

「優先理財」、「Premium 理財」、 「Easy Banking」及新戶口 / 服務申請重要須知

閣下或（如屬聯名戶口）聯名戶口持有人須細閱本重要須知，互相參照「優先理財」、「Premium 理財」、「Easy Banking」，新戶口/服務申請表（「申請表」）的相關部分，確保完全明白其中的內容。閣下謹進一步同意及承認本重要須知將構成閣下與渣打銀行(香港)有限公司（「銀行」）對於以下之各種銀行服務有可能達成之合約。如銀行同意接受閣下銀行服務之申請，閣下須同意受其約束。

一般戶口及服務協議

本人/吾等謹向銀行申請，遵照銀行現行之客戶條款，往來/支票/儲蓄戶口和定期存款戶口條款及/或不時適用於特定戶口及服務的其他條款及細則（「條款」），按本人/吾等不時要求開設戶口並提供服務。

本人/吾等承認，本人/吾等已收到銀行不時修訂的銀行戶口條款，並同意受其約束。

如本人/吾等選擇用「單一簽署」於各種銀行服務，除非銀行收到本人/吾等有關更改簽署式樣的通知，本人/吾等在申請表的簽署欄提供的簽署/印鑑式樣須用於申請及使用銀行一切服務及便利措施，以及操作本人/吾等以簽署欄提供的姓名（不論是單獨或與他人聯名）在銀行開設的所有戶口。

如本人/吾等申請港元往來戶口服務。本人/吾等確認本人/吾等明白銀行戶口有關透支服務之條款中所述的有關條款及細則，並同意接受有關的條款（銀行可不時修訂）。

本人/吾等要求銀行就銀行認為本人/吾等會感興趣的投資機會聯絡本人/吾等。本人/吾等確認明白有關投資服務之條款中所述的事項，並同意接受有關本人/吾等使用銀行投資服務的條款。

理財計劃服務

如本人/吾等申請理財計劃服務，本人/吾等承認已收到條款及條件適用於「優先理財」、「Premium 理財」、「Easy Banking」，並同意受其約束。

如本人/吾等申請理財計劃服務，本人/吾等明白一些預先安排銀行服務及電子理財服務（包括但不限於電話及網上理財服務），須限於辦公時間內執行。

提款卡服務

如本人/吾等申請提款卡服務，本人/吾等應仔細閱讀以下客戶條款之主要條款及細則（以適用者為準）：

1. 持卡人在任何時候均須小心保管提款卡，對私人密碼加以保密，不可向任何人洩露。持卡人不應准許任何第三方使用提款卡及/或私人密碼。

2. 如銀行在月結單訂明的期間並未收到持卡人有關錯誤或未經授權賬項的通知，銀行戶口月結單須視作確證。
3. 如提款卡遺失或被竊，或私人密碼已洩露予任何人士，持卡人須對銀行收到上述遺失、被竊或洩露的通知之前已執行的交易引起的一切損失負責。
4. 持卡人須負責彌償銀行一切追討欠款和執行的費用，包括合理引致的及按彌償基準計算的合理數額的法律費用及支出。
5. 持卡人如不接受銀行提出的條款及細則的修訂內容，可終止提款卡服務。

本人/吾等獲簽發提款卡時應收到客戶條款（以適用者為準），本人/吾等須仔細閱讀並同意受其約束。

本人/吾等證明指定之戶口乃以本人/吾等名義登記及並無附加其他任何人簽署。本人/吾等明白成為「優先理財」、「Premium 理財」、「Easy Banking」客戶可免費享用提款卡乙張。

電子理財服務

如本人/吾等申請電子理財服務，本人/吾等承認已收到「客戶條款」，並同意受其約束。

本人/吾等證明指定之戶口乃以本人/吾等名義登記及並無附加其他任何人簽署。本人/吾等明白成為「優先理財」、「Premium 理財」、「Easy Banking」客戶可免費享用「電子理財服務」。

非綜合理財客戶，需繳付年費，「電子理財服務」為港幣150元。年費將由客戶之戶口扣除。

聯名戶口委托書

1. 如屬聯名戶口，吾等茲要求並授權銀行：

- (a) 按吾等在申請表上所列的名字開設聯名戶口，及其後在任何時候開設吾等指定的任何性質的及以吾等聯名指定貨幣為單位的其他戶口。
- (b) 不時收取存入任何聯名戶口的款項，及按照吾等於申請表的簽署指示接受吾等的簽署、印鑑或圖章，或吾等之中的尚存者的簽署、印鑑或圖章，作為提取吾等在銀行所存款項的充分證明。
- (c) 按照申請表所列吾等的簽署指示從吾等的往來戶口中扣除（以適用者為準）吾等提取、接受或作出的支票、匯票、期票或本票，及代吾等就任何種類的戶口依照申請表所列的吾等的簽署指示執行吾等作出的指示，即使上述扣款或執行指示會導致上述戶口被透支或其透支款項增加，但銀行拒絕容許任何透支或透支款項增加的權利不受影響。
- (d) 在上述一般要求在任何方面均不會受到限制之下，根據申請表所列吾等的簽署指示，在吾等要求下以貸款或透支或貼現或任何有抵押或無抵押的方式向吾等提供墊款。
- (e) 在上述一般要求在任何方面均不會受到限制之下，根據背頁所列吾等的簽署指示，在吾等指示下向吾等交付由

吾等聯名持有的任何證券、契據、保管箱和包裹及其中任何種類的物件和財物。

- (f) 於吾等任何一人身故時，將吾等聯名持有的任何戶口內的結餘款項及由吾等聯名持有的任何證券、契據、保管箱和包裹及其中任何種類的物件和財物代吾等的尚存者保管，但由於任何留置權、抵押、質押、抵銷、反索償等所產生的銀行就上述結餘款項、證券等可享有的權利，或銀行因吾等尚存者以外的人士提出的申索而採取銀行認為適當的行動的權利，不應受到影響。
2. 在銀行開設的戶口須遵守銀行就有關種類的戶口不時公布的細則而運作，而且銀行有權在細則內規定的情況獲得彌償。
3. 吾等同意吾等就前述各項招致對銀行的責任均屬連帶責任。
4. 吾等同意本委託書的條款適用於定期存款，是否於到期前連同利息付還定期存款，及如支付利息，利息的款額，均由銀行全權酌情決定。
5. 如沒有任何由吾等全體簽署的相反的書面指示，上述條件適用於銀行現時或此後以吾等名義聯名開設的任何性質的戶口。

保險產品資料

如本人/吾等申請保險服務，本人/吾等同意銀行之保險合作伙伴，保誠保險有限公司及/或安聯環球企業及專項保險香港分公司，可轉傳予銀行任何保誠保險有限公司及/或安聯環球企業及專項保險香港分公司平時提供給本人/吾等而本人/吾等採用的保險或其他產品有關的資料，而銀行獲授權可將該等資料印列於本人/吾等之銀行月結單上。本人/吾等可致電渣打銀行(香港)有限公司熱線2282 2313安排於月結單上不顯示保險產品之有關資料。

個人資料

本人/吾等同意，銀行不時蒐集有關本人/吾等的個人資料，可根據銀行不時備有供客戶索取的聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士（不論在香港境內或境外）披露。該等資料亦可供核對程序（定義見《個人資料（私隱）條例》）之用，及向和本人/吾等已有或打算有交易的任何財務機構（以銀行信用查詢或其他方式）透露，使該財務機構能對本人/吾等進行信貸調查。

根據《個人資料（私隱）條例》，本人/吾等可隨時選擇不列入銀行將來宣傳單張的郵寄名單之內，而且無須繳付費用。如要作出不列名的安排，本人/吾等可在任何一間渣打分行填妥表格。有關該條例的其他查詢，本人/吾等可致函香港郵政總局郵箱21號銀行的資料保護主任收。

如中、英文版本有任何歧異之處，以英文版為準。



Important Notes on Priority Banking/Premium Banking/

Easy Banking and

New Accounts/Services Application

「優先理財」、 「Premium 理財」、 「Easy Banking」 及 新戶口 / 服務申請 重要通知

Important Notes on Priority Banking/ Premium Banking/Easy Banking and New Accounts/Services Application

It is important that you or, in case of a Joint Account, all the joint account holder(s), read these Important Notes carefully by making cross reference to sections of the Priority Banking/Premium Banking/Easy Banking, New Accounts/Services Application Form (the "Application Form"), and make sure that they are well understood. You hereby further agree and acknowledge that these Important Notes shall form part of the contract which may be made between Standard Chartered Bank (Hong Kong) Limited (the "Bank") and you regarding the various banking services set out below and if the Bank agrees to accept your application for the banking services, you agree to be bound by them.

General Agreement for Accounts and Services

I/We apply for the Bank to open accounts and provide services at my/our request from time to time subject to the Bank's prevailing Client Terms, Current/Cheque/Savings Account and Time Deposit Account Terms and/or such other terms and conditions (the "Term") from time to time applicable to specific accounts and services.

I/We acknowledge that I/we have received a copy of each of the Terms (where applicable), as amended by the Bank from time to time, and agree to be bound by them.

In case I/we select to use "All-in-One signature" for all accounts/services of the Banks and unless the Bank receives from me/us notice of change in signature, the specimen signature/chop I/we provided on the Signature Panel of the Application Form shall be used for applying for and utilizing all of the Bank's services and facilities and operating all of my/our accounts with the Bank in the name specified in the Signature Panel, whether singly or jointly with others.

In case I/we apply for the Hong Kong Dollar Current Account, I/we confirm my/our understanding of the relevant terms and conditions as set out in the Terms relating to overdraft facility (as may be amended by the Bank from time to time) and agree to accept the terms thereof.

I/We request the Bank to contact me/us on any investment opportunities that it believes may be of interest to me/us. I/We confirm my/our understanding of the matters described in the Terms relating to Investment Services and agree to accept the terms thereof in relation to my/our utilization of the Bank's investment services.

Banking Plan Service

In case I/we apply for Banking Plan Service, I/we acknowledge that I/we have received a copy of the Terms & Conditions Applicable to Priority Banking/Premium Banking/Easy Banking and agree to be bound by them.

In case I/we apply for Banking Plan Service, I/we understand that the execution of certain instructions of the pre-arranged services, electronic banking services (including but not limited to phone banking and internet banking), can only take place during office hours.

ATM Card Service

In case I/we apply for ATM Card Service, I/we should read carefully the following major terms and conditions of the Client Terms (as the case may be):

1. The Cardholder shall take good care of the ATM Card (the "Card") and keep the Personal Identification Number ("PIN") secure and confidential at all times without disclosing it to any person. The Cardholder shall not allow the Card and/or the PIN to be used by any third party.
2. Bank account statements shall be considered conclusive if the Bank does not receive from the Cardholder notice of errors or unauthorized debits within the period specified in the statement.
3. If the Card is lost or stolen or if the PIN is disclosed to any person, the Cardholder is liable for all losses arising from transactions effected before the Bank receives notification of such loss, theft or disclosure.
4. The Cardholder shall be liable to indemnify the Bank all costs of recovery and enforcement, including legal fees and expenses on an indemnity basis, which are of reasonable amount and reasonably incurred.
5. The Cardholder may terminate the card service if he/she does not accept any amendment to the terms and conditions proposed by the Bank.

I/We shall receive a copy of the Client Terms (as the case may be) upon issuance of the Card. I/We am/are advised to read carefully the entire Client Terms (as the case may be) and agree to be bound by them.

I/We confirm that the nominated account(s) is/are account(s) in my/our name without the additional signature of anyone else. I/We understand that as Priority Banking/Premium Banking/Easy Banking client, I/we am/are entitled to one free ATM Card.

Electronic Banking Services

In case I/we apply for Electronic Banking Services, I/we acknowledge that I/we have received a copy of the "Client Terms" and agree to be bound by them.

I/We confirm that the nominated account(s) is/are account(s) in my/our name without the additional signature of anyone else. I/We understand that as Priority Banking/Premium Banking/Easy Banking client, I/we am/are entitled to free Electronic Banking Services.

For non-relationship package clients, annual fee for Electronic Banking Services is HK\$150 and will be charged to client's account.

Mandate for Joint Account(s)

1. In case of a Joint Account, we hereby request and authorize the Bank the following:
 - (a) To open an account or accounts in our joint names stated in the Application Form and at any time subsequently to open such further accounts in such currency or currencies as may be specified in our joint names of whatever nature as we may direct.
 - (b) To receive money from time to time to the credit of any account or accounts in our joint names and to accept the signature(s), seal(s), or chop(s) of us in accordance with our signing instructions as set out in the Application Form or the signature(s), seal(s) or chop(s) of the survivors or survivor of us as a sufficient discharge for the withdrawal of any monies so deposited with you.
 - (c) To debit to our current account(s) (as the case may be) any cheques, bills of exchange, promissory notes or orders for payment drawn, accepted or made by us in accordance with our signing instructions as set out in the Application Form and to carry out any instructions given by us in accordance with our signing instructions as set out in the Application Form in connection with any account or accounts of any kind whatsoever on our behalf notwithstanding that any such debiting or carrying out may cause such account(s) to be overdrawn or any overdraft thereon to be increased but without prejudice to the Bank's right to refuse to allow any overdraft or increase of overdraft.
 - (d) Without in any way limiting the foregoing general request to make at the request of us in accordance with our signing instructions as set out in the Application Form any advance to us by way of loan or overdraft or discount or in any manner howsoever with or without security.
 - (e) Without in any way limiting the foregoing general request to deliver upon the instructions given by us in accordance with our signing instructions as set out in the Application Form any securities, deeds, boxes and parcels and their contents and property of any description held in our joint names.
 - (f) To hold on the death of any of us any credit balance(s) on any account or accounts in our joint names and any securities, deeds, boxes and parcels and their contents and property of any description held in our joint names to the order of the survivors or survivor of us without prejudice to any right the Bank may have in respect of such balance securities etc. arising out of any lien, charge, pledge, set-off, counterclaim or otherwise whatsoever or to any step which you may deem it desirable to take in view of any claim by any person other than the survivors or survivor of us.
2. All accounts opened with the Bank shall be operated subject to the Rules from time to time issued by the Bank governing the relevant type of account and the Bank shall be entitled to be indemnified in the circumstances set out in such Rules.

3. We agree that any liability whatsoever incurred to the Bank by us in respect of the foregoing shall be joint and several.
4. We agree that the terms of this Mandate shall cover any monies placed on fixed deposit and that repayment of any such monies before maturity shall be entirely in the Bank's discretion whether the Bank pays interest and if so the amount thereof.
5. In the absence of contrary written instructions signed by all of us the foregoing conditions shall apply to each and every account of whatever nature now or hereafter opened by the Bank in our joint names.

Information on Insurance Portfolio

In case I/we apply for insurance services, I/we confirm that the Bank's strategic insurance alliance partners, Prudential Hong Kong Limited and/or Allianz Global Corporate & Specialty SE Hong Kong Branch is/are authorised to transfer to the Bank any data relating to use of any insurance or other products offered by Prudential Hong Kong Limited and/or Allianz Global Corporate & Specialty SE Hong Kong Branch to me/us from time to time, and agree that the Bank is authorised to include any data relating to such use in my/our monthly bank statements. To arrange for exclusion of insurance data in my/our bank statements, I/we may call the Bank's Client Services Helpline at 2282 2313.

Personal Data

I/We agree that all personal data relating to me/us collected by the Bank may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the Bank's policies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank to its clients from time to time and such data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance); and (ii) disclosed (by way of bank references or otherwise) to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit checks on me/us.

According to the Personal Data (Privacy) Ordinance, I/we may, at any time and without charge, choose not to be included in any of the Bank's future promotional mailings. To arrange for the exclusion, I/we can fill out a form at any Standard Chartered branches. For further enquiry about the Ordinance, I/we may write to the Bank's Data Protection Officer at GPO Box 21, Hong Kong.

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