



BANKING SERVICES FOR CLIENTS WITH DEMENTIA

<Introduction>

The Bank offers Basic Banking services for clients with dementia which will enable them to access our banking services with safeguards. Such services include Deposit, ATM/Debit Card, Credit Cards, and Loans.

A. How can a client declare dementia status?

Visit a branch to complete a “Personal Identity Information Change” form

- By the client her/ himself
- Through an Authorised Person, with the following documents:
 - I. An Enduring Power of Attorney that has been successfully registered with the High Court of Hong Kong
 - II. HKID Card, Passport or a Document of Identity proof (if you are not holding a HK Permanent ID)
- By any persons accompanying the client – family members (spouses, parents, siblings, or children attaining the age of 18 years)

B. Protection for Clients with Dementia

The Bank offers Basic Banking services for clients with dementia which will enable them to access our banking services with safeguards.

Deposits	<ul style="list-style-type: none"> • Can open for new deposits account through branch and phone only. Cannot open deposit accounts through Online banking or SC Mobile. The rest of the functions via online or SC mobile not affected. • ATM card will be mailed to the client, instead of issuing instant ATM card
Mortgage	<ul style="list-style-type: none"> • New application of mortgage or refinancing application of existing mortgage client is not allowed.
Credit Card and Personal Loans	<ul style="list-style-type: none"> • Cannot apply CCPL products through Online banking or SC Mobile • The rest of the functions via online or sc mobile not affected.
Wealth Management	
Investment	<ul style="list-style-type: none"> • No new account opening nor purchase
Insurance	<ul style="list-style-type: none"> • No insurance products selling in manned channels
Retirement Services	<ul style="list-style-type: none"> • No new MPF business nor acquisition
Wealth Lending (WealthPro & InvestPower)	<ul style="list-style-type: none"> • No account opening, new loans nor renewals • Existing facilities continue until expiry
Wealth Lending (Policy Financing & Premium Financing)	<ul style="list-style-type: none"> • No new application • Existing facilities subject to prevailing credit renewal review



Digital Banking (Internet Banking & SC Mobile)	<p>Clients can continue to register and re-register for Digital Banking (iBanking and Mobile) as per normal process.</p> <p>All functions within SC Mobile and iBanking will be available except the functions listed below:</p> <ul style="list-style-type: none"> • Clients cannot open additional Deposits related account online. <ul style="list-style-type: none"> ◦ Existing accounts can continue to be operated as normal. • Clients cannot open Investment Accounts online. <ul style="list-style-type: none"> ◦ For existing Investment Accounts handling, please refer to the Wealth Management Section above. • Clients will be excluded from Electronic Direct Mailer and targeted marketing banners. • Special handling is in place for applications for Cash from Card & Split Bills via Digital Channels. <p>Helpful Reminder: Clients should safeguard your Digital Identity. Do not share Username, Passwords, SC Mobile PIN, TIN or any credentials with anyone. Bank staff will not ask for digital credentials.</p> <p>Useful tips, please visit:</p> <p>Hong Kong Monetary Authority - Internet Banking https://www.hkma.gov.hk/eng/smart-consumers/internet-banking/</p> <p>Hong Kong Monetary Authority - Personal Digital Keys https://www.hkma.gov.hk/eng/smart-consumers/personal-digital-keys/</p>



為患有認知障礙症的客戶提供的銀行服務

<簡介>

本行為患有認知障礙症的客戶提供基本銀行服務，使他們能夠在有保障的情況下使用我們的銀行服務。此類服務包括存款、提款卡/扣賬卡、信用卡和貸款。

A. 客戶如何申報患有認知障礙症狀態？

以下人士親臨分行，填寫“更改個人身份資料”表格

- 客戶本人
- 獲授權人士，並提供以下文件：
 - I) 已在香港高等法院成功註冊的持久授權書
 - II) 香港身份證、護照或身份證明文件（如果你沒有持有香港永久性居民身份證）
- 陪同人 – 家庭成員（配偶、父母、兄弟姐妹或年滿 18 歲的孩子）

B. 對患有認知障礙症客戶的保障

本行為患有認知障礙症的客戶提供基本銀行服務，使他們能夠在有保障的情況下使用我們的銀行服務。

存款	<ul style="list-style-type: none"> • 只能通過分行和電話開立新的存款賬戶。不能透過網上銀行或 SC Mobile 開設存款賬戶。通過網上或 SC Mobile 的其餘功能不受影響。 • 提款卡將郵寄給客戶，而不是發行即時提款卡。
按揭	<ul style="list-style-type: none"> • 不允許現有抵押貸款客戶重新申請抵押貸款或再融資申請。
信用卡和私人貸款	<ul style="list-style-type: none"> • 不能經網上銀行或 SC Mobile 申請信用卡和私人貸款產品。 • 通過網上或 SC Mobile 的其餘功能不受影響。
財富管理	
投資產品	<ul style="list-style-type: none"> • 未擬接納開戶或認購申請
保險	<ul style="list-style-type: none"> • 未擬接納人手渠道保險產品申請



退休服務	<ul style="list-style-type: none"> • 未擬接納開立新強積金帳戶或帳戶整合申請
財富融資 (專智融資 和 倍盈投融資)	<ul style="list-style-type: none"> • 未擬接納開戶、新貸款或續期申請 • 現有融資服務將於到期時結束
財富融資 (保單融資 和 保費融資)	<ul style="list-style-type: none"> • 未擬接納新申請 • 現有授信按現行續期機制檢視
數碼銀行(網上銀行 和 SC Mobile)	<p>客戶可以按照正常流程繼續註冊和重新註冊數碼銀行(網上銀行和 SC Mobile)</p> <p>除下列功能外，SC Mobile 和 網上銀行中的所有功能均可使用：</p> <ul style="list-style-type: none"> • 客戶不能在網上開設額外的存款相關賬戶。 <ul style="list-style-type: none"> ◦ 現有賬戶可以繼續正常運營。 • 客戶不能在線開立投資賬戶。 <ul style="list-style-type: none"> ◦ 有關現有投資賬戶的處理，請參閱上文的財富管理部分。 • 客戶將被排除在直接電子郵件和定向營銷橫幅之外。 • 對通過數碼渠道從卡中提取現金和拆分賬單的申請進行特殊處理。 <p>有用提醒：</p> <p>客戶應保護您的數碼身份。不要與任何人共享用戶名、密碼、SC Mobile PIN、TIN 或任何憑據。銀行工作人員不會要求提供數碼憑證。</p> <p>有用提示，請瀏覽：</p> <p>香港金融管理局- 網上銀行 https://www.hkma.gov.hk/eng/smart-consumers/internet-banking/</p> <p>香港金融管理局- 個人數碼鎖匙 https://www.hkma.gov.hk/eng/smart-consumers/personal-digital-keys/</p>