



Notice of Changes to Client Terms and General Account Terms

With effect from 26 November 2023 ("Effective Date"), the Client Terms and General Account Terms¹ of Standard Chartered Bank (Hong Kong) Limited (the "Bank") shall be revised as set out below. New contents are underlined and removed contents are marked with strikethrough lines.

Clause in Client Terms	Clause in General Account Terms	Changes to the Terms and Conditions
9 - Using electronic banking services	N/A	<ul style="list-style-type: none"><i>Clause 9.7 of Client Terms will be added</i> <p>Application of terms</p> <p><u>All terms and conditions and related information of the products and services applied and accessed through electronic banking will be available in electronic format and can be downloaded from electronic banking.</u></p> <ul style="list-style-type: none"><i>The original Clauses 9.7-9.31 of Client Terms will be renumbered as Clauses 9.8-9.32 subsequent to the addition of the new Clause 9.7.</i>
12 - Banking Services relating to Faster Payment System	4 - Banking Services relating to Faster Payment System	<ul style="list-style-type: none"><i>Clause 12.5(h) of Client Terms and Clause 4.5(h) of General Account Terms will be changed</i> <p><u>(i) In giving instructions to make payments or effect transactions, you agree to take reasonably practicable steps to safeguard your own interest, money and assets from fraud or other illegal activities. You are responsible to check whether the payment recipient and the transaction are real and trustworthy in each case and exercise sound judgement. To help you stay vigilant against frauds, scams and deceptions, we will send risk alerts based on the risk warnings, messages and indicators received by us from the Faster Payment System or Hong Kong Police Force from time to time.</u></p> <p><u>(ii) Any instruction given by you in relation to the FPS Services will be handled by us in accordance with this clause and the applicable provisions in the Existing Terms. You have to comply with the other obligations with respect to payments, funds transfers and direct debit authorisations, including without limitation maintaining sufficient funds in the relevant accounts for settling payment and funds transfer instructions from time to time.</u></p> <ul style="list-style-type: none"><i>Clause 12.6(b) of Client Terms will be changed</i><u>12.6 (b) Without reducing the effect of this subclause 12.6(a) above or the provisions of the Existing Terms:</u><i>Clause 4.6(b) of General Account Terms will be changed</i><u>4.6 (b) Without reducing the effect of this subclause 4.6(a) above or the provisions of the Existing Terms:</u><i>Clause 12.6(b)(ii)(2) of Client Terms and Clause 4.6(b)(ii)(2) of General Account Terms will be changed</i> <p><u>any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of the Faster Payment System, or arising from any circumstances beyond our reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by us from the Faster Payment System or Hong Kong Police Force; and</u></p>

¹Terms and Conditions for accounts effective before 25 February 2009

Clause in Client Terms	Clause in General Account Terms	Changes to the Terms and Conditions
21 - Payments - generally	7 - Instructions	<ul style="list-style-type: none"> <i>Clause 21.17 of Client Terms will be added</i> <p>Scameter</p> <p>Without prejudice to any terms in this document, you as the client will use our services responsibly. In giving instructions to us to make payments or effect transactions, you agree to take reasonably practicable steps to safeguard your own interest, money and assets from fraud or other illegal activities. One of these steps for you before giving instructions to us, is to use the information or tool made available to the public by the law enforcement agencies, governmental or regulatory authorities to check whether the party receiving payment from or transacting with you is real and credible. Such information or tool includes Scameter (or any other name(s) as may be changed from time to time) made available by Hong Kong Police Force or any other channels or platforms made available by any law enforcement agencies, governmental or regulatory authorities. Given the quantity of payment instructions received by us from clients, it is not feasible in practice for us to conduct the check for the clients before processing clients' payment instructions. It is therefore your duty (and not ours) to check before giving instructions to us.</p> <ul style="list-style-type: none"> <i>Clause 7.7 of General Account Terms will be added</i> <p>Scameter: Without prejudice to any terms in this document, you as the client will use our services responsibly. In giving instructions to us to make payments or effect transactions, you agree to take reasonably practicable steps to safeguard your own interest, money and assets from fraud or other illegal activities. One of these steps for you before giving instructions to us, is to use the information or tool made available to the public by the law enforcement agencies, governmental or regulatory authorities to check whether the party receiving payment from or transacting with you is real and credible. Such information or tool includes Scameter (or any other name(s) as may be changed from time to time) made available by Hong Kong Police Force or any other channels or platforms made available by any law enforcement agencies, governmental or regulatory authorities. Given the quantity of payment instructions received by us from clients, it is not feasible in practice for us to conduct the check for the clients before processing clients' payment instructions. It is therefore your duty (and not ours) to check before giving instructions to us.</p>

The above changes shall be binding on you if you continue to retain relationship with us and/or give payment instructions to the Bank and/or using electronic banking services of the Bank on or after the Effective Date. If you do not wish to accept the above changes, please refer to the applicable terms and conditions and let us know. We may however not be able to continue providing services to you if the above changes are not accepted.

For enquiry, please call our 24-hour Customer Service Hotline at 2886 8868. You may visit our website at www.sc.com/hk to obtain a copy of revised version of above-mentioned documents 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
September 2023



關於客戶條款及一般戶口條款之更改通知

由2023年11月26日（「生效日期」）起，渣打銀行（香港）有限公司（「本行」）之客戶條款及一般戶口條款¹將如下表所列出作出修訂。新增內容以底線列明，刪除之內容以劃掉方式列明。

客戶條款	一般戶口條款	條款及細則之修訂
9 – 使用電子理財服務	不適用	<ul style="list-style-type: none">新增客戶條款之條款9.7 條款適用範圍 <u>透過電子理財所申請及使用的產品和服務其所有條款及細則和相關資料將以電子格式提供並可從電子理財下載。</u>新增條款9.7後，客戶條款之條款第9.7-9.31段將依序重新編號為條款第9.8-9.32段。
12 – 有關快速支付系統的銀行服務	4 – 有關快速支付系統的銀行服務	<ul style="list-style-type: none">修訂客戶條款之條款12.5(h)及一般戶口條款之條款4.5(h)<ul style="list-style-type: none"><u>(i) 在發出付款或交易的指示時，閣下同意採取合理可行的步驟以保障閣下自身的利益、資金及資產免受欺詐或其他非法活動的損害。閣下每次均有責任查證收款人實屬可靠並且交易實屬真確，以及作出明智的判斷。為協助閣下對欺詐、詐騙和欺騙活動保持警惕，本行將根據從快速支付系統或香港警務處不時接收到的風險警告、訊息及指標發出風險警示。</u><u>(ii) 本行將按本條及現有條款下的適用條款處理閣下就快速支付系統服務的任何指示。閣下須遵守其他有關付款、資金轉帳及直接付款授權的責任，包括但不限於在相關帳戶存有足夠資金用作不時結清付款及資金轉帳指示。</u>修訂客戶條款之條款12.6(b) 12.6(b) 在不減低本條第12.6(a)段或現有條款的影響下：<ul style="list-style-type: none">修訂一般戶口條款之條款4.6(b) 4.6(b) 在不減低本條第4.6(a)段或現有條款的影響下：<ul style="list-style-type: none">修訂客戶條款之條款12.6(b)(ii)(2)及一般戶口條款之條款4.6(b)(ii)(2) 結算公司快速支付系統<u>或快速支付系統的任何功能</u>產生或引致的，或本行可合理控制以外的情況引致的延誤、無法使用、中斷、錯誤故障或故障錯誤， <u>包括本行從快速支付系統或香港警務處接收到有關懷疑欺詐、詐騙或欺騙的風險警告、訊息及指標的任何延誤或錯誤</u>；及

¹適用於2009年2月25日之前所生效之戶口之條款及細則

客戶條款	一般戶口條款	條款及細則之修訂
21 – 付款 – 一般事項	7 – 指示	<ul style="list-style-type: none"> 新增客戶條款之條款 21.17 防騙視伏器 (Scameter) <u>在不影響本文件中任何條款的情況下，您作為客戶將負責任地使用本行之服務。在向我們發出付款或進行交易的指示時，您同意採取合理可行的措施保護您自己的利益、金錢和資產免受欺詐或其他非法活動的侵害。在向我們發出指示之前，您需要採取的步驟之一是使用執法機構、政府或監管機構向公眾提供的信息或工具，檢查從您處收到付款或與您進行交易的一方是否真實可信。此類信息或工具包括香港警務處提供的防騙視伏器 (Scameter) (或隨時可能更改的任何其他名稱)或任何執法機構、政府或監管機構提供的任何其他渠道或平臺。鑑於我們從客戶收到支付指示的數量，我們在處理客戶的支付指示之前為客戶進行檢查在實際上是不可行的。因此，在向我們發出指示之前，您(而不是我們)有責任進行檢查。</u> 新增一般戶口條款之條款 7.7 防騙視伏器 (Scameter)：在不影響本文件中任何條款的情況下，您作為客戶將負責任地使用本行之服務。在向我們發出付款或進行交易的指示時，您同意採取合理可行的措施保護您自己的利益、金錢和資產免受欺詐或其他非法活動的侵害。在向我們發出指示之前，您需要採取的步驟之一是使用執法機構、政府或監管機構向公眾提供的信息或工具，檢查從您處收到付款或與您進行交易的一方是否真實可信。此類信息或工具包括香港警務處提供的防騙視伏器 (Scameter) (或隨時可能更改的任何其他名稱)或任何執法機構、政府或監管機構提供的任何其他渠道或平臺。鑑於我們從客戶收到支付指示的數量，我們在處理客戶的支付指示之前為客戶進行檢查在實際上是不可行的。因此，在向我們發出指示之前，您(而不是我們)有責任進行檢查。

若閣下於生效日期後保留或繼續閣下與本行的銀行業務關係及/或向本行發出付款指示及/或使用本行電子理財服務，則上述變更將對閣下具有約束力。若閣下不希望接受上述變更，請參閱適用條款及細則並告知本行。若上述變更未被接受，本行可能無法繼續為閣下提供相關服務。

如需查詢，請致電本行24小時客戶服務熱線2886 8868。閣下亦可造訪本行網站 www.sc.com/hk/zh，於生效日期或之後獲取一份上述修訂文件的副本。

中英文版本之內容如有歧義，概以英文版本為準。

渣打銀行（香港）有限公司

2023年9月