



Terms & Conditions on the e-CNY Wallet Top-up Service

With the e-CNY[#] Wallet Top-up Service, you can transfer funds from your eligible source account to a registered e-CNY Wallet (each an “**e-CNY Wallet**”) via the Faster Payment System (“**FPS**”) using the SC mobile application (the “**SC Mobile**”) installed on your electronic equipment, as specified by us from time to time (collectively referred to as “**e-CNY Wallet Top-up Service**”). The e-CNY is issued by the People’s Bank of China and operated by authorised operator (the “**e-CNY Platform**”). By making an e-CNY Wallet Top-up transaction (each an “**e-CNY Wallet Top-up Transaction**”), you agree to be bound by these Terms, which are additional to and are to be read together with the prevailing terms applicable to your source account with the Bank, including the:

- a) [Client Terms](#), as applicable;
- b) [Notice to Customers and Other Individuals relating to the Personal Data \(Privacy\) Ordinance and the Code of Practice on Consumer Credit Data](#); and
- c) Any other terms applicable to your Banking relationship with us (items (a) – (c) are collectively referred to as the “**Relevant Terms**”).

Unless otherwise defined herein or the context so requires, capitalised terms used in these Terms have the meanings given to them in the Relevant Terms. In the event of any inconsistency, these Terms shall prevail over the Relevant Terms.

1. I hereby consent to and authorise Standard Chartered Bank (Hong Kong) Limited (“the **Bank**”) to disclose and transmit required information via FPS to the e-CNY Platform and each relevant Payment Intermediary (whether located in Hong Kong or Mainland China) for the following purposes:
 - to process my e-CNY Wallet Top-up Transaction to a registered e-CNY Wallet; and
 - to investigate any suspected fraudulent case or handle client complaints.I also agree and authorise the e-CNY Platform and each relevant Payment Intermediary to use and keep such information for the above purposes.
2. The Bank may instruct or work with another bank, a clearing house, or other payment intermediary (each a “**Payment Intermediary**”) in the execution of the e-CNY Wallet Top-up Service. Each Payment Intermediary may rely on my instructions to execute an e-CNY Wallet Top-up Transaction as if they were directed to it. I authorise the Bank to debit my eligible source account and transfer the required CNY amount to my e-CNY Wallet via FPS. The Bank may not execute the e-CNY Wallet Top-up Transaction if my source account has insufficient funds.
3. The Bank or a Payment Intermediary may make any required currency conversion. If there is a disruption of e-CNY Wallet Top-up Service, a cancellation of an e-CNY Wallet Top-up Transaction or other return of funds which may involve a reverse in currency conversion, you shall bear any related loss, charges, costs and expenses of any kind resulting from such reverse in currency conversion. The balance amount shall be returned and deposited in the relevant source account. Once the required amount has been converted to e-CNY, the e-CNY Wallet Top-up Transaction is irreversible and cannot be cancelled. The holder of the e-CNY Wallet may need to approach directly the relevant Payment Intermediary to process a refund.
4. The Bank is not the provider or the operator of the e-CNY Wallet and does not give warranty over its use. The Bank only provides e-CNY Wallet Top-Up Service via FPS. The Bank is not responsible for or liable for any loss incurred in connection with or as a result of:
 - the performance, act or omission of, or in relation to, the e-CNY Wallet, the e-CNY Platform, or any Payment Intermediary; or
 - any delay or failure in any e-CNY Wallet Top-up Transaction.
5. The Bank may enter into fee and data/information sharing arrangements with a Payment Intermediary or the e-CNY Platform in connection with the e-CNY Wallet Top-up Service.
6. These Terms shall be governed by the laws of Hong Kong. The parties submit to the non-exclusive jurisdiction of the courts of Hong Kong. By initiating an e-CNY Wallet Top-up Service, you will be regarded as having accepted and be bound by the governing rules of the e-CNY Wallet and the e-CNY Platform.
7. In the event of there being any inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.

[#] **e-CNY** is the digital version of the fiat currency issued by the People’s Bank of China and operated by authorised operators. It is the same as the physical form of Renminbi and is legal tender in Mainland China.



數字人民幣錢包充值服務條款及細則

憑數字人民幣[#]錢包充值服務，您可以使用安裝於您的電子設備上之渣打流動理財應用程式（「SC Mobile」），透過快速支付系統（「快速支付系統」）從您的合資格支賬戶口轉賬至已登記的數字人民幣錢包（「數字人民幣錢包」），或本行不時指定之數字人民幣錢包充值方式（統稱為「數字人民幣錢包充值服務」）。數字人民幣由中國人民銀行發行並由指定授權營運商（「數字人民幣平台」）營運。進行數字人民幣錢包充值交易（每筆「數字人民幣錢包充值交易」）即表示您同意受本條款所約束，並同意本條款將額外補充適用於支賬戶口的現行條款及與該等現行條款一併閱讀，包括：

- a) [客戶條款](#)（如適用）；
- b) [關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知](#)；及
- c) 適用於您與本行的銀行業務關係的任何其他條款（第（a）–（c）項統稱為「相關條款」）。

除非本條款中另有定義或文義另有所指，否則本條款所使用的定義詞語和表述應具有相關條款中規定的相同意義。若本條款跟相關條款出現不一致，概以本條款為準。

1. 本人同意及授權渣打銀行（香港）有限公司（「貴行」）透過快速支付系統向數字人民幣平台及各相關付款中介行（不論位於香港或內地）披露及傳輸所需資料作以下目的：
 - 處理本人的數字人民幣錢包充值交易；及
 - 調查任何懷疑欺詐案件或處理客戶投訴。本人亦同意並授權數字人民幣平台及各相關付款中介行就上述目的使用及保存此類資料。
2. 貴行可指示或與其他銀行、結算所或其他付款中介行（以下簡稱「付款中介行」）執行數字人民幣錢包充值服務。各付款中介行均可根據本人的指示執行數字人民幣錢包充值交易，猶如本人直接向其發出該指示。本人授權貴行從本人的合資格支賬戶口扣款，並將所需的人民幣金額透過快速支付系統轉賬至本人的數字人民幣錢包。如本人的支賬戶口資金不足，貴行或不執行數字人民幣錢包充值交易。
3. 貴行或付款中介行可進行任何所需的貨幣兌換。如數字人民幣錢包充值服務中斷、數字人民幣錢包充值交易被取消或其他退回交易而可能涉及的反向貨幣兌換，本人應承擔因該等貨幣兌換造成的任何類型的任何相關損失、費用、成本及開支。該款項將會退回及存入相關戶口。一旦所需金額已轉換為數字人民幣，該數字人民幣錢包充值交易將不可撤回或取消。本人可能需要直接聯絡相關付款中介行處理退款。
4. 貴行並非數字人民幣錢包的服務提供者或營運商，對其使用不作任何保證。貴行僅透過快速支付系統提供數字人民幣錢包充值服務。貴行無須就下列原因而招致的任何損失負責：
 - 有關數字人民幣錢包、數字人民幣平台或任何付款中介行的表現、作為或不作為；或
 - 任何數字人民幣錢包充值交易的延誤或故障。
5. 貴行可就數字人民幣錢包充值服務與付款中介行或數字人民幣平台訂立費用及數據/資料分享安排。
6. 本條款及細則應受香港法律管轄。各訂約方接受香港法院的非專有司法管轄。透過使用數字人民幣錢包充值服務，您即被視為已接受數字人民幣錢包及其數字人民幣平台的管限規則並受其約束。
7. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。

[#]數字人民幣是由中國人民銀行發行並由指定授權營運商營運的法定貨幣數字版本，與實物人民幣皆是中國的法定貨幣。