日(星期五)</b>。</p>
外幣服務	<p>如您想設定外匯交易的限價買賣指示，自<b>2月2日(星期一)</b>起，有效期最遲可設定至<b>3月5日(星期四)</b>。</p>

### 3) 系統升級後的客戶體驗

我們即將為客戶帶來嶄新的體驗，請參閱附件以了解有關係統升級後的優化服務和修訂內容。

本行的銀行協議亦隨附上的「條款及細則之修訂通知」（「修訂通知」）中所述而更新，相關變更將於**2026年3月8日（星期日）**完成系統升級後正式生效（「生效日」），並以本行網站（[sc.com/hk/zh](http://sc.com/hk/zh)）公佈為準。在此之前，現行的銀行協議將繼續生效。

有關系統升級的詳情和常見問題，請掃描下方QR碼直接前往我們的系統升級專頁，或瀏覽本行網站（[sc.com/hk/zh](http://sc.com/hk/zh)）。如有任何疑問，您可於本行網站點擊右下角圖示，或登入流動理財SC Mobile App後點擊右上角的對話框，與我們的智能助理Stacy即時對話。

我們感謝您的支持與諒解。



渣打銀行（香港）有限公司

2026年1月

#### 保護自己免受詐騙

- 請提防虛假網站或釣魚攻擊，在系統升級期間冒充成技術支援詐騙。請不要與任何人提供您的個人資料、銀行賬戶號碼或密碼。
- 渣打絕不會透過電話、電郵或短訊要求您提供密碼或保安資料，亦不會透過預錄語音訊息通知您有關銀行戶口出現的異常情況。另外，我們不會在本行的通訊中（例如短訊或電子郵件）包含超連結並要求登入網上或流動理財。
- 收到可疑來電？請立刻終止通話並立即聯絡我們核實。

如本通知的中英文版之內容有歧義，在任何情況下概以英文版本為準。



## 附件：系統升級後的客戶體驗

### 存款戶口

#### ■ 應收和應付利息：

所有存款戶口（包括儲蓄戶口、定期存款和往來/支票戶口）之利息，以及Wealth Saver戶口的獎賞，除日圓將上捨至金額的圓位外，其他貨幣（包括港元）均會上捨至金額的分位。

#### ■ 日圓戶口交易及結餘：

日圓交易將上捨至金額的圓位。您的戶口結餘以及由上一期結單截數日至生效日期間（「調整期間」）進行的任何帶有小數位的交易都將上捨至金額的圓位（例如，JPY 100.50將上捨至JPY 101）。我們將為相關日圓戶口於此期間的扣賬交易所產生的差額進行一次性調整，並於生效日起一週內存入您的戶口。

#### ■ 不動戶口：

- 如果您的儲蓄戶口長時間沒有任何進支紀錄，我們將根據時間長短，將該戶口列為不動或長期不動戶口。系統升級後的調整如下：

#		現時	新修訂
1	如儲蓄戶口（不包括綜合存款戶口）在右列期限內全無任何客戶進支記錄，我們將視為 <b>不動儲蓄戶口</b> 。	連續 <b>12個月*</b>	連續 <b>24個月*</b>
2	如 <b>不動儲蓄戶口</b> （不包括綜合存款戶口）在右列期限內仍無任何客戶進支記錄，我們將視為 <b>長期不動儲蓄戶口</b> 。	連續 <b>5年*</b>	連續 <b>4年*</b>
3	如欲重新啟動 <b>不動戶口</b> （儲蓄或往來/支票戶口），您可透過右列方式為戶口進行交易。	聯絡客戶服務熱線或親臨分行	<b>通過SC Mobile App、網上理財、自動櫃員機或電話理財</b> ，聯絡客戶服務熱線或親臨分行

\* 另行說明除外

- 如果您持有的**所有**存款戶口，包括您以個人名義或以聯名戶口之基本戶口持有人名義持有的存款戶口，均已被列作不動戶口，交易可能會被拒絕或需要更長的處理時間。如您希望重新啟動戶口，請致電客戶服務熱線或親臨分行更新或確認個人資料。

## 付款及轉賬

### ■ 常行指示：

- 常行指示將於營業日扣賬(即星期一至五，公眾假期除外)。
- 如常行指示付款日適逢公眾假期/非營業日，將統一於下一個營業日執行，而不能再預設上一個營業日執行。
- 如您希望更改以上付款安排，可透過網上理財取消原有之常行指示並重新設立。

## 按揭貸款、私人貸款及相關還款戶口

### ■ 逾期還款及/或費用：

如果您有任何逾期未償還的按揭貸款、私人貸款、利息及/或費用，在不限制本行其他權利的前提下，本行可就該欠款對您任何存賬的貸款餘額附加留置權，並從您的相關貸款及其還款戶口扣除該逾期金額。您將無法處理受留置權約束的貸款餘額。

例子：

個案	逾期金額	還款戶口內的存款金額	還款戶口內留置的存款金額	還款戶口內的可用金額
1	HKD 10,000	HKD 8,000	HKD 8,000	HKD 0
2	HKD 10,000	HKD 12,000	HKD 10,000	HKD 2,000

## 信用卡

### ■ 短訊通知：

- 信用卡短訊通知將不再限於本地電話號碼。本行會根據您的「接收『一次有效密碼』短訊的流動電話號碼」(「短訊選擇」)選項發送至該電話號碼。
- 若您的短訊選擇為海外流動電話號碼：
  - 系統升級前，非信用卡短訊會發送至海外流動電話，而信用卡短訊則會發送至您的本地流動電話。
  - 系統升級後，非信用卡和信用卡短訊均會發送至您的海外流動電話。
- 若您的短訊選擇為本地流動電話號碼：
  - 非信用卡和信用卡短訊仍舊會發送至您的本地流動電話。
- 您可以透過流動理財SC Mobile App或網上理財去查閱或更新短訊選擇。

### ■ 自動櫃員機的轉賬功能：

- 自動櫃員機將不再支援信用卡轉賬到另一張信用卡。
- 此更新只影響自動櫃員機上的信用卡轉賬功能。如有需要，可以使用其他功能進行信用卡還款。

- **信用卡截數日期：**
  - 在系統升級後，如您的月結單週期是在公眾假期或公眾假期前夕，信用卡截數日期將會調整。您可於月結單查閱相關截數日期。
- **已連結儲蓄或往來/支票戶口的信用卡 – 提款限額：**
  - 您可以透過流動理財SC Mobile App新功能去調整您的自動櫃員機和實體商戶交易限額（簡稱「限額」）。
  - 此限額只適用於渣打戶口的現金提款和EPS易辦事交易限額，並不適用於渣打信用卡的現金透支和交易功能。

## 投資服務

- **專智投資服務：**
  - 由生效日起，我們將終止專智投資服務，而附帶的投資組別獎賞將不再適用於您的相關投資服務，但您的投資戶口將不會受到影響。有關專智投資服務詳情，請瀏覽 [sc.com/hk/zh/investment/investpro/](http://sc.com/hk/zh/investment/investpro/)。
  - 您可放心，我們在終止專智投資服務後，仍會繼續為您的股票及基金投資服務提供獎賞，詳情請瀏覽 [sc.com/hk/zh/investment/securities-services/](http://sc.com/hk/zh/investment/securities-services/) 及 [sc.com/hk/zh/investment/investment-fund-services/](http://sc.com/hk/zh/investment/investment-fund-services/)。

## 銀行結單

- **進支紀錄詳列變更：**  
您的結單或存摺上列印的進支紀錄詳列將有所更新。這對您的交易並無影響。

例子	現時	新修訂
本金於定期存款戶口 到期時存入儲蓄戶口	TD -PRINCIPAL TFR FM TD	MATURED: DEAL 12345678901*
利息於定期存款戶口 到期時存入儲蓄戶口	TD -CREDIT INTEREST TRF FM TD	INT PAYMENT ON DEP : 12345678901*

\* 僅供參考的定期存款戶口號碼範例

- **獨立結單變更：**  
如果您的戶口已包括在綜合月結單內，我們將不會就此戶口定期發出獨立結單。

## 電話理財私人密碼

電話理財私人密碼（「TIN」）將會停用，並不再用作使用電話理財、登記/重新登記網上理財及流動理財SC Mobile App的身份認證。

- **電話理財：**

您將需要透過輸入提款卡私人密碼、信用卡私人密碼或「一次性密碼」短訊，作為身份認證。

- **流動理財SC Mobile App / 網上理財（簡稱「數碼銀行」）：**

信用卡客戶如要登記 / 重新登記數碼銀行，需要改用信用卡私人密碼作為身份認證。渣打銀聯雙幣白金信用卡用戶如需使用全面的數碼銀行服務，需要同時擁有渣打戶口或其他渣打信用卡。



## 條款及細則之修訂通知

親愛的客戶：

感謝閣下選用本行的銀行服務。

我們謹此通知，本行之條款及細則將按下文所述作出修訂，有關修訂將於系統成功完成升級後（如隨函所附通知中所定義），方於生效日起生效。新增內容以底線列明，不再保留之內容則以刪除線標示。

若閣下於生效日或之後繼續於本行保留戶口，則下述之修訂將對閣下具有約束力。若閣下不接受下述之修訂，請參閱適用條款及細則並告知本行。若下述之修訂未被接受，本行可能無法繼續為閣下提供相關服務。

如有任何查詢，請致電(852) 2886 8888 聯絡我們。閣下亦可於生效日或之後瀏覽本行網站 ([sc.com/hk/zh](http://sc.com/hk/zh))，下載新修訂之條款及細則。

如中英文版本之內容有任何歧義，概以英文版本為準。

渣打銀行(香港)有限公司

2026年1月

往來 / 支票 / 儲蓄戶口和定期存款戶口條款以及構成銀行產品條款及細則的相關部分將如下表所列作出修訂。

條款	變更
<b>2. 儲蓄戶口</b>	
2.4	<p><b>提款</b></p> <ul style="list-style-type: none"> <li>閣下不得以支票提取儲蓄戶口內的款項。</li> <li>支付予閣下的現金將下捨至最接近的角位(適用於港元)或最接近的圓位(適用於日圓)，或其他由本行不時釐定之計算單位(適用於其他外幣)。下捨後的金額，將視作已付足全數款項。</li> </ul>
2.8	<p><b>第三方以存摺提款</b></p> <p>本行有權酌情決定容許第三方以存摺從儲蓄戶口提款時，<u>惟第三方必須出示本行所要求之有關身份證明，並提供：</u></p> <ul style="list-style-type: none"> <li>存摺；</li> <li>經閣下或授權人士簽署的提款單正本。</li> </ul> <p>第三方提取的金額不得超過本行規定的任何最高限額。</p>
<b>4. 往來 / 支票戶口</b>	
4.12	<p>本行就透支結欠收取按照本行慣常做法計算的複息單息。本行每月從往來/支票戶口扣取任何應計的利息。本行還可以按照收費表或本行銀行協議的其他部分收取費用。</p>
4.15	<p><b>提款</b></p> <p><u>支付予閣下的現金將下捨至最接近的角位(適用於港元)或最接近的圓位(適用於日圓)，或其他由本行不時釐定之計算單位(適用於其他外幣)。下捨後的金額，將視作已付足全數款項。</u></p>
<b>5. 綜合存款戶口條款</b>	
5.6	<p>如果在連續12個月或本行通知閣下的其他期間內，本行未收到有關任何附屬戶口的提存或資金轉賬指示，本行將把閣下的「綜合存款戶口」歸類為不動戶口。</p> <p><u>如果在連續6年或本行通知閣下的其他期間內，本行未收到有關任何附屬戶口的提存或資金轉賬指示，本行將把閣下的「綜合存款戶口」歸類為長期不動戶口。在本行定義下，長期不動戶口亦屬不動戶口的一種。</u></p>
<b>7. 外幣</b>	
7.11	<p><b>交易</b></p> <p><u>日圓交易將上捨至金額的圓位。</u></p>

往來 / 支票 / 儲蓄戶口和定期存款戶口條款以及構成銀行產品條款及細則的相關部分將如下表所列作出修訂。

條款	變更
<b>8. 人民幣戶口</b>	
8.3	<p><b>非持有香港身份證人士</b></p> <p>如果閣下為非持有香港身份證人士並開立非香港居民人民幣戶口，閣下聲明，閣下並無持有有效的香港身份證。如果閣下成為香港居民並擁有有效的香港身份證，應立即書面通知本行。在不限制本行其他權利的前提下，如閣下成為有效香港身份證持有人，本行可暫停或終止閣下之非香港居民人民幣戶口。在此情況下，本行可行使本行之絕對權利根據本行銀行協議終止閣下人民幣戶口或將閣下人民幣戶口轉為其他戶口種類（有關規定及要求將適用）。</p>
<b>12. 不動戶口</b>	
12.1	<p><b>何謂不動戶口？</b></p> <p>一個儲蓄戶口如果連續24個月或往來/支票戶口如果連續12個月或在本行通知閣下的其他期間沒有任何提存或轉賬的活動，則本行將之歸類為不動戶口。</p> <p>一個儲蓄戶口或往來/支票戶口如果連續6年或在本行通知閣下的其他期間沒有任何提存或轉賬的活動，則本行將之歸類為長期不動戶口。在本行定義下，長期不動戶口亦屬不動戶口的一種。</p>

(1) 申請渣打戶口之重要資料及條款及細則及 (2) 申請渣打戶口、優先理財、Premium 理財及快易理財之重要資料及條款及細則將如下表所列作出修訂。

條款	變更
<b>II. 銀行產品條款及細則之主要條款及細則(包括客戶條款/往來/支票/儲蓄戶口及定期存款戶口條款)</b>	
13	<p>一個儲蓄戶口如果連續24個月或往來/支票/綜合存款戶口如果連續12個月或在本行通知閣下的其他期間沒有任何提存或轉賬的活動，則本行將之歸類為不動戶口。</p> <p>一個儲蓄戶口或往來/支票/綜合存款戶口如果連續6年或在本行通知閣下的其他期間沒有任何提存或轉賬的活動，則本行將之歸類為長期不動戶口。在本行定義下，長期不動戶口亦屬不動戶口的一種。</p>

一般戶口條款將如下表所列作出修訂。

條款	變更
2.7	<p>本行作出之付款安排：支付予閣下的現金將下捨至最接近的角位(適用於港元)或最接近的圓位(適用於日圓)，或其他由本行不時釐定之計算單位(適用於其他外幣)。下捨後的金額，將視作已付足全數款項。</p>

### Click-a-Count存款戶口合約(如適用)

自生效日起，Click-a-Count之功能將與港幣結單儲蓄戶口相同。除非另行指明，否則由本行發出的《服務收費》所列之一切費用及收費，將一概適用於Click-a-Count；而現時適用於Click-a-Count的任何費用豁免將被取消。

以下條款將由Click-a-Count存款戶口合約中刪除：

條款	變更
1.6	設立常行指示費用(每次設立)不適用於Click-a-Count存款戶口。
1.7	透過Click-a-Count存款戶口於本行分行櫃台進行有關指定交易，本行將收取服務費港幣20元(以每項交易計算)。有關指定交易(本行按其最終權力不時修訂或作出任何修改)包括提取現金，由Click-a-Count存款戶口轉賬至本行或其他銀行戶口及繳付信用卡賬單。
2.1	成功設立Click-a-Count存款戶口後，本行將發出提款卡予客戶。
3.3	若客戶持有有效之Click-a-Count存款戶口，適用於電子理財服務之年費不適用於Click-a-Count存款戶口客戶。

因應上述修訂，下列條款的編號已作調整：

現行條款編號	調整後的條款編號
1.8	1.6
2.2	2.1
2.3	2.2
2.4	2.3
2.5	2.4
3.4	3.3

服務收費將如下表所列作出修訂。

項目	變更
<b>與存款戶口有關服務</b>	
港元儲蓄戶口存款利率	<ul style="list-style-type: none"><li>儲蓄存款利率<sup>^</sup></li><li>港幣儲蓄戶口存款<b>相等或</b>低於10港元，存款利率為0%</li></ul> <p><sup>^</sup> 儲蓄存款利率將根據渣打銀行(香港)有限公司不時之決定而釐定。</p>

服務收費將如下表所列作出修訂。

項目	變更																								
<b>與存款戶口有關服務</b>																									
外幣儲蓄戶口存款利率	<ul style="list-style-type: none"> <li>• 儲蓄存款利率<sup>^</sup></li> <li>• 外幣儲蓄戶口存款<u>相等或</u>低於下列金額，存款利率為0%                             <table border="0" style="margin-left: 20px; width: 100%;"> <tr> <td>澳洲元</td><td>200</td><td>歐羅</td><td>200</td><td>人民幣</td><td>200</td><td>日圓</td><td>20,000</td> </tr> <tr> <td>加拿大元</td><td>200</td><td>英鎊</td><td>200</td><td>新加坡元</td><td>200</td><td></td><td></td> </tr> <tr> <td>瑞士法郎</td><td>200</td><td>紐西蘭元</td><td>200</td><td>美元</td><td>200</td><td></td><td></td> </tr> </table> </li> </ul> <p><sup>^</sup> 儲蓄存款利率將根據渣打銀行(香港)有限公司不時之決定而釐定。</p>	澳洲元	200	歐羅	200	人民幣	200	日圓	20,000	加拿大元	200	英鎊	200	新加坡元	200			瑞士法郎	200	紐西蘭元	200	美元	200		
澳洲元	200	歐羅	200	人民幣	200	日圓	20,000																		
加拿大元	200	英鎊	200	新加坡元	200																				
瑞士法郎	200	紐西蘭元	200	美元	200																				
常行指示 <ul style="list-style-type: none"> <li>• 每次經分行設立或修訂</li> <li>• 每次經網上理財設立或修訂</li> <li>• 由於存款不足而被退回之轉賬事項</li> </ul>	<ul style="list-style-type: none"> <li>• 每項100港元<sup>^</sup></li> <li>• 免費</li> <li>• 每項150港元</li> </ul> <p><sup>^</sup> 優先理財客戶<sup>→</sup>及使用Click-a-Count存款戶口設立 / 修訂常行指示均可豁免收費。</p>																								
補發提款卡	<ul style="list-style-type: none"> <li>• 優先理財客戶：免費</li> <li>• Premium理財、快易理財及非綜合理財客戶：每張50港元</li> <li>• <sup>→</sup>Click-a-Count存款戶口之提款卡<sup>‡</sup>：免費</li> </ul> <p><sup>‡</sup> 只適用於連繫Click-a-Count存款戶口為基本戶口之提款卡<sup>◊</sup>。</p>																								
<b>其他服務收費</b>																									
Click-a-Count存款戶口 分行櫃台交易服務費用(包括現金提款 <sup>→</sup> 由存款戶口作第三者戶口轉賬至本行或其他銀行戶口及繳付信用卡賬單)	<ul style="list-style-type: none"> <li>• <sup>→</sup>免費</li> </ul>																								

服務收費將如下表所列作出修訂。

項目	變更
<p><b>其他服務收費 / 循環貸款卡 / MANHATTAN「循環錢」 / 信用卡*</b>                      * 包括渣打銀行(香港)有限公司與其他機構聯合推出之信用卡。</p>	
<p>郵寄月結單費用                      只適用於收取下列任何一款紙張月結單之客戶：</p> <ul style="list-style-type: none"> <li>• 綜合月結單</li> <li>• 信用卡月結單 (渣打倍多紛白金信用卡、渣打倍多紛信用卡、渣打Visa公司信用卡、渣打Visa Signature商務卡、指定之萬事達卡(首4個信用卡號碼為5488)除外)</li> <li>• 支票/儲蓄戶口月結單</li> <li>• 渣打「循環貸款卡」月結單</li> <li>• MANHATTAN「循環錢」月結單</li> </ul>	<p>每月10港元</p> <p>註：以下客戶可獲豁免收費：</p> <ul style="list-style-type: none"> <li>• 18歲以下或65歲及以上之客戶</li> <li>• 持有Click-a-Count存款戶口的客戶</li> <li>• 領取政府傷殘津貼/高齡津貼人士或領取綜合社會保障援助計劃人士</li> </ul>

**Current/Cheque/Savings Account and  
Time Deposit Account Terms**  
**往來 / 支票 / 儲蓄戶口和  
定期存款戶口條款**

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## Important notice

**You need to read this document.**

It sets out specific terms and conditions on which we agree to provide you with *current/cheque account, time deposit account, Integrated Deposits Account and savings account products*. **You must read it in conjunction with our Client Terms and any other documents forming our banking agreement.** To the extent of any inconsistency between these terms and our Client Terms, these terms prevail. These terms do not apply to any existing current/cheque account, time deposit account or savings account products you have with us to the extent that they are subject to separate terms and conditions.

**Key words**

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Client Terms. Some additional key words which apply to the *products* referred to in these terms are explained at the end of these terms.

## 重要提示

**務請審閱本文件。**

本文件載列本行同意向閣下提供往來/支票戶口、定期存款戶口、綜合存款戶口和儲蓄戶口產品所依據的特定條款及細則。**本文件須與構成本行銀行協議的本行的客戶條款及任何其他文件一併閱讀。**本條款與本行的客戶條款如有任何不符，概以本條款為準。閣下與本行之間的任何已有往來/支票戶口、定期存款戶口或儲蓄戶口產品如適用其他條款及細則，則不適用本條款。

**關鍵詞**

以此格式呈現的關鍵詞和本行銀行協議所用其他詞語的涵義在本行的客戶條款中闡述。本條款所述產品相關的若干其他關鍵詞在本條款結尾處定義。

## 1 Choosing the account that is right for you

We offer a variety of *current/cheque accounts, time deposits accounts and savings accounts* designed to suit your personal banking needs. The particular types of *current/cheque accounts, time deposits accounts and savings accounts* we offer are set out in the *product brochure*. If you need us to explain any of the features of, or the terms applying to, any *current/cheque account, time deposit account or savings account*, please contact us.

## 2 Savings accounts

### Interest - general

- 2.1 If you have a credit balance in a *savings account* you may be entitled to receive interest depending on the type of *account* (see the *product brochure, the tariff sheet* or elsewhere in our banking agreement). The rate of interest may be fixed or varied from time to time as we determine. We pay interest monthly or at other regular intervals that we determine.
- 2.2 Interest is:
- calculated on a compound basis for a *savings account* in Hong Kong Dollars;
  - simple interest for a *foreign currency deposit*.
- 2.3 Interest accrues daily and if the credit balance of your *savings account* is denominated in:
- Hong Kong Dollars, Pound Sterling or Singapore Dollars, we calculate interest on the basis of a 365 day year (a 366 day year in the case of a leap year);
  - any other currency, we calculate interest on the basis of a 360 day year (or any other basis we choose);
  - Number of decimal places used when calculating or posting interest is determined by the bank from time to time at its sole discretion and/or in accordance with our usual practice.

### Withdrawals

- 2.4 You must not make a withdrawal using a cheque on a *savings account*.

### Passbook or statement

- 2.5 You may either:
- be issued with a passbook; or
  - receive periodic statements.

### Mistakes on a statement

- 2.6 You must check your statements carefully.

## 1 選擇適合閣下的戶口

本行提供不同種類的往來/支票戶口、定期存款戶口和儲蓄戶口，以迎合閣下的個人理財需要。本行所提供的往來/支票戶口、定期存款戶口和儲蓄戶口具體類別見產品手冊。閣下如需本行解釋任何往來/支票戶口、定期存款戶口或儲蓄戶口的任何特點或適用條款，請與本行聯絡。

## 2 儲蓄戶口

### 利息 - 一般事項

- 2.1 如果閣下的儲蓄戶口內有正數戶口結餘，視乎戶口的類型，閣下或有權收取利息（見產品手冊、收費表或本行銀行協議其他部分）。利率由本行決定，可以是固定的，亦可以不時變更。本行按月或以本行決定的其他固定期間支付利息。
- 2.2 利息：
- 港元儲蓄戶口按複式計算；
  - 外幣存款按單利息計算。
- 2.3 利息逐日計算，而如果閣下的儲蓄戶口正數結餘的貨幣單位為：
- 港元、英鎊或新加坡元，則本行按照一年365日（如屬閏年則為一年366日）計算利息；
  - 任何其他貨幣，則本行按照一年360日（或本行選擇的任何其他基準）計算利息；
  - 計算利息或記入利息之利息小數位數位可由本行不時酌情決定及/或按本行慣常做法依循。

### 提款

- 2.4 閣下不得以支票提取儲蓄戶口內的款項。

### 存摺或月結單

- 2.5 閣下可以：
- 獲發存摺；或
  - 收取定期月結單。

### 月結單上的錯誤

- 2.6 閣下必須仔細查核閣下的月結單。如果閣

If you do not report any mistake or unauthorised transaction within 90 days after the date of the statement, we treat the statement as correct.

### Passbooks to be kept secure

2.7 If you have a passbook, you must keep it secure (including keeping it in a safe place - please refer to the security procedures set out in the Client Terms).

### Third party withdrawals with passbooks

2.8 A third party may only make withdrawals from a *savings account* with a passbook if they prove their identity to our satisfaction and provide:

- the passbook;
- an original debit slip signed by you or an *authorised person*.

The amount to be withdrawn by the third party must not exceed any maximum amount we set.

### Over the counter transactions without passbooks

2.9 Despite anything else in our banking agreement, we may allow transactions to be carried out over the counter or otherwise without the passbook being produced.

### Update of passbooks

2.10 You must update a passbook regularly if you frequently conduct transactions otherwise than over our branch counters.

2.11 If a passbook is not updated and there is any conflict between the information in the passbook and our records, our records prevail to the extent of that conflict.

## 3 Time deposits accounts

### Interest on time deposits account

3.1 Simple interest on a *time deposit account* is paid at a rate we determine. The applicable interest rate is available by contacting us. In some circumstances, we may allow an early withdrawal. We may not pay all the interest accrued if you make an early withdrawal of any amount. More details on arrangements for interest and fees payable on amounts withdrawn early are available by contacting us.

3.2 Interest accrues daily and if the credit balance of the *time deposit account* is denominated in:

- Hong Kong Dollars, Pound Sterling or Singapore Dollars, we calculate interest on the basis of a 365 day year (a 366 day year in the case of a leap year);
- any other currency, we calculate interest

下沒有在月結單發出日期後的90日內報告任何錯誤或未經授權交易，則本行將視月結單為正確論。

### 妥善保管存摺

2.7 如果閣下擁有存摺，閣下必須對之妥善保管（包括把存摺保存於安全地方 - 敬請參閱客戶條款的保安程序）。

### 第三方以存摺提款

2.8 第三方以存摺從儲蓄戶口提款時，必須出示本行所要求之有關身份證明，並提供：

- 存摺；
- 經閣下或授權人士簽署的提款單正本。

第三方提取的金額不得超過本行規定的任何最高限額。

### 沒有存摺的櫃檯交易

2.9 本行銀行協議內雖有其他規定，本行可能容許進行櫃檯交易或在不出示存摺的情況下進行交易。

### 存摺記錄更新

2.10 如果閣下的交易常常並非通過本行的分行櫃檯進行，則閣下必須定期更新存摺記錄。

2.11 如果存摺記錄沒有進行更新，而存摺所載的資料與本行的記錄有衝突，則在衝突的範圍之內以本行的記錄為準。

## 3 定期存款戶口

### 定期存款戶口利息

3.1 *定期存款戶口*按本行決定的利率支付單利息。閣下可聯絡本行取得有關利率。在某些情況下，本行可能允許提前提款。如果閣下提前提取任何款項，本行可能不支付所有應計的利息。閣下可聯絡本行取得提前提款的利息和費用支付安排的更詳盡資料。

3.2 利息逐日計算，而如果*定期存款戶口*正數結餘的貨幣單位為：

- 港元、英鎊或新加坡元，則本行按照一年365日（如屬閏年則為一年366日）計算利息；

on the basis of a 360 day year (or any other basis we choose);

- Number of decimal places used when calculating or posting interest is determined by the bank from time to time at its sole discretion and/or in accordance with our usual practice.

### Maturity of time deposit account

3.3 If a *time deposit* matures on a day which is not a business day, then the date will be extended to the next business day.

3.4 You must instruct us in writing (or any other way we agree to accept) before the maturity date (and in the case of *foreign currency deposits*, at least 2 business days before the maturity date) whether you want:

- to renew the *time deposit*; or
- us to pay you the principal and interest on the maturity date.

If you do not instruct us, we may renew the *time deposit*. However, we have no obligation to do so.

3.5 Interest ceases to be payable after the maturity date unless the *time deposit* is renewed.

### Withdrawal

3.6 You must not make a withdrawal using a cheque on a *time deposit*.

## 4 Current/cheque accounts

### Interest

4.1 Interest is not payable on a *current/cheque account* unless specified in the *product brochure* for the particular type of *current/cheque account*.

### Cheque books

4.2 If we issue you with a cheque book for a *current/cheque account* you must keep it secure (including keeping it in a safe place - please refer to the security procedures set out in the Client Terms).

4.3 If you need a new cheque book it can be ordered on online banking, ATM or through any other process we offer. We may refuse to issue a new cheque book without providing any reasons.

4.4 When you receive your cheque book you should check that the account number and name are correct.

### Writing cheques

4.5 You or an *authorised person* must be careful when writing cheques to ensure the cheque cannot be altered without authorisation and to prevent fraud by forgery. For example,

- 任何其他貨幣，則本行按照一年360日（或本行選擇的任何其他基準）計算利息；
- 計算利息或記入利息之利息小數位數位可由本行不時酌情決定及/或按本行慣常做法依循。

### 定期存款戶口到期

3.3 如果一項定期存款在一個並非為營業日的日子到期，則該日期將延伸至下一個營業日。

3.4 閣下必須在到期日前（在外幣存款的情況下，在到期日的至少2個營業日前）向本行發出書面通知（或本行同意接納的任何其他方式），說明閣下希望：

- 對定期存款續期；或
- 本行在到期日向閣下支付本金和利息。

如果閣下沒有向本行發出指示，本行可以對定期存款續期。然而，本行並沒有義務這樣做。

3.5 除非定期存款獲得續期，否則到期日後將停止支付利息。

### 提款

3.6 閣下不得以支票提取定期存款內的款項。

## 4 往來 / 支票戶口

### 利息

4.1 往來/支票戶口不支付利息，但在產品手冊內就某種類的往來/支票戶口作出特別規定的則除外。

### 支票簿

4.2 如果本行發出往來/支票戶口的支票簿，閣下必須妥善保管支票簿（包括把支票簿保存於安全地方 - 敬請參閱客戶條款的保安程序）。

4.3 如果閣下需要新的支票簿，可通過網上理財、自動櫃員機或通過本行提供的任何其他程序訂領。本行可以拒絕發出新的支票簿而不提供任何理由。

4.4 當閣下收到支票簿後，閣下應當檢查該戶口號碼和姓名是否正確。

when writing cheques, you or an *authorised person* must:

- only use cheques in the form we have issued;
- write in non-erasable ink or ballpoint pen;
- write the words and figure of the amount as close as possible to each other and to the left-hand margin in order to prevent space for insertions;
- add the word 'only' after the amount stated in words;
- never pre-sign a cheque in blank;
- if sending cheques by post, delete the words 'or bearer' (to make the cheque an 'order' cheque) and cross the cheque with two parallel lines;
- not alter the cheque (including deleting the words 'or bearer') unless confirmed by their full signature; and
- not use correction fluid.

We may dishonour and return any cheque that is not completed in accordance with these procedures, is post-dated or out of date or otherwise not in a form acceptable to us.

If the words 'or bearer' are not deleted the cheque is a 'bearer cheque' and may be deposited by anyone holding the cheque.

You can protect yourself by crossing a cheque with two parallel lines as the cheque must then be paid into the payee's account rather than 'on demand'.

### Fees & charges

- 4.6 Fees and charges apply to cheques including stop fees, dishonour fees and fees if a cheque is returned to us for any reason. For details on fees and charges, see the *tariff sheet* or elsewhere in our banking agreement. Please contact us for further details.

### Electronic recording of cheques

- 4.7 If a cheque you have drawn on a *current/cheque account* has been paid and recorded electronically, it may be kept by the collecting bank or Hong Kong Interbank Clearing Limited for the time specified in the rules of Hong Kong Interbank Clearing Limited. After this time the cheque may be destroyed. We may make arrangements with the collecting banks and Hong Kong Interbank Clearing Limited where we consider appropriate.

### Overdraft facility

- 4.8 We may allow you to use an overdraft facility on a *current/cheque account* if you have

### 簽發支票

- 4.5 閣下或授權人士在簽發支票時必須小心，以確保支票未經授權不能更改，並防止偽造等欺詐行為。例如，簽發支票時，閣下或授權人士必須：

- 僅使用本行發出的支票；
- 以不可擦除墨水或原子筆書寫；
- 書寫的金額文字和數字應盡量相互緊靠，緊靠左邊的邊緣，以防止可以加入的空位；
- 在以文字表述金額後應加上「正」字；
- 絕不預先簽署空白支票；
- 如果郵寄支票，請刪除「或持票人」的字樣（將支票改為記名支票），並在支票上劃上兩條平衡線；
- 不更改支票（包括刪除「或持票人」的字樣），除非以全簽加以確認；及
- 不使用塗改液。

本行可能不承兌和退回不按本程序填寫、遠期或過期或其格式不獲本行接納的支票。

如果沒有刪除「或持票人」的字樣，支票將是一張「不記名支票」，可以被持有支票的任何人存入。

閣下可以在支票上劃上兩條平衡線以保護自己，因為此時支票必須兌現至收款人戶口，而不是「見票即付」。

### 費用和收費

- 4.6 費用和收費適用於支票，包括停止支票兌現服務費、不承兌費以及支票因任何原因退回給本行的費用。如欲取得費用和收費的詳情，請參閱收費表或本行銀行協議的其他部分，進一步詳情請與本行聯絡。

### 電子記錄支票

- 4.7 閣下在往來/支票戶口開出的支票如已兌現並以電子記錄，或會在香港銀行同業結算有限公司規則規定的時間內保存於收票銀行或香港銀行同業結算有限公司。在該時間後，支票可予以銷毀。如果本行認為

an overall credit balance on your *savings account, time deposit account and current/cheque account*.

- 4.9 The overdraft facility may be used to draw cheques and for direct debit payment arrangements but may not be used to repay any facility with us.
- 4.10 We set a limit for the overdraft facility and if the *current/cheque account* balance exceeds the limit then you must immediately make payment to reduce the balance to or below the limit. We may increase or decrease the limit at any time.
- 4.11 To secure any amount outstanding on the overdraft facility, we may place a lien over any credit balance on your *accounts*.
- 4.12 We charge compound interest on the debit balance of the overdraft facility calculated in accordance with our usual practice. We debit any accrued interest from the *current/cheque account* on a monthly basis. We may also charge fees in accordance with the *tariff sheet* or elsewhere in our banking agreement.
- 4.13 Interest accrues daily and if your *current/cheque account* is denominated in:
- Hong Kong Dollars, Pound Sterling or Singapore Dollars, we calculate interest on the basis of a 365 day year (a 366 day year in the case of a leap year);
  - any other currency, we calculate interest on the basis of a 360 day year (or any other basis we choose);
  - Number of decimal places used when calculating or posting interest is determined by the bank from time to time at its sole discretion and/or in accordance with our usual practice.
- 4.14 We do not take into account any uncleared funds in calculating the unused portion of the overdraft facility.

## 5 Integrated Deposits Account Terms

- 5.1 This Section 5 applies to Integrated Deposits Account (IDA) in addition to the specific provisions relating to *savings accounts, time deposits accounts or current/cheque accounts* (as the case may be) or other sections of these terms. If there is any inconsistency between this Section 5, Client Terms, and the other sections of these terms, this Section 5 prevails with respect to *IDA*. This Section 5 does not apply to any existing *current/cheque account, time deposit account or savings account* products you have with us which are not part of your *IDA*.

合適，可與收票銀行和香港銀行同業結算有限公司作出有關安排。

## 透支服務

- 4.8 如果閣下的儲蓄戶口、定期存款戶口和往來/支票戶口整體上有正數戶口結餘，本行可以允許閣下在往來/支票戶口使用透支服務。
- 4.9 透支服務可用作開出支票和自動轉賬付款安排，但不能用作償還本行的任何信貸服務。
- 4.10 本行對透支服務設有限額，且如果往來/支票戶口結欠超過限額，閣下必須立即作出付款將結欠減至或低於限額水平。本行可以隨時提高或減低限額。
- 4.11 為擔保透支服務的任何未償還款項，本行可能對閣下戶口內的所有正數戶口結餘附加留置權。
- 4.12 本行就透支結欠收取按照本行慣常做法計算的複息。本行每月從往來/支票戶口扣除任何應計的利息。本行還可以按照收費表或本行銀行協議的其他部分收取費用。
- 4.13 利息逐日計算，而如果閣下的往來/支票戶口貨幣單位為：
- 港元、英鎊或新加坡元，則本行按照一年365日（如屬閏年則為一年366日）計算利息；
  - 任何其他貨幣，則本行按照一年360日（或本行選擇的任何其他基準）計算利息；
  - 計算利息或記入利息之利息小數位數位可由本行不時酌情決定及/或按本行慣常做法依循。
- 4.14 在計算透支服務的未動用部分時，本行不計算任何未結算的金額。

## 5 綜合存款戶口條款

- 5.1 本第5章節及與儲蓄戶口、定期存款戶口或往來/支票戶口（視適用而定）或本條款其他部分相關的具體條款適用於綜合存款戶口。但如果本第5章節與本行的客戶條款、本條款其他部分有任何不一致之處，就綜合存款戶口概以本第5章節為準。本

5.2 An *IDA* is an account comprising different *account types* and *IDA currencies*. For instance, an *IDA* may incorporate a *current/cheque account* in Hong Kong dollars and a *savings account* and/or any other *sub-accounts* in Hong Kong dollars or another *IDA currency*. If you need us to explain any of the features of, or the terms applying to your *IDA*, please contact us.

### Operations and instructions

- 5.3 Unless we specify or determine otherwise, a *sub-account* will be operated in the same way as the *account type* to which it belongs provided for in our Client Terms, and other sections of these terms. Such operation includes but is not limited to crediting / debiting money to and from *sub-accounts* and calculation of interest (if the *sub-account* is interest-bearing).
- 5.4 Notwithstanding clause 5.3 above, we reserve the right to specify the way that instructions for the operation of an *IDA* and its *sub-accounts* have to be given to us.
- 5.5 If you do not specify the relevant *sub-account* to which your instruction relates or your instruction is otherwise unclear or incomplete, we may treat such instruction as relating to such *sub-account* as we may determine in accordance with our usual business practice and procedures. In any event, we may act or refuse to act on an instruction in accordance with our Client Terms and other sections of these terms or any other document forming our *banking agreement*.

### Dormant IDAs and Fees

- 5.6 If no withdrawal, deposit or fund transfer instruction is given in respect of any *sub-accounts* for 12 consecutive months or such other period as we notify to you, we will classify your *IDA* as dormant.
- 5.7 Unless prohibited by law, if the aggregate balance standing to the credit of a dormant *IDA* is below the minimum limit set out in the *tariff sheet* or elsewhere in our *banking agreement*, we may debit the dormant account fee set out in the *tariff sheet* or elsewhere in our *banking agreement* or as notified by us until there is no credit balance in the *IDA* following which the *IDA* will be closed.
- 5.8 We will give you 14 days' notice before charging any dormant account fee.

### Other miscellaneous operations

- 5.9 We may treat any *sub-account* as an account for any purpose we find necessary, such as for set-off, consolidation of accounts, reimbursing ourselves for any fees and costs set out in the *tariff sheet* that are

第5章節不適用於閣下在本行開立的任何現有往來/支票戶口、定期存款戶口或儲蓄戶口產品，若該等戶口不屬於閣下的「綜合存款戶口」的部分。

- 5.2 「綜合存款戶口」是由不同戶口類型及「綜合存款戶口」貨幣構成的戶口。例如，「綜合存款戶口」可能包括港元往來/支票戶口及港元或其他「綜合存款戶口」貨幣的儲蓄戶口及或任何其他附屬戶口。如果閣下需要本行解釋閣下的「綜合存款戶口」的任何功能或所適用條款，請與本行聯絡。

### 操作及指示

- 5.3 除非本行另行指明或確定，否則附屬戶口的操作方式將與其所屬戶口類型的操作方式相同，具體規定載於本行客戶條款、本條款其他部分及任何其他適用銀行協議。該等操作包括但不限於，向及從附屬戶口中貸記/借記款項及計算利息（如附屬戶口為計息戶口）。
- 5.4 儘管有上文第5.3條的規定，我們保留指定以何種方式向我們發出「綜合存款戶口」及其附屬戶口操作指示的權利。
- 5.5 如果閣下未指定閣下發出的指示與哪個附屬戶口相關，或閣下的指示在其他方面不清晰或不完整，本行可將根據我們慣常的業務運作和程序，以確定閣下的指示與哪個附屬戶口相關。在任何情況下，本行均可根據本行的客戶條款、本條款其他部分及構成本行銀行協議的任何其他文件行事或拒絕行事。

### 不動「綜合存款戶口」及費用

- 5.6 如果在連續12個月或本行通知閣下的其他期間內，本行未收到有關任何附屬戶口的提存或資金轉賬指示，本行將把閣下的「綜合存款戶口」歸類為不動戶口。
- 5.7 除非法律禁止，否則若果不動「綜合存款戶口」的正數總結餘低於收費表或本行銀行協議其他部分所載的最低限額，本行可扣除收費表或本行銀行協議其他部分所載或本行通知的不動戶口費用，直至該「綜合存款戶口」再無正數總結餘為止，屆時該「綜合存款戶口」會被結束。
- 5.8 本行將在收取任何不動戶口費用14日前向閣下發出通知。

owing to us or as may otherwise be provided for in our *banking agreement* or as notified by us, or otherwise enforcing our rights.

- 5.10 Without limiting any foregoing provisions, unless prohibited by law, we may debit any fees and costs set out in the *tariff sheet* or elsewhere in our *banking agreement* or as notified by us from one or more of the *sub-accounts* selected by us even though after making such debits there is no credit balance left in any of the *sub-accounts*.
- 5.11 We may close or suspend your *IDA* or any *sub-account* we may determine at any time for any reason (even if there is no default). If we do so, notice may or may not be sent to you provide for in our Client Terms, other sections of these terms or any other applicable *banking agreement*.
- 5.12 For the purpose of calculating any aggregate balance standing to the credit of your *IDA* or any *sub-accounts* (including determining any minimum balance limit applicable to your *IDA*), we may convert the balance on any *sub-account* into Hong Kong dollars or any other *IDA* currency at a rate we reasonably consider appropriate.

## 6 e-Cheques

### 6.1 e-Cheques Deposit Services provisions - applicability

The provisions in this Part apply to our services relating to e-Cheques. This Part supplements and forms part of our Current/Cheque/Savings Account and Time Deposit Account Terms ("Existing Terms"). The provisions of the Existing Terms which apply to paper cheques or generally to our services continue to apply to e-Cheques and our e-Cheques Deposit Services to the extent that they are relevant and not inconsistent with the provisions in this Part. The provisions of this Part prevail if there is any inconsistency between them and the provisions of the Existing Terms with respect to the e-Cheques Deposit Services.

### Nature and scope of e-Cheques Deposit Services

- 6.2 We may provide e-Cheques Deposit Services at our discretion. If we provide e-Cheques Deposit Services to you, you may deposit e-Cheques. In order to use the e-Cheques Deposit Services, you have to provide such information and documents and accept such terms and conditions which may be required or prescribed by us and the Clearing House respectively from time to time. You may also be required to sign forms and documents prescribed by us

## 其他操作雜項

- 5.9 本行可出於本行認為必要的任何目的，如抵銷、戶口合併、償付閣下欠付本行的收費表所載任何費用及成本或本行銀行協議另行規定的任何費用及成本，將任何附屬戶口視為戶口，或以其他方式執行我們的權利。
- 5.10 在不限制任何前述條文的原則下，除非法例禁止，否則本行可以從本行選定的一個或多個附屬戶口中扣除收費表或本行銀行協議其他部分所載或本行通知的任何費用及成本，即使在扣除後任何附屬戶口中沒有任何正數結餘。
- 5.11 本行可隨時出於任何原因確定結束或終止閣下的「綜合存款戶口」或任何附屬戶口（即使並無出現違約）。在此情況下，本行將根據本行客戶條款、本條款其他部份或任何其他適用銀行協議向或不向閣下發出通知。
- 5.12 為計算閣下「綜合存款戶口」或任何附屬戶口的任何正數總結餘（包括確定適用於閣下「綜合存款戶口」的任何最低結餘限制），本行可按本行合理認為適當的匯率將任何附屬戶口的結餘兌換為港元或任何其他「綜合存款戶口」貨幣。

## 6 電子支票

### 6.1 電子支票存入服務條文 - 適用性

本部份條文適用於本行有關電子支票的服務。本部份補充本行的往來 / 支票 / 儲蓄戶口和定期存款戶口條款（「現有條款」）並構成現有條款的一部份。現有條款中適用於實物支票或適用於本行一般服務的條文，凡內容相關的且不與本部份條文不一致的，將繼續適用於電子支票及本行的電子支票存入服務。就電子支票存入服務的條文而言，若本部份的條文跟現有條款的條文出現不一致，均以本部份的條文為準。

### 電子支票存入服務的性質及範圍

- 6.2 本行可選擇提供電子支票存入服務。如本行向閣下提供電子支票存入服務，閣下可以存入電子支票。為使用電子支票存入服務，閣下須提供本行及結算所分別不時要求或指定的資料及文件，並須接受本行及

from time to time.

- 6.3 e-Cheques Deposit Services allow you and other persons to present e-Cheques (whether payable to you and/or any other holder of the Payee Bank Account) for deposit with us (as Payee Bank), using the e-Cheque Drop Box Service offered by the Clearing House or using our Deposit Channels, in accordance with Clause 6.6, 6.7 and 6.8 below.
- 6.4 We may provide e-Cheques Deposit Services relating to e-Cheques that are issued in any currency specified by us from time to time, including Hong Kong dollars, US dollars or Renminbi.
- 6.5 We have the right to set or vary from time to time the conditions for using the e-Cheques Deposit Services. These conditions may include the following (or any of them):
- (i) the service hours of the e-Cheques Deposit Services (including cut-off times for presenting e-Cheques); and
  - (ii) any fees and charges payable by you for the e-Cheques Deposit Services.

#### **e-Cheques Deposit Services**

- 6.6 The e-Cheques Deposit Services may allow presentment of e-Cheques for deposit with us (as Payee Bank) using the e-Cheque Drop Box Service provided by the Clearing House or using our Deposit Channels.
- 6.7 e-Cheque Drop Box Service
- (i) The e-Cheque Drop Box Service is provided by the Clearing House. You are bound by the e-Cheque Drop Box Terms in relation to your use of the e-Cheque Drop Box Service. You are solely responsible for performing your obligations under the e-Cheque Drop Box Terms.
  - (ii) In order to use the e-Cheque Drop Box Service, you are required by the e-Cheque Drop Box Terms to register an e-Cheque Drop Box Account with one or more Payee Bank Account for presenting e-Cheques. You are allowed by the e-Cheque Drop Box Terms to register an e-Cheque Drop Box Account with a Payee Bank Account that is your same-name account or an account other than your same-name account. You are responsible for the presentment of all e-Cheques by you or any other person using your e-Cheque Drop Box Account (including presentment of any e-Cheques to a Payee Bank Account other than your same-name account).
  - (iii) Any issue relating to the use of the e-Cheque Drop Box Service should

結算所分別不時要求或指定的條款及細則。閣下亦可能需要簽署本行不時指定的表格及文件。

- 6.3 電子支票存入服務讓閣下及其他人士可按下列第 6.6, 6.7 及 6.8 條使用結算所提供的電子支票存票服務或使用本行的存入途徑出示電子支票（不論向閣下及/或受款人戶口的任何其他持有人支付）以存入本行（作為受款人銀行）。
- 6.4 本行可為本行不時指定的貨幣（包括港幣、美元或人民幣）簽發的電子支票，提供電子支票存入服務。
- 6.5 本行有權不時設定或更改使用電子支票存入服務的條件。該等條件可包括下列各項（或任何一項）：
- (i) 電子支票存入服務的服務時間（包括出示電子支票的截止時間）；及
  - (ii) 閣下須就電子支票存入服務支付的任何費用。

#### **電子支票存入服務**

- 6.6 電子支票存入服務可容許透過使用結算所提供的電子支票存票服務或本行的存入途徑，出示電子支票以存入本行（作為受款人銀行）。
- 6.7 電子支票存票服務
- (i) 電子支票存票服務由結算所提供。就閣下使用電子支票存票服務，閣下受電子支票存票服務條款約束。閣下須自行負責履行電子支票存票服務條款下的責任。
  - (ii) 為使用電子支票存票服務，電子支票存票服務條款要求閣下登記電子支票存票服務戶口連同一個或多個受款人戶口，以供出示電子支票。電子支票存票服務條款容許閣下以閣下同名戶口或閣下同名戶口以外的其他戶口作為受款人戶口登記電子支票存票服務戶口。閣下須就閣下或任何其他人士使用閣下的電子支票存票服務戶口出示的所有電子支票負責（包括任何向閣下同名戶口以外的受款人戶口出示的電子支票）。
  - (iii) 任何有關使用電子支票存票服務的事宜須按電子支票存票服務條款處理。本行可以（但無責任）向閣下提供合理

be handled in accordance with the e-Cheque Drop Box Terms. We may (but have no obligation to) provide reasonable assistance to you. In particular, we do not have the electronic record or image of any e-Cheque deposited using the e-Cheque Drop Box Service. On your request, we may (but have no obligation to) provide the date, e-Cheque amount, e-Cheque number, payee name and any other information agreed by us relating to an e-Cheque deposited using your e-Cheque Drop Box Account.

- (iv) We give no representation or guarantee, whether express or implied, relating to the availability, quality, timeliness or any other aspect of the e-Cheque Drop Box Service provided by the Clearing House. Unless otherwise stated in the e-Cheque Drop Box Terms, you bear the responsibilities and risks relating to the use of the e-Cheque Drop Box Service. We are not liable for loss, damage or expense of any kind which you or any other person may incur or suffer arising from or in connection with the use of the e-Cheque Drop Box Service.

#### 6.8 Our Deposit Channels

We may specify or vary from time to time (i) the available Deposit Channels without notice; and (ii) the terms governing the use of any Deposit Channel.

#### Handling of e-Cheques, associated risks and our liabilities

##### 6.9 Handling of e-Cheques

You understand that we and other banks have to follow the Industry Rules and Procedures in the handling, processing, presentment, payment, collection, clearance and settlement of e-Cheques payable to you. Accordingly, we are entitled to collect any e-Cheque payable to you by presenting that e-Cheque to the Payer Bank in accordance with the Industry Rules and Procedures even if the Bills of Exchange Ordinance may not expressly provide for presentment of e-Cheques or may specify other manner for presentment of cheques.

##### 6.10 Restriction of our liability

Without reducing the effect of the provisions of the Existing Terms:

- (i) we are not liable for loss, damage or expense of any kind which you or any other person may incur or suffer arising from or in connection with the use of the e-Cheques Deposit Services or the handling, processing, presentment, payment, collection, clearance or settlement of e-Cheques presented

協助。因本行沒有任何使用電子支票存票服務存入的電子支票的電子紀錄或影像，如閣下要求，本行可以（但無責任）提供使用閣下電子支票存票服務戶口存入的電子支票日期、電子支票金額、電子支票編號、收款人姓名及任何其他本行同意提供有關該電子支票的資料。

- (iv) 本行對結算所是否提供電子支票存票服務及所提供服務的質素、適時度或任何其他事宜均無作出明示或隱含的表述或保證。除非電子支票存票條款另有指明，閣下須承擔有關使用電子支票存票服務的責任及風險。閣下或任何其他人士因使用電子支票存票服務或與其有關的服務，而可能引致或蒙受的任何種類的損失、損害或開支，本行無須負責。

#### 6.8 本行的存入途徑

本行可不時指定或更改(i)可用的存入途徑而無須通知；及(ii)任何存入途徑的條款。

#### 電子支票的處理、相關風險及本行的責任

##### 6.9 電子支票的處理

閣下須明白本行及其他銀行須根據業界規則及程序處理、辦理、出示、支付、收取、交收及結算向閣下簽發的電子支票。因此，即使匯票條例未明確指定電子支票出示的方式，或可能指定其他的支票出示方式，本行有權按業界規則及程序，向付款人銀行出示任何向閣下簽發的電子支票，以收取電子支票的款項。

##### 6.10 本行責任的限制

在不減低現有條款效果的情況下：

- (i) 閣下或任何其他人士因使用電子支票存入服務，或閣下或任何其他人士通過本行向閣下提供的存入途徑出示的電子支票的處理、辦理、出示、支付、收取、交收或結算，或與上述事宜有關而可能引致或蒙受的任何種類的損失、損害或開支，本行無須負責，除非任何上述損失、損害或開支屬直接及可合理預見直接且完全由於本行或本行人員、僱員或代理的疏忽或故意失責導致；
- (ii) 為求清晰，現明確如下，閣下或任何其他人士就下列事宜（或任何一項）或與其相關的事宜，而可能引致或蒙受的任

by you or any other person using the Deposit Channels provided by us to you, except to the extent that any loss, damage or expense incurred or suffered is direct and reasonably foreseeable arising directly and solely from our negligence or wilful default or that of our officers, employees or agents;

(ii) in particular and for clarity, we are not liable for loss, damage or expense of any kind which you or any other person may incur or suffer arising from or in connection with the following (or any of them):

(1) use of the e-Cheque Drop Box Service by you or any other person, or the e-Cheque Drop Box Terms;

(2) your failure to comply with your obligations relating to the e-Cheques Deposit Services;

(3) presentation of any e-Cheque payable to you in accordance with the Industry Rules and Procedures despite the provisions of the Bills of Exchange Ordinance; and

(4) any failure or delay in providing the e-Cheques Deposit Services, or any error or disruption relating to the e-Cheques Deposit Services, caused by or attributed to any circumstance beyond our reasonable control; and

(iii) in no event will we be liable to you or any other person for any loss of profit or any special, indirect, consequential or punitive loss or damages.

#### 6.11 Your confirmation and indemnity

(i) You accept the restriction of liabilities and disclaimers imposed by us and the Clearing House in relation to the e-Cheques Deposit Services and the services provided by the Clearing House respectively. You accept and agree to bear the risks and the liabilities for depositing e-Cheques.

(ii) Without reducing the effect of any indemnity given by you under the Existing Terms, any other document forming our banking agreement, or any other rights or remedies that we may have, you will indemnify us and our officers, employees and agents and hold each of them harmless against all liabilities, claims, demands, losses, damages, costs, charges and expenses of any kind (including legal fees on a full indemnity basis and other expenses reasonably incurred) which may be incurred or suffered by us or any of them and all actions or proceedings which

何種類的損失、損害或開支，本行無須負責：

(1)閣下或任何其他人士使用電子支票存票服務，或與電子支票存票服務條款相關的事宜；

(2)閣下未遵守有關電子支票存入服務的責任；

(3)按業界規則及程序出示向閣下簽發的電子支票，而無須顧及匯票條例的條文；及

(4)任何由於或歸因於本行可合理控制情況以外的原因導致未能提供或延遲提供電子支票存入服務，或導致電子支票存入服務的任何錯誤或中斷；及

(iii)在任何情況下，就任何收益的損失或任何特別、間接、相應而生或懲罰性損失或損害賠償，本行均無須向閣下或任何其他人士負責。

#### 6.11 閣下的確認及彌償

(i) 閣下須接受本行及結算所分別就電子支票存入服務及結算所提供的服務施加的責任限制及免責條款。閣下須接受及同意，承擔存入電子支票的風險及責任。

(ii) 在不減低閣下在現有條款，任何其他構成本行銀行協議文件提供的任何彌償或於本行享有的任何其他權利或補償的情況下，本行及本行人員、僱員及代理（或任何一人）有關或因本行提供電子支票存入服務或閣下使用電子支票存入服務而可能引致或蒙受任何種類的責任、申索、要求、損失、損害、成本、費用及開支（包括全面彌償引致的法律費用及其他合理開支），以及本行及本行人員、僱員及代理（或任何一人）可能提出或被提出的所有法律訴訟或程序，閣下須作出彌償並使本行及本行人員、僱員及代理（或任何一人）免受損失。

(iii) 如任何責任、申索、要求、損失、損害、成本、費用、開支、法律訴訟或程序經證實為直接及可合理預見直接且完全因本行或本行人員、僱員或代理的疏忽或故意失責導致，上述彌償即不適用。

may be brought by or against us or any of them as a result of or in connection with our provision of the e-Cheques Deposit Services or your use of the e-Cheques Deposit Services.

- (iii) The above indemnity does not apply to the extent that it is proved that any liabilities, claims, demands, losses, damages, costs, charges, expenses, actions or proceedings are direct and reasonably foreseeable arising directly and solely from our negligence or wilful default or that of our officers, employees or agents.
- (iv) The above indemnity shall continue to have effect after the termination of the e-Cheques Deposit Services.

(iv) 上述彌償在電子支票存入服務終止後繼續有效。

## 7 Foreign currency

Deposits of foreign currency are generally made into a form of *savings account* or *time deposit account*. However, foreign currency *current/cheque accounts* may also be available. For more information, please contact us.

### Conditions of deposit

- 7.1 We accept foreign currency deposits in currencies acceptable to us and on the conditions (including term, interest rates and minimum deposit amounts) available by contacting us or as set out in the product brochure.

### Deposit methods

- 7.2 We may accept and deposit, as agent for collection foreign currency drafts, cheques or travellers' cheques for good value after clearance. We deduct from the proceeds our fees and charges (the details of which are available by contacting us) and any fees and charges that may be imposed by third parties.

However, we may:

- refuse to accept for collection drafts, cheques or travellers' cheques drawn in favour of third parties or if the payee's name is not identical to your name in our records; and
- need to see the purchase agreement of any travellers' cheques presented for deposit.

We return dishonoured cheques, drafts or travellers' cheques to your last notified address at your risk and cost.

- 7.3 If you have an existing foreign currency time deposit account and we receive additional

## 7 外幣

外幣存款通常採用儲蓄戶口或定期存款戶口的形式。然而，本行亦設有外幣往來/支票戶口。如欲索取更多資料，請與本行聯絡。

### 存款條件

- 7.1 本行按照可向本行取得或在產品手冊內列明的條件（包括期限、利率和最低存款金額）接受本行所接納幣種的外幣存款。

### 存款方法

- 7.2 本行接納和作為收取代理人存入結算後具有良好價值的外幣匯票、支票或旅行支票。本行從實收款項中扣除本行的費用和收費（詳情請與本行聯絡）以及第三方可能收取的任何費用和收費。

然而，本行可以：

- 拒絕接納收取以第三方為受益人而開出或受款人姓名與本行記錄的閣下姓名不相同的匯票、支票或旅行支票；及
- 需要查閱提交供存入的任何旅行支票的購買協議。

本行會將不承兌的支票、匯票或旅行支票退回至閣下最後通知本行的地址，風險和費用由閣下承擔。

- 7.3 如果閣下開立了外幣定期存款戶口，且本行收取了沒有具體指示的額外外幣資金，本行可將此等資金存入本行決定的任何類型戶口，為期至少一個月。然而，如果額外資金低於最低存款金額，本行可將此等資金存入本行決定的同種貨幣、相同利率和最早到期日的現有戶口內。

### 提款方法

- 7.4 屬於定期存款的外幣存款之戶口不得在到期日前提款。然而，本行可以在符合本行可能施加的任何條件（包括通知期、扣減利息或零利息和收取其他收費）的情況下允許提前提款。

foreign currency funds with no specific instructions, we may place them in any type of *account* we determine for a minimum of one month. However, if the additional funds are below our minimum deposit amounts, we may place them in an existing account in the same currency and with the interest rate and the earliest maturity date we determine.

### Withdrawal methods

- 7.4 *Accounts for foreign currency deposits* which are time deposits may not be withdrawn before the maturity date. However, we may allow withdrawal before the maturity date subject to any conditions we may impose (including a period of notice, reduced or nil interest fees and other charges).
- 7.5 If you give us notice, proceeds of withdrawal may be available in foreign currency notes. You must pay any applicable fees which are available by contacting us.

### Commission

- 7.6 We may charge commission on a deposit or withdrawal made in cash, cheques, drafts, payment orders or other monetary instruments in the currency of the account for the *foreign currency deposit*. Please refer to the *tariff sheet* or elsewhere in our banking agreement for details. Please contact us for further details.

### Foreign exchange controls

- 7.7 *Foreign currency accounts*, and all transactions under them, are subject to any applicable exchange control laws.

### US Dollar clearing in Hong Kong

- 7.8 When issuing or depositing US Dollar cheques drawn against a US Dollar account in Hong Kong, the operation of the US Dollar clearing system is subject to the *US Dollar Clearing House Rules*.
- 7.9 Rule 2.3.5 of the *US Dollar Clearing House Rules* applies to our banking agreement to the extent that it is applicable to you and transactions you conduct.
- 7.10 The Hong Kong Monetary Authority does not owe any duty or incur any liability to you in respect of any loss (including loss of business, loss of business opportunity, loss of profit, special, indirect or consequential loss) (even if the Hong Kong Monetary Authority knew or ought reasonably to have known of their possible existence) of any kind or nature whatsoever arising in whatever manner directly or indirectly by the giving of any notice, advice or approval in connection with the *US Dollar Clearing House Rules*.

- 7.5 如果閣下向本行發出通知，則可以提取外幣現鈔。閣下可能需要支付任何適用的費用，此等費用可聯絡本行索取。

### 佣金

- 7.6 對於貨幣單位為外幣存款戶口貨幣的現金、支票、匯票、付款指示或其他票據的存款或提款，本行可能收取佣金。詳情請參閱收費表或本行銀行協議的其他部分，進一步詳情請與本行聯絡。

### 外匯管制

- 7.7 外幣戶口以及其下的所有交易均應符合任何適用的外匯管制法律。

### 香港的美元結算

- 7.8 當簽發或存入在香港的美元戶口提款的美元支票時，美元結算系統的操作須受美元結算所規則的規限。
- 7.9 美元結算所規則第2.3.5條在適用於閣下和閣下的交易的範圍內適用於本行銀行協議。
- 7.10 對於發出與美元結算所規則相關的任何通知、意見或批准而以任何方式直接或間接引起的任何種類或性質的損失（包括業務損失、商機損失、利潤損失、特殊、間接或相應損失）（即使香港金融管理局知道或在合理情況下應該知道其可能存在），香港金融管理局對閣下不承擔任何義務或引起任何責任。

## 8 人民幣戶口

- 8.1 本第8條和第7條及與儲蓄戶口、定期存款戶口或往來/支票戶口（視適用而定）相關的具體條款適用於人民幣戶口。如果本條與本條款其他部分有任何不一致之處，以本條為準。本第8條的規定不限制本行在本行銀行協議下的其他權利。

### 香港身份證

香港身份證持有人

- 8.2 如果閣下為香港身份證持有人並開立香港居民人民幣戶口，閣下聲明，閣下擁有有效的香港身份證。如果閣下不再擁有有效的香港身份證，應立即書面通知本行。在不限制本行其他權利的情況下，如果本行

## 8 RMB accounts

8.1 This clause 8 and clause 7 both apply to RMB accounts in addition to the specific provisions relating to *savings accounts*, *time deposits accounts* or *current/cheque accounts* (as the case may be). If there is any inconsistency between this clause and the other sections of these terms, this clause prevails. No part of this clause 8 limits our other rights under our banking agreement.

### Hong Kong identity card

HKID card holders

8.2 If you are a holder of valid Hong Kong identity card and you are opening a RMB account for Hong Kong resident, you represent that you have a valid Hong Kong identity card. You must immediately tell us in writing if you no longer have a valid Hong Kong identity card. Without limiting our other rights, we may suspend or terminate the *RMB account* if we have reason to suspect that you do not or may not continue to have such a card.

Non-HKID card holders

8.3 If you are not a holder of valid Hong Kong identity card and you are opening a *RMB account* for non-Hong Kong resident, you represent that you do not hold a valid Hong Kong identity card. You must immediately tell us in writing if you become a Hong Kong resident and have a valid Hong Kong identity card. In such circumstance, we may exercise our rights under our banking agreement to terminate or convert your *RMB account* into another type of account (with relevant restrictions and requirements as may be applicable) at our sole and absolute discretion.

### Transactions using Renminbi

8.4 We may but need not accept deposits or allow withdrawal by any cheques, drafts, payment orders or other monetary instruments in Renminbi.

8.5 If you give us prior notice, we may (but need not) pay you an amount from a *RMB account* in Renminbi notes and coins subject to availability and charges that we determine. We may specify the denominations of Renminbi notes and coins that we accept or pay.

### Conversion to Hong Kong Dollars

8.6 If you ask, we may (but need not) convert a deposit in a *RMB account* into Hong Kong Dollars.

### Not to be used as security

8.7 Unless we agree, the balance of a *RMB*

有理由懷疑閣下沒有或可能不繼續擁有該證件，本行可暫停或終止人民幣戶口。

非持有香港身份證人士

8.3 如果閣下為非持有香港身份證人士並開立非香港居民人民幣戶口，閣下聲明，閣下並無持有有效的香港身份證。如果閣下成為香港居民並擁有有效的香港身份證，應立即書面通知本行。在此情況下，本行可行使本行之絕對權利根據本行銀行協議終止閣下人民幣戶口或將閣下人民幣戶口轉為其他戶口種類（有關規定及要求將適用）。

### 使用人民幣的交易

8.4 本行可以但不一定接納任何人民幣支票、匯票、付款指示或其他票據的存款或提款。

8.5 如果閣下向本行發出預先通知，本行可以（但不一定）從人民幣戶口中向閣下支付人民幣現鈔和硬幣，但受限於有關存量以及本行決定的收費。本行可能會指定本行接納或支付的人民幣現鈔和硬幣的面額。

### 兌換成港元

8.6 經閣下要求，本行可以（但不一定）將人民幣戶口的存款兌換成港元。

### 不得作為抵押品

8.7 除非本行同意，否則人民幣戶口的結餘不得被閣下用作任何銀行信貸的抵押品，在計算本行提供的任何銀行信貸的有效限額時亦不被考慮在內。

### 付款至暫記戶口

8.8 如果一個人民幣戶口結束，本行可以將任何正數結餘存放在一個無息的暫記戶口。本行可以在此之前將正數結餘兌換成港元。

### 人民幣往來戶口

8.9 閣下不得透支人民幣往來戶口。

8.10 就人民幣往來戶口而開出的支票只可用作支付中華人民共和國廣東省內的消費品和服務，或用作本行可能指定的其他用途。

8.11 本行可能不執行將會導致人民幣往來戶口的結餘低於任何最低限額或超越本行可能

*account* cannot be relied upon by you as collateral for any banking facility and will not be considered in calculating the available limit for any banking facility we offer.

### Payment into suspense account

- 8.8 If a *RMB account* is closed, we may place any credit balance into a non-interest bearing suspense account. We may convert the credit balance into Hong Kong Dollars before doing so.

### RMB current account

- 8.9 You must not overdraw on a *RMB current account*.
- 8.10 A cheque drawn on a *RMB current account* must only be used to pay for consumer goods and services in Guangdong province in the People's Republic of China or for other purposes that we may specify.
- 8.11 We may not act on an instruction which will cause the balance of a *RMB current account* to fall below any minimum limit or exceed any maximum limit that we specify. If the balance of a *RMB current account* exceeds any maximum limit, we may reduce the balance by transferring the excess to another of your *accounts* or in any other manner we choose without giving notice to you.
- 8.12 You must ensure that the aggregate amount of cheques on a *RMB current account* presented for payment on any day does not exceed any daily clearing limit we specify. If the limit is exceeded, we pay the cheques in any order we choose.
- 8.13 If a *RMB current account* does not have sufficient funds to pay cheques that have been presented, we may (but need not) transfer funds from any of your *accounts* to the *RMB current account* to pay the cheques subject to the availability of the funds and any transfer limit we specify. We may charge a fee for paying any cheque where the *RMB current account* did not have sufficient funds.
- 8.14 If you use a *RMB current account* for any improper purpose then we may suspend, close or take any other action we consider appropriate in connection with the *RMB current account*.

## 9 Minimum balances

- 9.1 We may require you to maintain a minimum balance on any account we specify. For details on required minimum balances, see the *tariff sheet* or elsewhere in our banking agreement. Please contact us for further details.

指定的任何最高限額的指示。如果人民幣往來戶口的結餘超越任何最高限額，本行可能將超出部分轉賬至閣下的另一戶口或以本行選擇的任何其他方式進行處理，以減低結餘，而不必通知閣下。

- 8.12 閣下必須確保任何一日在人民幣往來戶口開出呈交付款的支票總金額不超過本行指定的任何每日結算限額。如果超出限額，本行將按照本行選擇的任何次序兌現支票。
- 8.13 如果人民幣往來戶口內沒有足夠的資金兌現已經呈交的支票，本行可能會（但不一定）將閣下任何戶口的資金轉賬至人民幣往來戶口，以兌現支票，但受限於有關存量以及本行指定的任何轉賬限額。如果人民幣往來戶口內沒有足夠的資金，本行可能會為兌現任何支票而收取費用。
- 8.14 如果閣下使用人民幣往來戶口作任何不適當用途，則本行可能會中止、結束人民幣往來戶口，或採取本行認為與人民幣往來戶口有關的任何其他行動。

## 9 最低結餘

- 9.1 本行可能要求閣下維持本行指定的任何戶口的最低結餘。最低結餘詳情請參閱收費表或本行銀行協議的其他部分，進一步詳情請與本行聯絡。
- 9.2 本行可能要求閣下維持閣下的儲蓄戶口、往來/支票戶口、定期存款戶口、外幣存款以及本行指定而閣下為主要戶口持有人（單獨或聯名）的其他戶口的最低總計結餘。最低總計結餘詳情請參閱收費表或本行銀行協議的其他部分，進一步詳情請與本行聯絡。
- 9.3 如果最低結餘或最低總計結餘適用，且結餘低於規定的最低限額，本行：
- 不需要接納將會導致結餘低於最低限額的任何戶口指示或允許將會導致結餘低於最低限額的任何戶口交易；
  - 不需要向有關戶口支付任何利息；及
  - 可以結束有關戶口。

閣下還必須支付任何有關費用（詳情請與本行聯絡）。

9.2 We may require you to maintain a minimum aggregate balance on your *savings accounts, current/cheque accounts, time deposits accounts, foreign currency deposits* and other *accounts* we specify where you are the primary accountholder (either solely or jointly). For details on required minimum aggregate balances, see the tariff sheet or elsewhere in our banking agreement. Please contact us for further details.

9.3 If a minimum balance or a minimum aggregate balance applies and the balance falls below the required minimum we:

- need not accept any instruction or allow any transaction on an *account* which would cause the balance to fall below the minimum;
- need not pay interest on the relevant *account* or *accounts*; and
- may close the relevant *account* or *accounts*.

You must also pay any applicable fees (the details of which are available by contacting us).

## 10 Payments into accounts

### We may accept or refuse payment

10.1 We may accept or refuse to accept any deposit whether in cash or by cheque or other instrument or set minimum or maximum amounts on deposits.

10.2 Any cheque or other instrument is received by us as agent for collection on your behalf.

10.3 We may charge a fee if you wish to make a large cash deposit. For more information, see the *tariff sheet* or elsewhere in our banking agreement. Please contact us for further details.

### Foreign cheques or instruments

10.4 If we agree to accept cheques or other instruments drawn on financial institutions located outside Hong Kong, you acknowledge that:

- clearance depends on the laws and practices of the location of the financial institution; and
- we are not responsible for the value given by the financial institution or any other loss incurred in connection with the cheque or instrument.

### Receipts

10.5 Receipt of a deposit is evidenced by our usual practice, depending on how you make the deposit. A person making a deposit should keep their copy of the receipt.

## 10 向戶口付款

### 本行可以接納或拒絕付款

10.1 本行可以接納或拒絕接納任何現金或支票或其他票據的存款，或對存款訂立最低或最高金額。

10.2 本行將作為代理人代表閣下接收任何支票或其他票據。

10.3 如果閣下希望存入大量現金，本行可能收取費用。如欲取得更詳盡的資料，請參閱收費表或本行銀行協議的其他部分，進一步詳情請與本行聯絡。

### 外國支票或票據

10.4 如果本行同意接納從位於香港以外的金融機構開出的支票或其他票據，閣下承認：

- 結算取決於金融機構當地的法律和慣例；及
- 對於金融機構就支票或票據所給予的價值或引起的任何其他損失，本行概不負責。

### 收據

10.5 存款收據按照本行的慣常做法加以證明，取決於閣下如何存款。存款人應保存收據。

10.6 存款單經本行機器打印認可或經本行蓋印和本行職員簽署認可後方才有效。

10.7 本行發出的任何收據不得用作存款已經獲得結算的證據。

### 利息累計

10.8 存款的利息自本行接納存款且存款已經貸記到戶口時起累計。

### 第三方支票

10.9 如果呈交支付給第三方或似乎屬於或已經屬於其他人的支票或其他票據（「第三方支票」），本行可以拒絕接納將之存入或拒絕將之兌為現金。如果本行同意接納或兌現第三方支票，本行可能會要求閣下或授權人士遵守額外的條件。

### 支票收集箱存款

10.10 閣下不得在支票收集箱存入現金或不記名

- 10.6 A deposit slip is only valid if endorsed by our machine print or by our stamp and signature of a bank officer.
- 10.7 Any receipt we issue cannot be used as evidence that the deposit has been cleared.

#### Interest accrues

- 10.8 Interest begins to accrue on a deposit when we accept the deposit and it has been credited to an *account*.

#### Third party cheques

- 10.9 If a cheque or other instrument is presented which is payable to a third party or it appears to belong or to have belonged to someone else (called a "third party cheque"), we may refuse to accept it for deposit or refuse to cash it. If we agree to accept or cash a third party cheque we may require you or an *authorised person* to comply with additional conditions.

#### Cheque collection box deposits

- 10.10 You must not deposit cash or bearer cheques into the cheque collection boxes. If you make a deposit in this way, you do so at your own risk and we will not be liable for any *loss* incurred as a result of your action.

#### Clearance of payments

- 10.11 We do our best to process all cheques and other instruments within a reasonable period of time. However, if they are deposited after any cut off time we specify, they may not be processed until the following business day. Please contact us for more information on clearance times as they may vary.
- 10.12 The proceeds of cheques and other payment instruments deposited, or funds transferred electronically cannot normally be withdrawn until cleared. If we allow withdrawal of the proceeds before clearance occurs, you must repay or we may debit that amount if the cheque, payment instrument or transfer is dishonoured.

#### Regular payments to an account

- 10.13 If you ask, we may establish a regular payment arrangement to an *account*. We may cancel or stop the regular payment arrangement if:
- you instruct us to do so; or
  - the payment arrangement no longer complies with the terms of the payment authority signed by you; or
  - required by law.

#### Dishonoured cheques

- 10.14 We give you details of any cheque deposited into an account which is dishonoured as soon as practicable.

支票。如果閣下以這種方式存款，風險自負，且本行對於閣下行動引起的任何損失概不負責。

#### 付款結算

- 10.11 本行會盡最大努力在合理時間內處理所有支票和其他票據。然而，如果支票或其他票據在本行指定的截止時間後存入，則其可能在下一個營業日才處理。由於結算時間可能會不同，請聯絡本行索取更多資料。
- 10.12 存入的支票和其他付款票據的實收款項或電子轉賬的資金通常在結算後才能提取。如果本行允許在結算前提取實收款項，則閣下必須在支票、付款票據或轉賬不能承兌時償還有關款項，或本行可就該款項扣賬。

#### 向戶口定期付款

- 10.13 經閣下要求，本行可以設立定期向戶口付款的安排。在以下情況下，本行可以取消或停止定期付款安排：
- 閣下向本行發出指示；或
  - 有關付款安排不再符合經閣下簽署的付款授權的條款；或
  - 法律規定。

#### 不能承兌支票

- 10.14 本行將在實際可行的情況下盡快向閣下提供存入戶口但未能承兌的任何支票的詳情。

## 11 從戶口付款

#### 提款

- 11.1 本行將僅在戶口維持所在國家或地區償還戶口中的存款及/或正數結餘。提款亦受本行實施的細則規限。
- 11.2 如果閣下希望提取大量現金，本行可能收取費用。如欲取得更詳盡的資料，請參閱收費表或本行銀行協議的其他部分，進一步詳情請與本行聯絡。

#### 授權扣款或付款

- 11.3 閣下授權本行扣取閣下就往來/支票戶口

## 11 Payments out of accounts

### Withdrawals

11.1 Deposits and/or credit balances in an *account* will only be repayable by us in the same country or territory where the *account* is maintained. Withdrawal is also subject to conditions we impose.

11.2 We may charge a fee if you wish to make a large cash withdrawal. For more information, see the *tariff sheet* or elsewhere in our banking agreement. Please contact us for further details.

### Authority to debit and payment

11.3 You authorise us to debit all cheques and other instruments drawn by you to a *current/cheque account*.

11.4 We may determine the order of priority for payment of cheques.

### Third party withdrawals

11.5 We may, but need not, accept instructions allowing third parties to withdraw from an *account*.

### Stopping payment of cheques

11.6 You or an *authorised person* may request us in writing to stop payment of a cheque drawn on a *current/cheque account* before it has been paid. However, the instruction is only effective if it:

- gives full details of the cheque; and
- is received by us before the cheque is deposited for clearing. (See our Client Terms for how we deal with stopped payments.)

### Direct debits or periodical payments from accounts

11.7 If you ask, we can organise a direct debit or periodical payment arrangement from an *account*. You will need to sign additional documents to authorise it.

11.8 We may cancel or stop any direct debit or periodical payment arrangement if:

- you instruct us to do so or
- the payment arrangement no longer complies with the terms of the direct debit authority signed by you.

We may ask that you also notify the person to whom you have given the direct debit authority.

### Telegraphic transfers

11.9 You may ask us to effect telegraphic transfers for you. We need not agree to your request.

11.10 We may set a minimum amount or maximum amount for telegraphic transfers.

開出的所有支票和其他票據的款項。

11.4 本行可以決定兌現支票的先後次序。

### 第三方提款

11.5 本行可以（但不一定）接納允許第三方從戶口提款的指示。

### 停止兌現支票

11.6 閣下或授權人士可在支票兌現前書面要求本行停止從往來/支票戶口提款兌現有關支票。然而，有關指示必須符合下列條件方為有效：

- 列明支票的全部詳情；及
- 早於有關支票提呈結算前送交本行。（有關本行如何處理停止兌現的詳情，見本行的客戶條款）。

### 從戶口自動轉賬或定期付款

11.7 經閣下要求，本行可以設立從戶口自動轉賬或定期付款的安排。閣下需要簽署額外文件以作授權。

11.8 在以下情況下，本行可以取消或停止任何自動轉賬或定期付款安排：

- 閣下向本行發出指示；或
- 有關付款安排不再符合經閣下簽署的自動轉賬授權的條款。

本行可要求閣下同時就此通知閣下給予自動轉賬授權的人士。

### 電匯

11.9 閣下可要求本行為閣下進行電匯。本行毋須同意閣下的要求。

11.10 本行可設訂電匯的最低或最高金額。有關金額詳情，請與本行聯絡。

11.11 倘若以目標國家貨幣以外的貨幣進行電匯，閣下可能需就電匯支付多重收費。有關該等收費的詳情，請與本行聯絡。

11.12 閣下同意本行向電匯的對方或中介銀行透露任何有關資料。

11.13 倘若電匯無法完成，本行亦毋須退還閣下就電匯支付的收費，除非電匯失敗完全是由於本行的作為或不作為所直接導致。

For details of these amounts, please contact us.

- 11.11 If a telegraphic transfer is made in a currency other than the currency of the destination country, you may be required to pay multiple charges for the telegraphic transfer. For details of these charges, please contact us.
- 11.12 You consent to us disclosing any information in connection with the telegraphic transfer to the correspondent or intermediary bank.
- 11.13 If a telegraphic transfer cannot be completed, we are not required to refund the charges paid by you for the telegraphic transfer unless the failure to complete was solely and directly due to anything we do or do not do.

### Repayment by us

- 11.14 If you agree in writing, we may repay an amount to you by paying a bank in or outside Hong Kong by electronic transfer, telegraphic transfer or other means we choose. The repayment is made at your own risk.

## 12 Dormant accounts

### What is a dormant account?

- 12.1 If no withdrawal, deposit or fund transfer is made on a *savings account* or *current/cheque account* for 12 consecutive months or such other period that we notify to you, we classify the *account* as dormant.

### Fees for dormant accounts

- 12.2 Unless prohibited by law, if the balance of a dormant *account* is below the minimum limit set out in the *tariff sheet* or elsewhere in our banking agreement, we may debit the dormant account fee set out in the *tariff sheet* or elsewhere in our banking agreement or as notified by us until there is no credit balance in the *account* following which the *account* is closed.
- 12.3 We give you 14 days' notice before charging any dormant account fee.

## 13 Closing accounts

### Early closure

- 13.1 If you close a *savings account* or *current/cheque account* within 3 months (or such other period that we may notify to you) after you open it, you must pay the early account closure fee set out in the *tariff sheet* or elsewhere in our banking agreement or as notified by us.

### 本行所作付款

- 11.14 在閣下書面同意的情况下，本行可以電子轉賬、電匯或本行選擇的其他形式付款到香港境內或境外銀行，以向閣下償還款項。有關還款的一切風險概由閣下承擔。

## 12 不動戶口

### 何謂不動戶口？

- 12.1 一個儲蓄戶口或往來/支票戶口如果連續12個月或在本行通知閣下的其他期間沒有任何提存或轉賬的活動，則本行將之歸類為不動戶口。

### 不動戶口的費用

- 12.2 除法例禁止的情况下，倘若不動戶口的結餘低於收費表或本行銀行協議其他部分所載的最低限額，本行可從該不動戶口扣除收費表或本行銀行協議其他部分所載或本行不時通知的不動戶口費用，直至該戶口再無正數結餘為止，屆時該戶口會被結束。
- 12.3 本行會在收取任何不動戶口費14日前向閣下發出通知。

## 13 結束戶口

### 提早結束

- 13.1 倘若閣下在開立儲蓄戶口或往來/支票戶口的3個月（或本行可能通知閣下的其他時間）內將其結束，則閣下須支付收費表或本行銀行協議其他部分所載或本行通知的提早結束戶口費。

### 本行可結束戶口的情況

- 13.2 本行可隨時通知閣下而結束儲蓄戶口、定期存款戶口或往來/支票戶口。本行毋須就此提供任何理由。在此情況下，本行會以本行釐定的方式向閣下支付戶口結餘（但本行毋須支付利息）。

### 交回存摺

- 13.3 倘若閣下所持存摺的有關戶口結束，閣下必須確保向本行交回所有存摺。

## When we may close accounts

13.2 We may close a *savings account*, *time deposit account* or a *current/cheque account* at any time with notice to you. We need not give a reason for doing so. If we do so, we pay you the balance of the *account* in the manner we determine (but we need not pay interest).

## Return of passbooks

13.3 If an *account* for which you have a passbook is closed, you must ensure that all passbooks are returned to us.

## 14 Meaning of words

You also need to refer to our Client Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Client Terms, the definition in these terms applies for the purposes of *current/cheque accounts*, *time deposits account*, *foreign currency deposits*, *Integrated Deposits Account* and *savings accounts*.

**account type(s)** means the type(s) of account that may be opened under an *IDA* as determined by us from time to time in our absolute discretion.

**an *IDA* currency** means a currency (including Hong Kong dollars) that we may from time to time determine in our absolute discretion that a *sub-account* of an *IDA* may be denominated in.

**Bills of Exchange Ordinance** means the Bills of Exchange Ordinance (Cap. 19, Laws of Hong Kong), as may be amended from time to time.

**Clearing House** means Hong Kong Interbank Clearing Limited and its successors and assigns.

**current/cheque account** means any account of the type referred to in clause 4.

**Deposit Channel** means any channel offered by us from time to time for presentment of e-Cheques for deposit.

**e-Cheque** has the meaning ascribed to it in the e-Cheque Drop Box Terms.

**e-Cheques Deposit Services** mean the services offered by us to clients from time to time for depositing e-Cheques.

**e-Cheque Drop Box or e-Cheque Drop Box Service** has the meaning ascribed to it in the e-Cheque Drop Box Terms.

**e-Cheque Drop Box Account** has the meaning ascribed to it in the e-Cheque Drop Box Terms.

## 14 詞語涵義

謹請閣下同時參閱載有本條款所用關鍵詞定義的客戶條款。本條款如有界定在客戶條款中已定義的詞語，則本條款所載定義適用於往來/支票戶口、定期存款戶口、外幣存款、綜合存款戶口及儲蓄戶口。

**戶口類型** 指經本行不時及絕對酌情確定於「綜合存款戶口」下開立的戶口類型。

**「綜合存款戶口」貨幣** 指經本行不時及絕對酌情確定作為「綜合存款戶口」附屬戶口計值單位的一種貨幣（包括港元）。

**匯票條例** 指香港法例第 19 章〈匯票條例〉，可被不時修訂。

**結算所** 指香港銀行同業結算有限公司及其繼承人及受讓人。

**往來/支票戶口** 指第 4 條所述的任何類別戶口。

**存入途徑** 指本行不時提供用作出示電子支票以求存入的任何途徑。

**電子支票** 的定義見電子支票存票服務條款。

**電子支票存入服務** 指由本行不時向客戶為存入電子支票而提供的服務。

**電子支票存票服務** 的定義見電子支票存票服務條款。

**電子支票存票服務戶口** 的定義見電子支票存票服務條款。

**電子支票存票服務條款** 指由結算所不時指定的條款及細則，以規管由結算所提供的電子支票存票服務的使用。

**外幣存款** 指第 7 條所述的任何外幣存款。

**「綜合存款戶口」** 指本行綜合存款戶口服務。

**業界規則及程序** 指結算所及銀行業界就規管電子支票的處理而不時訂定或採用的規則及運作程序。

**本行銀行協議** 指本行接納閣下的申請時，閣下與本行訂立的協議，有關條款包括本行的客戶條款及本產品條款。

**受款人銀行** 指受款人戶口所在的銀行。

**e-Cheque Drop Box Terms** means all the terms and conditions prescribed by the Clearing House from time to time for governing the e-Cheque Drop Box Service provided by the Clearing House and the use of the e-Cheque Drop Box Service.

**foreign currency deposit** means any deposit of foreign currency described in clause 7.

**IDA** means our Integrated Deposits Account service.

**Industry Rules and Procedures** means the rules and operating procedures governing the handling of e-Cheques developed or adopted by the Clearing House and the banking industry from time to time.

**our banking agreement** means the agreement between you and us formed when we accept an *application* from you, the terms of which include our Client Terms and these *product terms*.

**Payee Bank** means the bank at which a Payee Bank Account is held.

**Payee Bank Account** means, in respect of each e-Cheque presented for deposit using the e-Cheques Deposit Services, the bank account of the payee of the e-Cheque maintained with us into which the e-Cheque is to be deposited which may be a sole name or a joint name account of the payee.

**Payer Bank** has the meaning ascribed to it in the e-Cheque Drop Box Terms.

**RMB account** means any *current/cheque account, savings account or time deposit account* denominated in Renminbi.

**RMB current account** means a *current/cheque account* denominated in Renminbi.

**savings account** means any *account* described in clause 2.

**sub-account or sub-accounts** means the account(s) which we may agree to open or activate for you from time to time and which are integrated under an *IDA*.

**time deposit** means any term deposit, fixed deposit or time deposit described in clause 3.

**US Dollar Clearing House Rules** means the US Dollar Clearing House Rules and the US Dollar Operating Procedures.

**受款人戶口**就每張使用電子支票存入服務出示以存入的電子支票而言，指該電子支票的受款人在本行持有的銀行戶口，而該戶口可以是受款人的個人名義戶口或受款人的聯名戶口。

**付款人銀行**的定義見電子支票存票服務條款。

**人民幣戶口**指以人民幣為單位的任何往來/支票戶口、儲蓄戶口或定期存款戶口。

**人民幣往來戶口**指以人民幣為單位的往來/支票戶口。

**儲蓄戶口**指第2條所述的任何戶口。

**附屬戶口**指本行同意不時為閣下開立或啟用、並將歸於「綜合存款戶口」屬下的戶口。

**定期存款**指第3條所述的任何有期存款、固定存款或定期存款。

**美元結算所規則**指 US Dollar Clearing House Rules 及 US Dollar Operating Procedures。