

南洋商業銀行有限公司

零售銀行服務一般說明

Nanyang Commercial Bank, Limited

General Information

 NCB 南洋商業銀行

本行向客戶提供多款賬戶及服務，務求令客戶理財更簡易、方便。本冊子介紹本行所提供之部分賬戶及服務，如有疑問，本行職員樂意為客戶解答。

## 資料

本行收集客戶資料的目的是為了為客戶開立賬戶及提供服務。請參閱本行給予客戶的「資料政策通告」或本行及其相關機構不時以任何名稱發出的有關個人資料的使用、披露及轉移的一般政策的其他文件。

按本地法律及監管機構的規定，以及本行的客戶盡職審查政策，本行須確定申請開立賬戶的人士身分及賬戶之最終實益擁有人或控制人，客戶必須出示有關之證明文件，例如：香港身分證、護照及最近的公共繳費單（本行或需影印副本留存）。

同時，申請人需填報其個人資料，包括現用、前用姓名／別名、住址及固定地址、出生日期、國籍及職業或經營行業；若為公司戶，需提供的資料則包括主要股東、董事、被授權簽字人、公司結構、業務性質及資金來源。

公司戶必須提供下列文件的副本：

- 公司註冊證書
- 商業登記證（如有）
- 公司組織章程及細則或其他組成文件（包括所有最新之全部修訂文件）

各項文件副本或需要由認可人士核證，例如：經由律師或會計師核證。賬戶或需在完成必要的核對手續後才可運作，例如：完成公共登記處的查冊程序。

此外，本行或需要求客戶提供其他資料及文件。本行有權拒絕開立及申請賬戶和服務，而毋須給予任何理由。

## 賬戶運作

如欲瞭解各項收費及利率，請參閱現行的收費表。

本行會向客戶發出有關的開立賬戶及服務的通知書，請檢查通知書上的資料是否正確無誤。

本行可能設有最低開戶金額要求，詳情請向本行職員垂詢。

若客戶的賬戶內存款低於本行所訂的最低存款金額，本行或會收取費用或不計付利息。

若客戶的賬戶連續兩年沒有主動敘做交易，本行或會收取費用或不計付利息（費用每半年收取一次）。本行對不活動賬戶的交易，可以施行限制。

客戶的被授權簽字人將全權處理客戶本人的賬戶的一切事宜。賬戶持有人或，若賬戶持有人多於一人，則全體持有人才可更改被授權簽字人的安排。

在某些情況下，本行為保障客戶利益，或會要求客戶出示身分證明文件，以核實客戶身分。

若客戶要求更改印鑑，其舊印鑑將即時取消，而新印鑑經本行完成必要的核對手續後才會生效。

以客戶密碼發出之任何指示均被視為有效。為保障客戶，並防止欺詐的發生，客戶應將客戶的密碼保密，並將提款卡穩妥保管，尤其注意：

- 碎毀本行所印發之密碼函；
- 請勿讓他人使用客戶的卡或密碼；
- 請勿把密碼寫在卡上或寫在其他通常與卡一起擺放之物件上；
- 請勿直接將密碼抄下或記錄，而不加掩藏；
- 應避免選用客戶的出生日期、身分證號碼、電話號碼、幸運數字、名稱及其他易被人估試之個人資料為密碼，亦應避免選用同一個密碼操作各類不同服務，例如接駁互聯網或其他網址。密碼應不時更改。

警方及本行職員不會要求客戶透露其個人密碼。

如客戶發現或相信密碼遭洩露、遺失或被盜取，又或發生未經授權的交易，客戶須立即通知本行。

若客戶有欺詐行為或明顯疏忽、或容許他人使用密碼、或沒有穩妥保管客戶的密碼或卡、或發現遺失或被盜用的情況而沒有通知本行，因此而引致任何損失，客戶須負全責。

當客戶在櫃檯辦理現金交易後，請即時當面核點作實，之後的差欠投訴，因無法核實，本行不會受理。

若客戶提存大量現金，本行或會要求事先通知安排，並收取費用。

客戶存款利息是以單息計算，並計算至小數點後 2 個位結息，小數點 2 個位後不捨棄，累計滿足進位後結息。(日圓計算至元位結息，小數點後不捨棄，累計滿足元位進位後結息)，計算基礎為：

港元、英鎊及新加坡元	:	365 日為一年
其他貨幣	:	360 日為一年

儲蓄存款的利息為每月結息一次。

於營業日截收票據時限前存入之本港銀行付款的港元票據，會在當日起計算利息；在截收票據時限後存入者，則利息由下一本行營業日起計算。就本段而言，營業日是指香港銀行同業進行結算及交收服務日。

若票據之後被退票，有關利息將被沖回，本行或會收取費用。本行將體快通知客戶，客戶應取回退票，或通知本行再次代收。否則，本行會按本行記錄之客戶地址將票據以掛號寄回客戶，有關費用將從客戶賬戶中扣取。

本港銀行付款之港元票據，若在香港銀行同業進行結算及交收服務日於截收票據時限前存入者，一般可於下一營業日約下午三時確定是否已收妥；若星期五存入者，一般可於下星期首個營業日的約下午三時確定是否收妥。有關代收款項在本行收妥前不可使用或提取。

客戶可在自動轉賬或常行指示中設訂每次付款最高金額及停止該等付款日期。客戶亦可在交易完成前向本行給予指示嘗試更改或停止交易。若自動轉賬或常行指示的付款指示，發生賬戶存款不足或其他理由，本行有權退回指示，而不會通知客戶。若客戶於退回前已補回款項，而付款指示又被本行接受者，本行或會收取費用。若賬戶曾因

存款不足退回付款指示，本行或會終止有關自動轉賬或常行指示。若客戶需更改或終止自動轉賬或常行指示，客戶需最少七個工作天前，以書面通知本行辦理，書面通知需按留存印鑑簽署。

對任何支票或其他票據存入賬戶，本行保留拒絕接受之權利。

若客戶的資料有變更（例如更改地址或電話），請儘快以書面或任何本行認可之方式通知本行。所有結單及文件將會以本行紀錄之地址寄出。

本行將向客戶提供賬戶結單或客戶獲發存摺一本。（只適用於個人客戶）  
為保障客戶的利益，客戶應仔細檢查核對每張賬戶結單、通知書及確認書。若發現錯漏或有未經授權交易，應即時通知本行。若客戶在 90 天內未能作出通知，所有在結單、通知書及確認書內的記項均對客戶具約束力。

若客戶獲發存摺簿，請於每次交易後，檢查是否已印出正確記項。客戶提款時應憑提款卡或存摺辦理。請將提款卡及存摺存放於上鎖的地方，同時，一旦發現遺失，應即時通知本行。（只適用於個人客戶）

若客戶對本行有須付但尚未付的欠款，本行或會對客戶在任何地方的所有或任何賬戶以及全部債務作出綜合處理。

#### **若為聯名賬戶：**

- 聯名賬戶的全體戶主共同地，及每一戶主個別地須就賬戶對本行負上責任；
- 若簽署安排授權部分戶主或其他被授權簽字人行事，則該些人的行動對全體戶主均具約束力；
- 若需變更簽署安排，須由全體戶主作出；
- 本行可向聯名賬戶個別戶主發出通知，或向個別戶主付款；存入個別戶主賬戶的款項可存入聯名賬戶；
- 個別戶主之債項，本行可以用聯名賬戶之餘額抵償；
- 聯名賬戶個別戶主死亡，聯名賬戶內之存款，經清繳遺產稅後，在適用的情況下，將屬於聯名賬戶的尚余生存者；
- 若有需要，任何一名戶主可指示凍結賬戶。

如客戶需結束賬戶或取消服務，客戶可向本行發出通知，經 30 天後，且符合本行的有關要求並繳付費用即可。開戶不足三個月結清者，本行會收取費用。本行或可接受更短的通知期。

本行在向客戶發出通知，在 30 天後可結清賬戶。或若有需要，可即時生效，若賬戶結餘為零，本行可主動結束賬戶，而毋須另行通知。

規管各賬戶及服務的確實規章，請詳閱本行現行的《服務條款》。

### **儲蓄賬戶 (只適用於個人客戶) / 商業儲蓄賬戶 (港元) (適用於企業客戶)**

客戶可透過儲蓄賬戶 / 商業儲蓄賬戶 (港元)，隨時辦理港元存入 / 提取款項交易。本行將提供賬戶結單 (客戶可選擇以電子或郵寄方式收取) 或存摺簿 (只適用於個人客戶)，供查閱各項收支記錄。

根據每日的存款結餘以 365 天為一年計算利息，利息每月計付一次。若遇賬戶結清，利息一般將截計至結清賬戶日前一天。有關利息計算安排詳情，請與本行職員查詢。

本行提供的儲蓄賬戶 / 商業儲蓄賬戶 (港元) 設有櫃位服務費及 / 或服務月費。本行可全權酌情對個別客戶類別或本行不時指定人士豁免上述部份或全部費用。

### **綜合貨幣儲蓄賬戶 (適用於個人客戶) / 商業綜合貨幣儲蓄賬戶 (適用於企業客戶)**

客戶只須開立 1 個綜合貨幣儲蓄賬戶 / 商業綜合貨幣儲蓄賬戶，便可處理港元及包括人民幣在內的多種貨幣外匯買賣交易。請參閱有關之宣傳單張或向本行職員垂詢。

本行將根據每種外幣的利率分別計息，每月支付利息一次。若遇賬戶結清，利息一般將截計至結清賬戶日前一天。有關利息計算安排詳情，請與本行職員查詢。

外幣現鈔的交易一般不接受辦理；本行會要求客戶繳付鈔匯差價。提款一般會以本行的報價，經兌換後，以港幣支付，客戶可選擇以電匯或匯票 (需付費用) 方式提取。

### **提款卡**

提款卡是本行提供予以下客戶的一種銀行服務：

- 持有儲蓄賬戶的客戶；
- 持有港幣 / 人民幣往來賬戶的客戶；或

- 持有綜合貨幣儲蓄賬戶，且該綜合貨幣賬戶下有港幣 / 人民幣子賬戶

客戶可憑提款卡透過自動櫃員機或指定電子媒體就已登記賬戶，包括：個人賬戶、單簽生效聯名賬戶及獨資公司賬戶進行交易。每張卡最多可登記賬戶數量，以本行不時修訂為準（須視乎提款卡類別而定），客戶就其名下賬戶（包括單簽生效聯名賬戶），最多可附掛於其名下的 5 張卡，唯客戶名下賬戶作為提款卡主賬戶時僅能附掛於 1 張提款卡。

每個單簽生效聯名賬戶最多可獲發 1 張以該聯名賬戶作為主賬戶之提款卡。該單簽生效聯名賬戶的其他持有人可選擇將該聯名賬戶作為附屬賬戶附掛至其他提款卡。

視乎申請之提款卡類別，客戶可於分行即時領取新卡或由本行郵寄。客戶可選擇於分行辦理提款卡時設定密碼，或申請密碼信封。凡申請密碼信封的提款卡，客戶需要透過個人網上銀行、個人手機、電話銀行或分行等渠道激活提款卡後方可以使用。載有客戶密碼或提款卡的信封若被退信，出於安全考慮，相關提款卡將會失效。

於自動櫃員機或指定電子媒體可辦理的交易：（須視乎提款卡類別而定）

- 現金提存
- 轉賬（包括「銀通」跨行轉賬）
- 查詢結餘
- 申領往來賬戶結單
- 申領支票簿
- 繳費
- 刷卡消費

客戶可於貼有「銀通」或「銀聯」標諾的自動櫃員機辦理交易。（須視乎卡類別而定）

客戶可於香港貼有「跨行轉賬」標諾的「銀通」自動櫃員機，自提款卡內附有的港幣賬戶，包括港幣往來或儲蓄賬戶，轉賬入其他提供跨行轉賬服務的「銀通」會員銀行之賬戶。如客戶使用「銀通」跨行轉賬服務，請注意下列事項：

- 客戶確認交易前，應仔細檢查核對收款賬戶號碼和金額正確無誤。
- 本行收到客戶之跨行轉賬指示後，會即時從客戶賬戶內扣除該等款項。
- 經「銀通」轉賬至其他銀行之賬戶須完成銀行之間結算，有關款項不會即日存入收款人賬戶。

- 收款銀行會根據自定時間將款項存入收款人賬戶，有關存入收款人賬戶的時間請向收款銀行查詢。
- 當收到由付款銀行經「銀通」轉賬至客戶賬戶之款項，本行將根據現行準則將款項存入客戶賬戶。
- 若本行收到收款銀行退回未能成功存入收款賬戶的款項，會將款項退回到客戶的扣賬賬戶。
- 若本行收到付款銀行的轉賬款項而未能成功存入收款賬戶，會將款項退回付款銀行。
- 客戶須明白轉賬至第三者戶口附帶風險，例如轉賬款項過程中之延誤及 / 或不能轉賬或其他錯誤，除非涉及銀行的疏忽或故意失當或欺詐，銀行均無須向客戶負上責任。提款卡的其他相關規章，請詳閱本行的《服務條款》。
- 有關提供跨行轉賬服務之「銀通」會員銀行資料，詳情可參閱銀通網頁：[www.jetco.com.hk](http://www.jetco.com.hk)

客戶可於貼有「易辦事」或「銀聯」標諾的商戶進行刷卡消費交易。(須視乎提款卡類別而定)

所有提款卡包括新發卡或現有提款卡(港幣/人民幣)，以每張提款卡單獨計算交易限額(不論提款卡下掛的賬戶數目)，每張提款卡於自動櫃員機的交易限額如下。如交易涉及人民幣，請同時參閱《人民幣業務附加說明》。

- 每卡每日現金提現及轉賬至不同名戶口的最高限額

提款卡類別 <sup>註一</sup>	每卡每日最高限額 <sup>註二</sup>	可調整之額度
普通提款卡(含南商簡易卡、預制卡)	20,000.00	客戶可自行調整每卡的交易限額(須為100的倍數，不得超過每日最高限額)
南商理財提款卡	30,000.00 <sup>註一</sup>	
南商私人銀行提款卡	30,000.00	

- \* 轉賬至同名戶口包括本人作為主聯繫人的聯名賬戶，每日交易限額不設上限，支持港幣及人民幣轉賬。

註一：每卡每日最高限額會根據客戶所持有提款卡的類別而定。

註二：每卡每日最高限額以港幣計算，現金提現及轉賬至不同名戶口共用同一額度。



- 刷卡消費之每日限額：  
透過「易辦事」、「銀聯」的刷卡消費之每卡每日限額為港幣 50,000.00。客戶可持卡進行境外消費，與香港境內消費共用額度。若客戶需要關閉境外消費服務，可至分行、提款卡熱線申請。
- 轉賬至同名戶口之每日限額：  
轉賬至同名戶口包括客戶作為主聯繫人的聯名賬戶，每日交易限額不設上限，支持港幣及人民幣轉賬。
- 每日繳費限額：  
「繳費易」及「繳費靈」繳費的每卡每日限額為港幣 100,000.00(不適用於提款卡(人民幣)及提款卡內之人民幣賬戶)。
- 境外自動櫃員機提款及交易限額：  
客戶於香港境外進行自動櫃員機提款前，需為其使用的提款卡啟動境外提款功能，以及設定其有效時期及上限(視乎地區、卡種及自動櫃員機網絡而定)。客戶項下每張提款卡的境外提款上限不可高於客戶該卡之每日現金提現限額。

### **「賬戶聯動服務」(只適用於提款卡(雙幣))**

- 賬戶聯動服務是指客戶透過「銀聯」網絡進行交易時(包括提取現金或刷卡消費)，如客戶的交易賬戶餘額不足以支付整筆交易金額，而客戶的提款卡內尚有其他聯繫賬戶及該等賬戶有足夠資金支付整筆交易金額，整筆交易將自動從該等賬戶扣除，毋須另行調撥。
- 如提款卡內所有賬戶皆為港幣賬戶或人民幣賬戶，整筆交易金額(不論港幣、人民幣或其他外幣)會從提款卡內的基本賬戶扣除。如該客戶的基本賬戶餘額不足支付整筆交易金額，整筆交易金額將自動從提款卡內客戶的第一附屬賬戶扣除；如該賬戶餘額亦不足，則從第二附屬賬戶扣除。如提款卡內所有已聯繫的賬戶均沒有足夠資金扣除整筆交易金額，有關交易將被取消。
- 如提款卡內同時附有港幣及人民幣賬戶，當客戶在中國內地進行交易時，整筆交易金額會先從提款卡內的首個人民幣賬戶中扣除。如該人民幣賬戶餘額不足支付整筆交易金額，整筆交易金額將自動從客戶提款卡內另一人民幣賬戶(如有)扣除。如上述的人民幣賬戶餘額仍不足支付整筆交易金額，則整筆交易金額將從客戶提款卡內港幣賬戶中扣除(並涉及港幣兌換人民幣交

易)。如提款卡內所有已聯繫的港幣賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。總括而言，如上述提款卡內所有已聯繫的賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。

- 如提款卡內同時附有港幣及人民幣賬戶，當客戶在香港及中國內地以外進行交易時，整筆交易金額會先從提款卡內的首個港幣賬戶扣除。如該港幣賬戶餘額不足支付整筆交易金額，整筆交易金額將自動從客戶提款卡內另一港幣賬戶（如有）扣除。如上述的港幣賬戶餘額仍不足支付整筆交易金額，則整筆交易金額將從客戶提款卡內人民幣賬戶中扣除（並涉及人民幣兌換港幣或外幣交易）。如提款卡內所有已聯繫的人民幣賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。總括而言，如上述提款卡內所有已聯繫的賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。
- 賬戶聯動服務並非預設服務，客戶需前往本行任何一家分行填妥本行指定的相關文件，以啟動賬戶聯動服務。
- 賬戶聯動服務只適用於「銀聯」網絡提供的自動櫃員機及消費終端機，客戶可進行提取現鈔及刷卡消費的交易。
- 賬戶聯動服務涉及的人民幣與港幣兌換牌價，以交易時本行訂定的有關兌換現鈔的兌換牌價為準。如涉及港幣與外幣（人民幣除外）的兌換，有關港幣與外幣（人民幣除外）的兌換牌價，以交易時中國銀聯訂定的有關當日匯率為準。
- 受網絡供應機構的系統限制，客戶透過「銀聯」網絡提取現金或刷卡消費時（不論交易有否涉及賬戶聯動服務），標準收條均只顯示客戶的提款卡卡號，而非實際扣賬的賬戶號碼；客戶可透過網上銀行、存摺或月結單查詢交易詳情。
- 賬戶聯動服務一經啟動，提款卡內所有賬戶，包括港幣／人民幣的往來／儲蓄賬戶，均會包括在賬戶聯動服務內。客戶應確保其於提款卡的所有相關賬戶有足夠的餘額支付其他財務安排（包括但不限於自動轉賬或支票），避免該等賬戶因餘額不足而導致其他交易被拒。

客戶使用提款卡時，應注意四周情況，避免他人窺見密碼及賬戶資料。並請注意牢記您的私人密碼及定期更改密碼。基於安全理由，建議避免使用身分證號碼、

出生日期、電話號碼、常見數字組合(如123456)或其他容易被人猜中的數字組合作為密碼，您亦應避免使用此密碼操作其他服務包括登入網上銀行或其他網址。無論在任何情況下，請勿向其他人(包括警方及本行職員)透露您的私人密碼。有關之交易紀錄，在即時檢查無誤後，應妥善保存或即時碎毀。客戶在自動櫃員機辦理交易時，可選擇是否打印交易紀錄。

客戶可使用以下的提款卡服務：(須視乎提款卡類別而定)

- 「易辦事 EPS」：可在貼有「易辦事 EPS」服務標諾之商號以轉賬購物，轉賬款項可直接從已登記之賬戶內扣除。卡戶亦可選擇採用或取消透過「易辦事 EPS」購買香港賽馬會現金券的服務。
- 「銀聯」消費服務：可在貼有「銀聯」標諾的商號進行消費購物交易，交易金額將直接從閣下提款卡內賬戶扣除。
- 「繳費易 JET PAYMENT」：可透過自動櫃員機繳交電費、煤氣費及電話費等。有關款項即時從已登記之賬戶內扣除，客戶並可獲發收條以作紀錄。
- 「繳費靈 PPS」：可透過音頻電話或網上辦理繳費服務。
- 可於特定櫃員機在港提取人民幣。
- 銀通無卡提款服務 / 銀聯二維碼提款服務：您可通過個人手機銀行申請銀通無卡提款服務及銀聯二維碼提款服務。您無須持有提款卡即可以申請銀通無卡提款服務，每個手機銀行客戶每日最高提款限額為 HKD10,000 元；您須持有提款卡，方可以申請銀聯二維碼提款服務，銀聯二維碼提款限額與每日每卡現金提現及卡外轉賬限額共用限額。
- 雲閃付：您可將本行提款卡綁定至雲閃付 APP，從而使用雲閃付 APP 提供掃碼支付等服務。客戶在雲閃付 APP 綁定賬戶後，還須於本行個人手機銀行啟動該服務。同時可於本行個人手機銀行停用雲閃付服務或調整交易限額。

受網絡供應機構系統的限制，客戶透過使用「銀聯」網絡刷卡消費或提取現金，標準收條只顯示客戶的提款卡卡號，而不顯示實際扣賬賬戶，客戶可透過網上銀行、存摺或月結單查詢交易詳情。

若客戶使用提款卡經「銀聯」或「EPS」網絡於任何零售商、店鋪或機構購買任何商品或使用任何服務，在本行發出的結單中可能不會顯示有關零售商、店鋪或機構

的名稱，或交易之記錄號碼。

客戶如發現或相信遺失提款卡，或提款卡被偷去或被盜用，必須儘快致電南商提款 24 小時客戶服務熱線（電話：26166266）報失，暫停該卡服務，並儘快前往發卡銀行辦理掛失舊卡及補領新卡手續。

有關收費：

- 掛失及補發卡費用。
- 本港境內透過非香港「銀通」網絡提取現金的費用。
- 本港境外透過「銀通」或「銀聯」的自動櫃員機提取現金的費用。（須視乎提款卡類別而定）
- 在櫃員機申領支票簿，寄發支票簿之郵費。

## 提款卡 - 商業

提款卡 - 商業只限於獨資企業、合夥人、有限公司及任何機構（公司客戶）的銀行服務。

客戶可申請最多 3 張提款卡 - 商業。每一張提款卡 - 商業均有一個由客戶指定的基本賬戶。每一個賬戶只可作為一張提款卡 - 商業的基本賬戶。如客戶想持有多於 1 張提款卡 - 商業，客戶須指定另一個賬戶作為基本賬戶。

除了基本賬戶外，客戶可登記最多 2 個客戶的其他與本行開立的賬戶（例如港幣儲蓄賬戶或往來賬戶）作為附屬賬戶（基本賬戶及附屬賬戶將統稱為「登記賬戶」）。每一個登記賬戶必須以客戶的名字開立。客戶可透過提款卡 - 商業從本行的自動櫃員機及指定的電子媒體 24 小時使用登記賬戶的服務。

持有提款卡 - 商業的持有人必須為客戶公司的被授權人士。如該持卡人不再是客戶的授權人士，有關的提款卡 - 商業將自動取消。

持卡人可使用所有登記賬戶。

倘若成功申請，本行將以郵寄方式將提款卡 - 商業送到提款卡 - 商業的持有人的通訊地址。申請提款卡 - 商業不需支付年費。

持卡人可於自動櫃員機、本行分行的櫃位或指定的電子媒體辦理交易：

- 現金提存

- 轉賬 (包括「銀通」跨行轉賬)
- 查詢結餘
- 申領往來賬戶結單
- 申領支票簿
- 繳費
- 更改自動櫃員機屏幕的顯示語言 (僅限本行的自動櫃員機)

若客戶想增加 / 取消登記賬戶、重新恢復提款卡 - 商業、更改每日交易限額、及更改印在提款卡 - 商業上的持卡人名字，必須向本行提交由 (a) 若為獨資企業，由獨資東主；(b) 若為合夥人，由所有合夥人；(c) 若為有限公司，兩位董事 / 一位董事及公司秘書 / 唯一董事所簽署的授權文件。

客戶可於貼有「銀通」或「銀聯」標諾的自動櫃員機辦理交易。

客戶可於香港貼有「跨行轉賬」標諾的「銀通」自動櫃員機，自提款卡內附有的港幣賬戶，包括港幣往來或儲蓄賬戶，轉賬入其他提供跨行轉賬服務的「銀通」會員銀行之賬戶。如客戶使用「銀通」跨行轉賬服務，請注意下列事項：

- 客戶確認交易前，應仔細檢查核對收款賬戶號碼和金額正確無誤。
- 本行收到客戶之跨行轉賬指示後，會即時從客戶賬戶內扣除該等款項。
- 經「銀通」轉賬至其他銀行之賬戶須完成銀行之間結算，有關款項不會即日存入收款人賬戶。
- 收款銀行會根據自定時間將款項存入收款人賬戶，有關存入收款人賬戶的時間請向收款銀行查詢。
- 當收到由付款銀行經「銀通」轉賬至客戶賬戶之款項，本行將根據現行準則將款項存入客戶賬戶。
- 若本行收到收款銀行退回未能成功存入收款賬戶的款項，會將款項退回到客戶的扣賬賬戶。
- 若本行收到付款銀行的轉賬款項而未能成功存入收款賬戶，會將款項退回付款銀行。
- 客戶須明白轉賬至第三者戶口附帶風險，例如轉賬款項過程中之延誤及 / 或不能轉賬或其他錯誤，除非涉及銀行的疏忽或故意失當或欺詐，銀行均無須向客戶負上責任。提款卡的其他相關規章，請詳閱本行的《服務條款》。
- 有關提供跨行轉賬服務之「銀通」會員銀行資料，詳情可參閱銀通網頁：

www.jetco.com.hk

客戶可於貼有「易辦事」或「銀聯」標諾的商戶進行刷卡消費交易。

每日交易限額包括新發卡或現有提款卡 - 商業，以每張提款卡 - 商業單獨計算交易限額 (不論提款卡 - 商業下掛的賬戶數目)。

(a) 每卡每日現金提存現及轉賬至不同名戶口的最高限額：港幣 30,000 元，客戶可向本行申請自行調整每卡的交易限額 (須為 100 的倍數，不得超過每日最高限額)。

\* 轉賬至同名戶口每日交易限額不設上限，支持港幣及人民幣轉賬。

(b) 每卡每日透過「易辦事」、「銀聯」的刷卡消費之每日限額為港幣 50,000.00。

(c) 提款卡 - 商業內登記賬戶各同幣值賬戶間的轉賬沒有限制。

(d) 「繳費易」及「繳費靈」繳費的每卡每日限額為港幣 100,000.00。

(e) 客戶於香港境外進行自動櫃員機提款前，需為其使用的提款卡 - 商業啟動境外提款功能，以及設定其有效時期及上限 (視乎地區及自動櫃員機網絡而定)。客戶項下每張提款卡 - 商業的境外提款上限不可高於該卡之每日現金提款限額。

有關人民幣的交易，請參閱本行的人民幣服務補充資料。

本行可不時修改有關提款卡 - 商業的運用及功能及此一般說明內的條款。

客戶可使用以下的提款卡 - 商業服務：

- 「易辦事 EPS」：可在貼有「易辦事 EPS」服務標諾之商號以轉賬購物，轉賬款項可直接從已登記賬戶內扣除。
- 「銀聯」消費服務：可在貼有「銀聯」標諾的商號進行消費購物交易，交易金額將直接從閣下提款卡 - 商業內賬戶扣除。
- 「繳費易 JET PAYMENT」：可透過自動櫃員機繳交電費、煤氣費及電話費等。有關款項即時從已登記賬戶內扣除，客戶並可獲發收條以作紀錄。
- 「繳費靈 PPS」：可透過音頻電話或網上辦理繳費服務。
- 可於特定櫃員機在港提取人民幣。

受網絡供應機構系統的限制，客戶透過使用「銀聯」網絡刷卡消費或提取現金、標準收條只顯示客戶的提款卡 - 商業卡號，而不顯示實際扣賬賬戶，客戶可透過網上銀行、存摺或月結單查詢交易詳情。

若客戶使用提款卡 - 商業經「銀聯」或「EPS」網絡於任何零售商、店鋪或機構買任何商品或使用任何服務，在本行發出的結單中可能不會顯示有關零售商、店鋪或機構的名稱，或交易之記錄號碼。

客戶如發現或相信遺失提款卡 - 商業，或提款卡 - 商業被偷去或盜用，必須儘快致電南商提款卡 24 小時客戶服務熱線（電話：26166266）報失，暫停該卡服務，並儘快前往發卡銀行辦理掛失舊卡及補領新卡手續。

有關收費：

- 掛失及補發卡費用。
- 本港境內透過非香港「銀通」網絡提取現金的費用。
- 本港境外透過貼有「銀通」或「銀聯」標誌的自動櫃員機提取現金的費用。
- 在櫃員機申領支票簿，寄發支票簿之郵費。

給持卡人的通知：

使用提款卡 - 商業時，應注意四周情況，避免他人窺見密碼及賬戶資料。並請注意牢記您的私人密碼及定期更改密碼。基於安全理由，建議避免使用身分證號碼、出生日期、電話號碼、常見數字組合（如 123456）或其他容易被人猜中的數字組合作為密碼，您亦應避免使用此密碼操作其他服務包括登入網上銀行或其他網址。無論在任何情況下，請勿向其他人（包括警方及本行職員）透露您的私人密碼。有關之交易紀錄，在即時檢查無誤後，應妥善保存或即時碎毀。客戶在自動櫃員機辦理交易時，可選擇是否打印交易紀錄。

給客戶的通知：

客戶知悉每位提款卡 - 商業的持卡人均可各自看到客戶的註冊賬戶及賬戶資料，即使現有的委話要求該等註冊賬戶必須由客戶聯名簽署才可運作。

本行可全權酌情對個別客戶類別或本行不時指定人士豁免上述部份或全部費用。

## 定期存款

客戶必需先開立定期一本通賬戶（適用於個人客戶）/ 商業定期存款賬戶（適用於企業客戶）方可敘造定期存款，定期存款可以港幣及多種外幣開立，具多種金額及存款期，可參閱有關宣傳單張或向本行職員垂詢。



客戶可通過其於本行開立的儲蓄或往來賬戶轉賬資金，以開立定期存款，本行不接受客戶直接存入現鈔開立定期存款。

在存款到期日計付利息，若本行同意未到期提取，本行除有權不計付利息外，亦有權計收補償費用或手續費。個人客戶的存款若於非銀行營業日到期，則順延至下一營業日，企業客戶的存款可於非銀行營業日到期。

若本行同意接受存入以本港銀行為付款銀行之票據，以開立定期存款，該存款不得在票據交換收妥前提取。若所存入之票據發生退票，存款所產生的利息將會被沖回，並可能另收取費用。

客戶可於開立定期存款時，向本行發出到期指示處理其本金及利息，例如：本金及利息續存、本金及利息轉入指定之儲蓄或往來賬戶等。到期日本行一般不作任何通知，客戶可在本行指定之分行提取存款。客戶可選擇以銀行本票提取款項，但須繳付費用。對於外幣存款，客戶可選擇以電匯 / 匯票方式提取；本行可能收取費用。本行不接受直接從定期存款提取現金。

若客戶並未作出存款到期指示，本行將於有關定期存款到期當日將本金及利息自動轉作一天通知存款。

若客戶並未作出掉期存款到期指示，本行將於有關掉期存款到期當日將本金及利息按當時的適用利率以相同存款期自動續存。

### **零存整付存款 ( 只適用於個人客戶 )**

零存整付存款接受以指定貨幣及存款期開立，客戶可根據自身需要作出選擇。客戶亦可選擇供款金額及供款日，但存款不可少於本行規定的最低限額。詳情請向本行職員垂詢。

零存整付存款手續完成後，本行會發出「定期存款通知書」，其內載有存入款項之有關紀錄，包括：存款目標金額、每期供款金額、每期供款日、總存期、到期日及利率等，客戶應即時檢查，若有不符，須即時向本行提出。

客戶於開立零存整付存款時，可設定以客戶於本行開立的賬戶自動扣賬供款，不接受以非本行賬戶扣賬供款。於存款到期日，有關存款及其利息將存入同一賬戶。若有關之預



定供款日並非香港銀行營業日，客戶應提前一個香港銀行營業日供款或於扣賬賬戶備有足夠款項以作扣賬供款用。若預定供款日為月末最後一日且為星期六，有關款項將於該日的前一香港銀行營業日於扣賬賬戶扣除。

若客戶未能按時於預定供款日供款，則本行有權扣減利息。

## 支票

付款予指名的受款人“或持票人 (or bearer) ”的支票，是可付款予向本行提示付款的任何人的。

付款予指名的受款人，不論是否註有“或指定人 (or order) ”的支票，是可付款予指名的受款人或其背書指定的其他人的。

支票如無“劃線”(即為現金支票)可兌付現金。

“劃線”支票的持有人是不能兌付現金的。為保障客戶的利益，請在所有發出的支票上都劃去“或持票人 (or bearer) ”的字樣，並加上劃線。請勿預先簽署空白的支票。

請小心發出實物支票：使他人難以進行竄改或假冒。簽字不應太簡單，應使用不可擦除的墨水或原子筆，並以英文或中文書寫。收款人的名字應寫上其全名，並將餘下空白處劃去。金額的前、後或中間不可留下空位，並在大寫金額末端加上“整 (ONLY) ”字。數字以阿拉伯數目字書寫。若有任何更改，請在旁全簽證實。

在申請實物支票簿後，一般約在一周內寄上。若客戶申請來人支票 (bearer cheques) ，本行會以掛號寄出，有關費用由客戶負擔。收到支票簿後，請檢查支票號碼、賬號、所印出客戶的名稱及支票的數量，若有不當情況，請立即通知本行。請將支票簿存放於上鎖的地方。若發現遺失已簽署或空白的支票或支票簿，請儘快通知本行。

有關使用「電子支票服務」的渠道可透過本行網頁或向本行職員查詢。

若賬戶的可用存款餘額 (或透支便利) 不足，本行可不兌現客戶的支票，而不作事前通知，但本行仍可選擇兌現 (不另發出通知)。本行可能收取費用。若本行選擇兌現，客戶須向本行付還所引致的借方款項、利息及手續費。

本行會因支票填寫不正確、更改處未經全簽確認、未到期或已過期 (即 6 個月) 而拒絕付款並退回支票。本行可能收取費用。

若客戶欲止付支票，請向本行提供詳盡的賬戶及支票的資料，並需繳付費用。

### **往來賬戶 (適用於個人客戶) / 商業往來賬戶 (港元) (適用於企業客戶)**

賬戶當月若有發生收付交易，本行將寄發當月月結單或向客戶提供當月電子月結單，客戶若於月結單截數期後 15 天內仍未收到月結單，請即通知本行。

賬戶的存款餘額不計算存款利息。透支利息以一年 365 天為計算基準每天累計，本行將於每月最後一營業日，計算至小數點後 2 個位 (個人客戶不作四捨五入進位，企業客戶以四捨五入方式進位)，從賬戶中扣除透支利息。

### **支票儲蓄綜合賬戶 (只適用於個人客戶)**

開立支票儲蓄綜合賬戶，可同時簽發支票及賺取利息。按每日的存款結餘以 365 天為一年計算利息，每月支付利息一次；而透支利息以一年 365 天為計算基準每天累計，本行將於每月最後一營業日，計算至小數點後 2 個位 (不作四捨五入進位)，從賬戶中扣除透支利息。

賬戶當月若發生收付交易，將寄發當月月結單或向客戶提供當月電子結單。

### **往來賬戶 (適用於個人客戶) / 商業往來賬戶 (美元) (適用於企業客戶)**

賬戶性質為電匯戶，匯價以 T/T 價計算。客戶可以港元現鈔、從其他賬戶轉賬或存入本地銀行付款的美元支票方式辦理存款。

若存入美元現鈔，須在本行的指定分行辦理，並須按本行釐定準則繳付差價。

金額在美元 6,000 元或以下，可到本行提取港元現鈔，但須按本行釐定準則繳付差價。若提取美元現鈔 (須視乎本行美鈔庫存情況)，可在本行指定分行提取，並須按本行釐定準則繳付差價。

本行可以電匯或匯票方式支付予客戶，客戶需繳付費用。

若當月有發生收付交易，本行將寄發當月月結單或向客戶提供當月電子月結單，客戶若於月結單截數期後 15 天內仍未收到月結單，請即通知本行。

賬戶的存款餘額不計算存款利息。透支利息以一年 360 天為計算基準每天累計。本

行將於每月最後一營業日，計算至小數點後 2 個位（個人客戶不作四捨五入進位，企業客戶以四捨五入方式進位），從賬戶中扣除透支利息。

## **網上銀行 / 電話銀行**

客戶可透過不同之電子渠道包括網上或電話，操作其已登記之賬戶。客戶亦可登記第三者為受益人的賬戶以轉賬款項予該第三者。

如聯名賬戶由任何一位持有人簽署已能操作該賬戶（即單簽生效），每一位聯名賬戶持有人可利用網上銀行 / 電話銀行操作該賬戶。即使非所有聯名賬戶持有人登記使用網上銀行 / 電話銀行服務，每一聯名賬戶持有人，亦可透過網上銀行及電話銀行有效地就該賬戶發出指示，包括但不限於資金調撥、投資買賣、查詢賬戶結餘或交易記錄。

客戶可在網上銀行設定每日交易限額。

客戶亦可在某項交易完成前，向本行給予指示嘗試更改或停止交易。

不同渠道可能提供不同的服務及設有不同的限額或限制。

客戶在完成交易後，應即時終止接駁網上銀行之交易系統（及如適用，關上電腦），以避免他人籍此繼續操作客戶之賬戶。

若客戶有任何查詢，可參閱網上銀行網頁內的“常見問題”，或可以電郵向本行查詢或致電 26222633 由專人解答客戶詢問。

網上銀行 / 電話銀行現時豁免繳付年費及服務費，但客戶辦理交易本身須否收費，仍依本行有關之規定。

客戶可致電本行的 24 小時電子銀行保安熱線（電話：28501100）向本行作出保安或其他投訴。

## **匯出匯款**

客戶若有需要把其外幣資金轉往另一銀行，或將港幣資金轉往本港境外銀行，可申請以匯款（電匯、票匯）方式辦理。

由於匯款多為跨境或跨銀行的資金轉移，匯款一經匯出，款項已非匯款銀行掌管之下，本行雖有責任體力透過中介銀行或機構，完成匯款指示，但客戶須自行承擔所

發出匯款指示的正確性 (包括收款人名稱 / 地址、收款銀行、收款賬號等) , 及非銀行可控制情況下所產生的風險及責任。

匯款人必須理解, 不同收款國家或地區之法制、支付結算系統、外匯管制或銀行習慣之差異, 均可能影響收款人的收款時間, 亦可能涉及額外的費用, 非匯款銀行所能全面掌握或瞭解。

客戶可視乎本身需要, 選擇以電匯或票匯方式匯出款項, 並清楚填寫及簽妥匯款申請表格。

客戶所辦理的匯款, 可能涉及一種或以上的費用, 例如: 匯款銀行查詢及手續費 (包括電報費)、中轉銀行及收款銀行等之任何費用, 當中收費模式視乎情況而定。客戶可選擇由收款方支付該等收費。

電匯: 本行會按客戶“電匯申請書”上所提供資料, 通過「環球銀行財務電訊協會」(SWIFT) 的電腦網絡系統、電傳或電報形式, 通知國內外分行或代理行, 把款項交收款銀行, 再交付予收款人。匯款一旦交付予收款銀行或入賬予收款人, 匯款過程即完成 (俗稱解付) 。

電匯是匯款中, 最快捷、可靠及安全的匯款辦法, 但客戶須繳付較多的手續費用。

若匯款資料具有清楚明確的收款人往來銀行資料及收款人賬號, 一般電匯之正常解付時間為 1 至 2 個工作天, 但須視乎當地法制、支付結算系統、外匯管制或銀行習慣等, 而可能延長。

若匯款資料沒有清楚明確上述的資料, 付款銀行可能須郵寄收匯通知、匯款收據或本票予收款人, 待收款人到銀行辦理收匯手續, 或透過當地票據結算機制收款, 則解付時間會因此而延長, 需視乎情況而定。

故此, 客戶應檢查清楚匯款資料, 以確保其正確無誤。

### **特快轉賬 (RTGS / CHATS)**

客戶若有需要進行撥款至本地其他銀行, 可申請以特快轉賬 (RTGS / CHATS) 方式辦理, 把港元 / 人民幣 / 美元 / 歐羅款項轉往其他本地結算銀行的戶口。一般特快

轉賬可即日付款到賬。

特快轉賬之貨幣與扣賬貨幣不同時，需進行貨幣兌換，適用之匯率按本行釐定的現貨匯率而釐定。若客戶的特快轉賬申請使用暫訂匯率，本行在釐定適用匯率後，可未經事先通知而在客戶的賬戶扣除任何不足之數或貸記任何收益。如未能將款項轉出，本行將迅速通知客戶。

客戶所辦理的特快轉賬，可能涉及一種或以上的費用，例如：匯款銀行查詢及手續費及收款銀行等之任何費用，當中收費模式視乎情況而定。客戶可選擇由收款方支付該等收費。

客戶須自行承擔所發出匯款指示的正確性 (包括收款人名稱、收款賬號、收款銀行等)，一經匯出，款項已非匯款銀行掌管之下及可控制情況下所產生的風險與責任。

匯票:本行會按客戶“匯票申請書”上所提供資料，簽發以收款人為抬頭之即期匯票，交付匯款人。匯款人須自行將匯票交付收款人，由其親攜匯票往票上印明之付款銀行辦理收款手續，或透過其往來銀行代收票款。票匯手續費用較電匯的低。

申請退匯及更改匯款資料之手續：

- 客戶委話本行匯款後，須退匯或更改匯款資料，必須體速向本行填交申請表格。
- 即使本行接受客戶有關申請並代為辦理，但若趕不及中止或暫緩匯款過程，當匯款一經解付，本行、有關中轉銀行、分行、代理銀行及收款銀行，在法律上均無權力強制收款者退回或不提取有關款項。若因此未能完成有關退匯或更改匯款資料要求，本行及有關機構和銀行，均不須負上任何責任，也不會發還有關之手續費。
- 若原匯款以票匯方式辦理，則客戶申請退匯或更改匯款資料時，必須同時交回本行簽發之匯票，否則本行不接受辦理。若客戶遺失匯票，需先向本行辦妥匯票報失手續，並須簽妥賠償責任承擔書，本行有權要求本行認可之第三者另行簽署額外的賠償責任承擔書後才予以辦理。本行必須先向付款銀行證實匯票尚未解付，並在收到付款行確認已辦妥止付或退匯該匯票之有效通知後，才正式辦理退匯或重新簽發新的匯票。
- 客戶申請退匯及掛失匯票，除須繳付本行在處理過程中有關之查詢及手續費用 (包括電報費用)，也須承擔解付銀行所徵收的一切費用。客戶查詢匯款解付情況，若須向代理行、解付行等發送電報查詢，本行有權收取有關手續費

用。

- 即使本行接受客戶退匯申請，有關款項仍須在解付銀行正式退回本行後，才退予客戶，正式退款所需時間視乎情況而定。若因此令客戶有任何損失（例如：利息、兌換差價等），本行概不負責。

適用於匯款的匯率按本行釐定的現貨匯率來釐定。若客戶的匯款或匯票申請使用暫訂匯率，本行在釐定適用匯率後，可未經事先通知而在客戶的賬戶扣除任何不足之數或貸記任何收益。如未能將款項匯出，本行將迅速通知客戶。

### **匯入匯款**

由境外匯入的款項，在存入客戶賬戶後，即開始累計利息（美元及港元往來賬戶暫不計利息）。

匯入匯款須逐筆酌收手續費（包括本行、中轉銀行、匯出銀行、代理銀行等費用）。

若匯入的貨幣與客戶收款賬戶所列值的貨幣不同，匯入款項將按現貨匯率兌換後存入客戶的賬戶。本行在收到匯款後會通知客戶。

We provide a variety of accounts and services to make banking easy, convenient and to meet your banking needs. This booklet describes some of the accounts and services available. Please consult our staff who will be happy to answer your enquiries.

### **Information**

Your information is required for the purpose of opening your account and providing services to you. Please refer to the Bank's "Data Policy Notice" or documents under other relevant headings issued by the Bank and its associate entities from time to time relating to the general policies on the use, disclosure and transfer of personal data.

For compliance with local laws and regulations as well as the Bank's customer due diligence policy, prospective customers should identify themselves, and the individuals who ultimately own or control an account. Supporting documents are required, e.g., Hong Kong identity card, passport, and a recent utility or rates bill. We will retain a copy of the identity documents.

The required information includes present and former or other names, residential address and permanent address, date of birth, nationality, and occupation or business. For a corporation, the required information covers its principal shareholders, directors, account signatories, corporate structure, the nature of business and the source of funds.

Corporations should provide copies of:

- Certificate of Incorporation
- Business Registration Certificate (if available)
- Memorandum and articles of association or other constitutional documents (including all amendments to-date)

Your documents may need to be certified, e.g., a lawyer or an accountant. An account may not be operated until we have completed necessary checking, e.g., a search at a public registry.

Other information and documents may be required. We may decline an application without giving reasons.

### **Account operation**

Please refer to our current list for details of fees, charges and interest rates.

A written advice will be sent to you for some new accounts and services. Please check that the advice is correct.

We may set a minimum initial balance requirement for account opening purpose. Please

consult our staff for details.

Charges may apply or no interest accrues if your account balance falls below the prescribed minimum.

Charges may apply or no interest accrues if your account remains inactive for 2 years (charges will be debited semi-annually). Restrictions on transactions may apply to an inactive account.

Your authorised signatories will have full authority to operate your account. The account holder or, if more than one, all of them together will be able to change the authorised signatories.

Sometimes, we may require production of your ID card for verification. This will be for your protection.

A signature will not work as soon as you tell us to change it. The new signature can be used when we have completed the necessary checking.

An instruction given with your password or PIN is valid. It is important for your protection and to prevent fraud to keep your password and PIN secret, and your ATM card safe. In particular -

- destroy the original printed copy of the password or PIN;
- do not allow anyone else to use your card, password or PIN;
- never write down the password or PIN on the card or on anything usually kept with or near it;
- do not write down or record the password or PIN without disguising it;
- do not select a password or PIN using your birthday, ID, telephone or lucky number, name or other easily accessible personal information. Avoid using the same code to access other services, for example, connection to the Internet or other websites. Change your password and PIN frequently.

The police and bank employees will not ask you for your password or PIN.

You must notify us immediately if you find or believe that your password has been compromised, lost or stolen or that any unauthorised transactions have occurred.

You will be liable for all losses if you have acted fraudulently or with gross negligence, or allowed a third party to use your password, or failed to keep your password and PIN secret or your card safe, or notify us of loss or theft.

Please check cash transactions at our counter before leaving. Subsequent complaints cannot be verified, and will not be entertained.



Large cash transactions may be subject to prior arrangements and charges.

*Interest* on your deposit will be calculated on a simple basis and truncated to 2 decimal places. The remaining interest will be accumulated and is credited to accounts when it reaches one cent (for Japanese Yen, the remaining interest will be accumulated and is credited to accounts when it reaches one yen) and based on:

For HK Dollar, Pound Sterling and Singapore Dollar	:	365-day year
Other currencies	:	360-day year.

Interest will be credited to a savings account monthly.

For a *cheque* drawn on a bank in Hong Kong and deposited for collection before the cut-off time: interest will be credited on that day. If it is deposited after the cut-off time, interest will accrue on our next business day. For the purpose of this paragraph, business day means a day where there is inter-bank clearing and settlement of funds in Hong Kong.

If the cheque is dishonoured, the interest will be reversed, and charges may apply. We will notify you promptly. Please collect the cheque or instruct us to present it again. If we have not heard from you, we may return the cheque to your address on our record by registered post. Related expenses will be deducted from your account.

Cheques drawn on a bank in HongKong deposited on a day where there is inter-bank clearing and settlement of funds in Hong Kong for collection before the cut-off time will usually be cleared at about 3 p.m. on our next business day. For cheques deposited on Friday, the time will be 3 p.m. on our first business day in the following week. The relevant funds collected may not be used or withdrawn pending clearance.

You may specify the maximum amount of each payment and the date on which such payments shall cease in your auto-pay or standing instruction. You may also try to alter or stop a transaction by giving us instruction to such effect before the transaction is completed. An advice will not be given if an autopay or standing order is rejected for insufficient funds or other reasons. If funds are deposited before rejection, and accepted by us for payment, charges may be deducted. If there has been a rejection for insufficient funds, we may terminate your autopay arrangement or standing order. 7 business days' written notice signed by the original signatures will be required to change or cancel your autopay or standing instruction.

We reserve the right not to collect any cheque or bill.

Please notify us promptly in writing or by another agreed means if, e.g., you change your address or telephone number. Statements and other documents will be sent to your address on our record.

The Bank will provide you with account statements or you will receive a passbook.(Only applicable to individual customers)

It is important for your protection that you carefully examine each statement of account, advice and confirmation. If you discover any error or unauthorised transaction, you must notify us immediately. If you do not do so within 90 days, all entries in the statement, advice and confirmation will become binding on you.

If you hold a passbook, please check after each transaction that proper entries have been made. Withdrawals may be made with the passbook or account identification card. Please keep your passbook and account identification card under lock. Please immediately report any loss to us. (Only applicable to individual customers)

If any sum is payable by you but unpaid, we may combine all or any of your accounts anywhere and all your liabilities.

In the case of a joint account:

- all of you together, and each of you individually, have obligations in respect of the account;
- if the signing arrangement authorises some of you or other authorised signatories to act, their actions will bind all of you;
- the signing arrangement may only be changed by all of you;
- we may communicate with and pay any one; sums payable to any one maybe credited into your joint account;
- we may apply the balance in your joint account to reduce any liability of one or more of you;
- upon the death of one, the balance in the account will, subject to estate duty clearance, if any, belong to the survivor;
- any one may, if necessary, freeze the account.

You may terminate an account or a service after you have given 30 days' prior notice to us, complied with our requirements and paid our fees. Charges will apply if the account is closed within 3 months. A shorter notice may be accepted.

We may, by 30 days' prior notice, close your account. The notice may, if necessary, take effect immediately. We may close an account with a zero balance without prior notice.

Please refer to our current Conditions for Services for the actual regulations governing your accounts.

**Savings Account (only applicable to individual customers) / Business Savings Account (Hong Kong Dollar) (applicable to corporate customers)**

You can conduct Hong Kong dollar deposit / withdrawal transactions by using Savings Account / Business Savings Account (Hong Kong Dollar). We provide account statement (you can choose to receive either in electronic form or by mail) or passbook (only applicable to individual customers) for viewing all transaction records.

Interest accrues daily over a 365-day year. Interest is credited monthly. In case of closure of an account, generally interest will be calculated and accrued up to the day preceding the day on which the account is closed. For details of interest calculation arrangement, please consult our staff.

We may impose counter service fee and/or monthly fee onto Savings Account / Business Savings Account (Hong Kong Dollar). We have sole and absolute discretion to waive all or any part of the charges mentioned above for individual customer class(es) or persons designated by the Bank from time to time.

**Multi-currency savings account (applicable to individual customers) / Business Multi-Currency Savings Account (applicable to corporate customers)**

You can only open one Multi-Currency Savings Account / Business Multi-Currency Savings Account to handle transactions with various currencies including HKD and Renminbi. Please refer to the relevant leaflet or consult our staff.

Interest is payable on each currency at our rate for that currency. Interest is credited monthly. In case of closure of an account, generally interest will be calculated and accrued up to the day preceding the day on which the account is closed. For details of interest calculation arrangement, please consult our staff.

Foreign currency notes are not usually accepted; the difference in exchange rates will be deducted. Withdrawals will generally be made in HongKong dollars converted at our exchange rate, or by TT or a draft (subject to charges).

**ATM Card**

ATM Card is issued to the following customers:

- Customers with savings account
- Customers with Hong Kong Dollar / Renminbi current deposit accounts
- Customers with Multi-currency savings account containing Hong Kong Dollar / Renminbi sub-account

ATM Card gives access to your registered accounts (registered accounts can be individual account, single-sign joint account and sole-proprietor account) at our ATMs and designated electronic channels. The maximum number of accounts that you may register for each ATM

Card (depending on the type of ATM Card) is subject to our revision from time to time. You may register any of your accounts under your name (including single-sign joint account) up to a maximum of 5 Cards, but only 1 card with account under your name as primary account will be issued.

Only 1 ATM Card with the same single-sign joint account as primary account will be issued. The other holders of joint account (single-sign joint account only) may use the account as sub-account in other ATM cards.

Depending on the card type of ATM Card, you may collect your Card at our branch immediately or by mail. Customers have the option to personalize their PIN or request a PIN envelope when they apply for an ATM card at our branch. Customers need to activate the ATM cards with PIN envelopes via Personal Internet Banking, Personal Mobile Banking, Phone Banking or at our branch, etc. before using the card. If the customer's PIN or ATM card envelope is returned, the card will be revoked for security reasons.

The following transactions may be conducted at ATMs and designated electronic channels: (depending on the type of ATM Card)

- cash withdrawals
- transfers (including “JETCO” interbank transfer)
- balance enquiries
- request current account statements
- request cheque books
- pay bills
- purchase

You may use ATMs with the logo “JETCO” or “UnionPay” (depending on the card type).

You may use ATMs in Hong Kong with the logo "Interbank Transfer" to transfer funds from Hong Kong Dollar accounts (including Hong Kong Dollar savings accounts or current accounts) linked to the ATM Card to accounts of other participating “JETCO” member banks. If you use “JETCO” interbank transfer, please pay attention for the following information:

- You should check carefully and ensure accuracy of the payee's account number and amount before confirming the transaction.
- The funds will be debited from the customer's account on NCB's receipt of the interbank transfer request.
- Through “JETCO” funds transfer to other bank's account must complete the interbank settlement process, the transaction funds cannot be deposited in same day.
- The receiving bank may credit received funds to the payee's account at a different time. Please contact the receiving bank for enquiries on its crediting time.
- When funds are received through “JETCO” network from the paying bank for the customer's account, NCB will credit the funds to the customer's account in accordance

with the standard of NCB practice.

- While receiving the funds cannot be credited to the payee's account successfully and returned by receiving bank, NCB will refund the amount to the paying customer's account.
- If the funds transferred by the paying bank cannot be credited to the payee's account successfully, NCB will return the amount to the paying customer's bank.
- You acknowledge that fund transfers to third party accounts involve risks, for example, delay and/or non- transfer of funds or any other mistake in the fund transfer, the bank shall not be liable in the absence of negligence, willful misconduct or fraud of the bank. Please refer to our bank's Conditions for Services for the terms relating the ATM Card.
- For details of "JETCO" member banks that provide Interbank Transfer Services, please refer to "JETCO" website: <http://www.jetco.com.hk/>.

You may make purchase at the outlets bearing the "EPS" logo or "UnionPay" logo (depending on the card type).

The maximum daily transaction limit applicable to all existing and new issued ATM Card (HKD/Dual Currency) for each ATM card will be calculated separately (regardless of the number of accounts registered under the ATM card ) at the ATMs are listed in the table below. For transaction involving Renminbi, please also refer to "Supplemental Information on Renminbi Services".

- Maximum Daily Limit per card for cash withdrawal and Transfers to Accounts under different name

ATM Card Category <sup>1</sup>	Maximum Daily Limit per Card <sup>2</sup>	Adjustable Amount
Regular ATM Card (including NCB Fast Cash Card, Pre-Embossed Card)	20,000.00	Customer can adjust the limit (must be in multiples of 100 but not exceed the maximum daily limit)
<i>NCB Wealth Management ATM Card</i>	30,000.00	
<i>NCB Private Banking ATM Card</i>	30,000.00	

\* Transfers to same-name Accounts, including joint accounts where the customer is the primary contact person, have no daily transaction limit and support transfers in HKD and RMB.

Remarks:

1. The maximum daily limit per card will be determined by the category of ATM card held by the customer.
2. The maximum daily limit per card is calculated in HKD, and the limit is shared between cash withdrawals and transfers to accounts under different name.

- Daily limit for POS transactions:

Daily maximum limit for per card "EPS" or "UnionPay" POS transaction is HKD50,000. Customers may use card for overseas POS transactions, and sharing the daily limit for POS transactions. Customers can deactivate the overseas POS transaction

service through branches or ATM Card 24-hour Customer Service Hotline.

- Daily limit for transfers to same-name accounts  
Transfers to same-name accounts, including joint accounts where the customer is the primary contact person, have no daily transaction limit and support transfers in HKD and RMB.
- Daily bill payments limit:  
Daily bill payments limit via “JET PAYMENT” and “PPS” per card is HKD100,000 (not applicable to the ATM Card (RMB) and RMB accounts linked to ATM Card).
- ATM cash withdrawal outside Hong Kong and withdrawal limit:  
Prior to perform ATM cash withdrawal outside Hong Kong, customers are required to activate their ATM Card in used, as well as to setup the valid day range and cash withdrawal limit (depending on region, card type and ATM networks). The maximum overseas withdrawal limit of each of the ATM Card owned by customers must be lower than the daily cash withdrawal limit of the card.

#### **Auto-transfer Service (Only applicable to ATM Card (Dual Currency))**

- Auto-transfer Service refers to transactions (including cash withdrawal or purchase) conducted by you at the “UnionPay” network, where the transaction amount will be automatically debited from your other account maintained in the ATM Card if the outstanding balance of your transaction account in the ATM Card is insufficient to settle the total transaction amount, provided that such other account maintained in the ATM Card has sufficient funds to settle the total transaction amount. Manual fund transfer is not required.
- If all the accounts in the ATM Card are either Hong Kong Dollar accounts or Renminbi accounts, the total transaction amount (in Hong Kong Dollars, Renminbi or other foreign currency) will be debited from your primary account in the ATM Card. If the outstanding balance in your primary account is insufficient to settle the total transaction amount, the total transaction amount will be automatically debited from your first supplementary account in the ATM Card and so forth. If none of the linked accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled.
- If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from your first Renminbi account in the ATM Card when the transactions are made in Mainland China . If there is an insufficient balance in such Renminbi account to settle the total transaction amount, the total transaction amount will be automatically debited from another Renminbi account (if any) linked to your ATM Card. If none of the above Renminbi accounts has sufficient funds to settle the total transaction amount, the total transaction amount will then be debited from your Hong Kong Dollar account in the ATM Card (in which case, the exchange of HongKong Dollarsto Renminbi will be involved). If

none of the linked Hong Kong Dollar accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled. In conclusion, if none of the abovementioned accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled.

- If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from your first Hong Kong Dollar account in the ATM Card when the transactions are made in Hong Kong and outside Mainland China. If there is an insufficient balance in such Hong Kong Dollar account to settle the total transaction amount, the total transaction amount will be automatically debited from another Hong Kong Dollar account (if any) linked to your ATM Card. If none of the above Hong Kong Dollar accounts has sufficient funds to settle the total transaction amount, the total transaction amount will then be debited from your Renminbi account in the ATM Card (in which case, the exchange of Renminbi to HongKong Dollars or foreign currency will be involved). If none of the linked Renminbi accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled. In conclusion, if none of the abovementioned accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled.
- Auto-transfer Service is not a pre-set function and you are required to complete the necessary documents designated by us at any of our branches in order to activate the Auto-transfer Service.
- Auto-transfer Service is only applicable in ATM and POS terminal with the “UnionPay” network for your cash withdrawal and purchase.
- The Renminbi and Hong Kong Dollars exchange rate for the Auto-transfer Service is subject to the relevant cash exchange rate prescribed by us at the time of the transaction. If the exchange of HongKong Dollars and foreign currency (except Renminbi) is involved, the relevant exchange rate of HongKong Dollars and foreign currency (except Renminbi) is subject to the daily exchange rate prescribed by China UnionPay at the time of the transaction.
- When you withdraw cash or make purchase by the ATM Card via the “UnionPay” network (whether or not the Auto-transfer Service is involved), owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the card number of the ATM Card but not the number of the actual account being debited for the transaction. You can enquire the transaction details via Internet Banking, passbook or statement.
- All the accounts, including any Hong Kong Dollar / Renminbi current / savings accounts maintained in your ATM Card, will be included in the Auto-transfer Service

once the Auto-transfer Service is activated. You should make sure that sufficient funds are maintained in all your related accounts linked to the ATM Card for other financial arrangements (including without limitation autopay transaction or cheque) in order to avoid other transactions being rejected due to insufficient balance in such accounts.

When using your ATM card, beware of the surroundings. Do not let others see your PIN or account information. Please memorise your PIN and change it regularly. For security reasons, you are advised not to use your identity card numbers, birthday dates, telephone numbers, commonly used combinations of numbers (e.g. 123456) or other easy-to-guess numbers as your PIN. You are also advised not to use the same code to access other services, including connection to the internet banking or other websites. Please do not disclose your PIN to any person under any circumstances, including the Police and Bank staff. Check that the advice slip is correct, keep it safely or destroy it. You can choose not to print out an advice slip for ATM transaction.

The following services are also available with your ATM Card: (depending on the card type)

- “EPS” at merchants with the “EPS” label. Payments will be directly debited from your registered account. Cardholder can opt to use or terminate the service of purchasing Hong Kong Jockey Club (HKJC) cash vouchers via EPS.
- “UnionPay” POS Services: pay for your purchase by UnionPay POS services at any outlets bearing the “UnionPay” logo. The transaction amount will be debited directly from the accounts of your ATM Card.
- “JET PAYMENT” to pay electricity, gas, telephone and other bills at ATMs. Payments will be directly debited from your registered account. You can print an advice slip for reference.
- “PPS” to pay bills on a digital phone or the Internet.
- RMB notes may be withdrawn at designated ATMs.
- JETCO Cardless Withdrawal Service / UnionPay QRC Withdrawal Service. You can apply for the JETCO Cardless Withdrawal Service and the UnionPay QRC Withdrawal Service on Personal Mobile Banking. You do not need to hold an ATM card before applying for the JETCO Cardless Withdrawal Service, and the maximum daily withdrawal limit for each Mobile Banking customer is HKD10,000; you must hold an ATM card before applying for the UnionPay QRC Withdrawal Service, and the UnionPay QRC Withdrawal Service shall share the same transaction limit together with the daily cash withdrawal limit per card and the daily unregistered account transfer limit per card.
- UnionPay Service. You can bind the Bank’s ATM Card to the UnionPay APP, and use it for payment by making others scan a QR Code provided by the UnionPay APP.



After binding your ATM Card to the UnionPay APP, you should activate the service on the Bank's Personal Mobile Banking. You can deactivate the UnionPay service or adjust the transaction limit on the Bank's Personal Mobile Banking.

When you withdraw cash or make purchase by your ATM Card via "UnionPay" network, owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the primary account number of your ATM Card but not the number of the actual account being debited. You can enquire the transaction details via Internet Banking, passbook or statement.

When you purchase any goods from or use any service provided by any retailer, shop or organization using your ATM Card via "UnionPay" or "EPS", the statement from us may not display the name of the relevant retailer, shop, organization, or the transaction record number.

You must call the NCB ATM Card 24-hour Customer Service Hotline (2616 6266) immediately if you find or believe that your ATM Card has been lost or stolen or that any unauthorised transactions have occurred. Please also attend our office to confirm the loss, and obtain a new card.

Charges will apply to :

- replacing a lost card.
- cash withdrawal in Hong Kong from ATM other than JETCOATM.
- cash withdrawal outside HongKong from ATMs with the logo "JETCO" or "UnionPay" (depending on the card type)
- mailing cheque book to you.

### **ATM Card - Business**

ATM Card - Business is issued to sole proprietorships, partnerships, limited companies and other organizations (business customers).

You may apply for a maximum of 3 ATM Cards - Business. Each ATM Card - Business will have one primary account designated by you. Each account maybe the primary account for a ATM Card - Business. If you wish to have more than 1 ATM Card - Business, you will need to designate another account as the primary account.

Apart from the primary account, you may register up to a maximum of 2 of your other accounts (such as a HKD savings account or current account) opened with us as subsidiary accounts (the primary account and the subsidiary account(s) are collectively the "registered accounts"). Each registered account must be opened in your name. By using the ATM Card - Business service, you will enjoy 24-hour access to your registered accounts at our ATMs and designated electronic channels.

A holder of the ATM Card - Business must be an authorised signatory of your company. If a person ceases to be an authorised signatory, the relevant ATM Card - Business will automatically be cancelled.

A cardholder may access all registered accounts.

Upon successful application, the ATM Cards - Business will be mailed to cardholder's contact address. No annual fee is payable.

The following transactions may be conducted by a cardholder at ATMs, over the counter at our branches, and through our designated electronic channels:

- cash withdrawals
- transfers (including "JETCO" interbank transfer)
- balance enquiries
- request current account statements
- request cheque books
- pay bills
- change the language display on ATM screen (Only NCB)

Addition/deletion of registered account(s), re-activation of any ATM Card - Business, change of daily transaction limit, and change of the embossing name on the ATM Card - Business must be accompanied by the signed authorisation document by (a) for a sole proprietorship, the sole proprietor; (b) for a partnership, all partners; and (c) for a limited company, 2 directors / 1 director and the company secretary / the sole director.

You may use ATMs with the logo "JETCO" or "UnionPay".

You may use ATMs in Hong Kong with the logo "Interbank Transfer" to transfer funds from Hong Kong Dollar accounts (including Hong Kong Dollar savings accounts or current accounts) linked to the ATM Card to accounts of other participating "JETCO" member banks. If you use "JETCO" interbank transfer, please pay attention for the following information:

- You should check carefully and ensure accuracy of the payee's account number and amount before confirming the transaction.
- The funds will be debited from the customer's account on NCB's receipt of the interbank transfer request.
- Through "JETCO" funds transfer to other bank's account must complete the interbank settlement process, the transaction funds cannot be deposited in same day.
- The receiving bank may credit received funds to the payee's account at a different time. Please contact the receiving bank for enquiries on its crediting time.
- When funds are received through "JETCO" network from the paying bank for

the customer's account, NCB will credit the funds to the customer's account in accordance with the standard of NCB practice.

- While receiving the funds cannot be credited to the payee's account successfully and returned by receiving bank, NCB will refund the amount to the paying customer's account.
- If the funds transferred by the paying bank cannot be credited to the payee's account successfully, NCB will return the amount to the paying customer's bank.
- You acknowledge that fund transfers to third party accounts involve risks, for example, delay and/or non-transfer of funds or any other mistake in the fund transfer, the bank shall not be liable in the absence of negligence, willful misconduct or fraud of the bank. Please refer to our bank's Conditions for Services for the terms relating the ATM Card.
- For details of "JETCO" member banks that provide Interbank Transfer Services, please refer to "JETCO" website: <http://www.jetco.com.hk/>.

You may make purchase at outlets bearing the "EPS" logo or "UnionPay" logo.

The maximum daily transaction limit applicable to new issued and existing ATM Card – Business for each ATM card - Business will be calculated separately (regardless of the number of accounts registered under the ATM card - Business):

- (a) The maximum daily limit of cash withdrawal and transfers to Accounts under different name: up to HK\$30,000. You can adjust the limit (must be in multiples of 100 but not exceed the maximum daily limit) upon successful application to us.  
\*Transfers to same-name Accounts have no daily transaction limit and support transfers in HKD and RMB.
- (b) Daily transaction limit for "EPS" or "UnionPay" POS transactions per card is HKD50,000.
- (c) Daily transfer limit among registered accounts: no limit for transfers in the same currency among registered accounts.
- (d) Daily bill payments limit via "JET PAYMENT" and "PPS" per card: up to HKD100,000.
- (e) ATM cash withdrawal outside Hong Kong and withdrawal limit: Prior to ATM cash withdrawal outside Hong Kong, you must activate your existing ATM Card - Business, and designate a period of use and cash withdrawal limit (depending on the region and ATM network). The maximum overseas withdrawal limit of each ATM Card - Business must not exceed the daily cash withdrawal limit of the card.

For transactions involving Renminbi, please refer to our "Supplemental Information on Renminbi Services".

The operations and functions of ATM Card - Business and these terms may be revised from time to time by us.

The following services are also available with your ATM Card - Business:

- "EPS" at merchants with the "EPS" label. Payments will be directly debited from your registered account.
- "UnionPay" POS Services: pay for your purchase by UnionPay POS services at any outlets bearing the "UnionPay" logo. The transaction amount will be debited directly from the accounts of your ATM Card - Business.
- "JET PAYMENT" to pay electricity, gas, telephone and other bills at ATMs. Payments will be directly debited from your registered account. You can print an advice slip for reference.
- "PPS" to pay bills on a digital phone or the Internet.
- RMB notes may be withdrawn at designated ATMs.

When you withdraw cash or make purchase by your ATM Card - Business via "UnionPay" network, owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the primary account number of your ATM Card - Business but not the number of the actual account being debited. You can enquire the transaction details via Internet Banking, passbook or statement.

When you purchase any goods from or use any service provided by any retailer, shop or organization using your ATM Card - Business via "UnionPay" or "EPS", the statement from us may not display the name of the relevant retailer, shop, organization, or the transaction record number.

You must call the NCB ATM Card 24-hour Customer Service Hotline (2616 6266) immediately if you find or believe that your ATM Card has been lost or stolen or that any unauthorised transactions have occurred. Please also attend our office to confirm the loss, and obtain a new card.

Charges will apply to:

- replacing a lost card.
- cash withdrawal in Hong Kong from ATM other than JETCOATM.
- cash withdrawal outside HongKong from ATMs with the logo "JETCO" or "UnionPay".
- mailing cheque book to you.

Notice to cardholder :

When using your ATM Card - Business, beware of the surroundings. Do not let others see your PIN or account information. Please memorise your PIN and change it regularly. For

security reasons, you are advised not to use your identity card numbers, birthday dates, telephone numbers, commonly used combinations of numbers (e.g. 123456) or other easy to guess numbers as your PIN. You are also advised not to use the same code to access other services, including connection to the internet banking or other websites. Please do not disclose your PIN to any person under any circumstances, including the Police and Bank staff. Check that the advice slip is correct, keep it safely or destroy it. You can choose not to print out an advice slip for ATM transaction.

Notice to company :

Please note that each holder of the ATM Card - Business will individually have access to the company's registered accounts and to the account information even if the existing mandate of the company requires joint signatures to operate the registered accounts.

We have sole and absolute discretion to waive all or any part of the charges mentioned above for individual customer class(es) or persons designated by the Bank from time to time.

### **Deposit**

You must open a Time Deposit Account (applicable to individual customers) / Business Time Deposit Account (applicable to corporate customers) before placing time deposits. A large variety of currencies, amounts and terms are available; please refer to the relevant leaflet or consult our staff.

A deposit may be funded by transfer of fund from your savings or current account maintained with us. Cash will not be accepted for placing a deposit.

The deposit and interest will be repaid at maturity. If we permit early withdrawal, no interest will be paid, and compensation and charges will be deducted. For an individual customer, a deposit, which would otherwise mature on a non-business day, matures on our next business day. For a corporate customer, a deposit may mature on a non-business day.

A deposit may be funded by a cheque drawn on a bank in Hong Kong, if we agree. Funds may not be withdrawn before the cheque has been cleared. If the cheque is dishonoured, accrued interest will be reversed and charges will be imposed.

On making a deposit, you may give instructions for the disposal of principal and interest at maturity (for example, automatic rollover, transfer to savings or current accounts etc.). No reminder of the maturity date will be sent. Withdrawal in Hong Kong dollars may be made at our designated branches. The funds may be withdrawn by means of a cashier's order (charges apply). A foreign currency deposit may be withdrawn by TT or a draft. Charges may apply. Cash withdrawal of the deposit will not be accepted.

If you fail to give maturity instruction for a swap deposit, the principal and interest of the

swap deposit will at maturity be rolled over for the same deposit period automatically.

### **Club Deposit (only applicable to individual customers)**

Club Deposit may be maintained in designated currencies and deposit tenors in accordance with your needs and goals. You may also choose the deposit amount (subject to the prescribed minimum amount) and the date starting the instalments. Please consult our staff for details.

We will issue a “Time Deposit Advice ” setting out the information about the Club Deposit, including: the target amount at maturity, amount for each instalment, instalment date, the deposit tenor, the maturity date and the interest rate etc. after setting up a Club Deposit. Please check the details promptly and let us know if there is any error.

You may arrange an autopay instruction to debit the deposit amount from your designated account maintained with us when setting up a Club Deposit. Payment from other banks shall not be accepted. Upon maturity, all the deposits and interests will be paid to the same designated account. If the instalment date is a non-business day in that month, you should make instalment or have sufficient funds in your designated account on the preceding business day. If the instalment date is scheduled on the last day of a month and falls on a Saturday, instalment will be debited from the designated account on the preceding business day.

If any instalment is not paid on time, we are entitled to deduct interest payable.

### **Cheque**

A cheque payable to a named payee “or bearer” is payable to any person who presents the cheque to us.

A cheque payable to a named payee with or without the words “or order” is payable to him or another person to whom the cheque is endorsed.

A cheque which is not “crossed” (acash cheque) may be cashed.

A “crossed” cheque would not be paid in cash to the holder. For your protection, please delete “or bearer” on and cross all cheques. Do not pre-sign a cheque in blank.

Please use care in drawing paper cheques; do not facilitate alteration or forgery. The signature should not be too simple. Write in non-erasable ink or ballpoint pen in Chinese or English. Write the payee’s full name, and cross out any blank space. Leave no space in front of, in between or after the amount. Add “only” after the amount in words. Use Arabic numerals for figures. Confirm any alteration by your full signature.

A paper cheque book will usually be mailed to you within 1 week. If you request bearer cheques to be mailed to you, registered post will be used at your cost. On receipt, please check the cheque serial numbers, account number, your printed name and the number of the

cheques. Please immediately report any irregularities to us. Please keep your cheque books under lock. Please immediately report the loss of any signed or blank cheque or cheque book to us.

For channel(s) of using “e-Cheques Services”, please visit our website or contact our staff for details.

A cheque may be dishonoured if there are insufficient cleared funds (or overdraft facility) in your account. Charges may apply. Prior advice may not be given. We may choose to pay (without advice). If we do so, you will repay the resulting debit, interest and charges.

We may return a cheque unpaid if it is incorrectly completed, altered without your full signature, post-dated or out-of-date (e.g., 6 months old). Charges may apply.

If you wish to stop payment, please give us full details of the account and cheque. Charges will apply.

**Current Account (applicable to individual customers) / Business Current Account (Hong Kong Dollar) (applicable to corporate customers)**

A statement will be sent to you, or an electronic statement will be available, if there has been any transaction in your account during the previous month. If you do not receive a statement within 15 days, please notify us.

Interest is not payable on the account balance. Overdraft interest accrues daily over a 365-day year, and will be calculated to 2 decimal places (without rounding for individual customers, with rounding for corporate customers) and deducted on the last business day of each month.

**Integrated Current and Savings Account (only applicable to individual customers)**

Opening a Integrated Current and Savings Account allows you to issue cheques and earn interest at the same time. Interest accrues on the daily balance over a 365-day year. Interest is payable monthly. Overdraft interest accrues daily over a 365-day year, and will be calculated to 2 decimal places (without rounding) and deducted on the last business day of each month.

When there is any transaction within a calendar month, a statement will be sent to you which maybe in an electronic format.

**Current Account (applicable to individual customers) / Business Current Account (US Dollar) (applicable to corporate customers)**

ATTaccount; TT exchange rates are applied. Deposits will be made in HongKong dollar notes, by transfer from another account or by a US dollar cheque drawn on a bank in Hong Kong.

US dollar notes may be deposited at our designated branches. The difference in exchange rates will be deducted.

Withdrawals (US\$6,000 or less) may be made in Hong Kong dollar notes; the difference in exchange rates will be deducted. Withdrawals in US dollar notes, if available, may be made at our designated branches; the difference in exchange rates will be deducted. We may pay by TT or a draft; charges will be deducted.

A statement will be sent to you, or an electronic statement will be available, if there has been any transaction in your account during the previous month. If you do not receive a statement within 15 days, please notify us.

Interest is not payable on the account balance. Overdraft interest accrues daily over a 360-day year, and will be calculated to 2 decimal places (without rounding for individual customers, with rounding for corporate customers) and deducted on the last business day of each month.

### **Internet Banking / Phone Banking**

We provide various electronic channels including the Internet and telephone, to facilitate access to your registered accounts. Third party accounts may be registered for transfers to them.

In the case of a joint account and the account is any-one-to-sign effective (i.e. the account is either one to sign only), each of you may operate the account using Internet Banking / Phone Banking and validly give instructions, including but not limited to fund transfer, investment, balance enquiry and transaction record enquiry. This applies even if not all joint account holders register to use the Internet Banking/Phone Banking.

You may alter or stop a transaction by giving us instructions to such effect before the transaction is completed.

Different channels may provide different services and transaction limits.

On completing your transactions, please disconnect from our system (and, if appropriate, turnoff the computer), to prevent others from accessing your account.

For further information, please refer to the Frequently Asked Questions on our website, or email us, or telephone us at 2622 2633.

Internet Banking / Phone Banking annual and service fees are at the present waived. Our usual transaction charges apply.

You may report security incidents or complaints to our 24-hour Electronic Banking Security hotline at 2850 1100.



## **Outward remittance**

Where it is necessary for you to transfer any funds in foreign currency to another bank, or transfer any funds in Hong Kong Dollar to a bank out of Hong Kong, you may apply to do so by way of remittance (telegraphic transfer or bank draft).

As remittance usually involves cross-border or inter-bank transfer of funds, funds once remitted are no longer under the disposition of the remitting bank. Although we are obliged to use our best efforts to carry out the remittance instruction through the intermediary banks or institutions, you shall be responsible for the accuracy of the remittance instruction (including the name/address of the beneficiary and the receiving bank and the receiving account etc) and liable for all the risks and liabilities arising from any circumstances which are beyond the control of the bank.

The payer will understand that differences in the legal system of the beneficiary's country or territory and in the payment system, foreign exchange control or banking practice may well effect the time when the beneficiary actually receives the funds. Additional costs may also be involved. The remitting bank may not be able to control or anticipate any such differences or costs.

You should elect to remit your funds either by telegraphic transfer or bank draft according to your own needs and fill in clearly and duly sign the remittance application form.

Your remittance may involve one or more heads of fees, for instance the enquiry and handling charges of the remitting bank (including telegram charges), and fees of the intermediary and beneficiary's bank. The actual costs tariff will depend on the circumstances. You may elect to have such charges and fees paid by the recipient party.

Telegraphic Transfer: We shall, through the computer network system of the Society of Worldwide Interbank Financial Telecommunication (SWIFT), facsimile or telegram act on the information provided by you and instruct our overseas branch or correspondent bank to pay the funds to the beneficiary's bank which shall then make available such funds to the beneficiary. Once the funds is paid to the beneficiary's bank or credited to the account of the beneficiary, the transaction is considered completed (or "paid and discharged" in everyday language).

Telegraphic transfer is the fastest, safest and most reliable mode of remittance, however higher handling fees are payable.

Where details of the beneficiary's bank and account number are clearly stated, it should normally take 1 to 2 business days to transfer the funds to the beneficiary's bank. It may however take longer in practice as a result of local legal and payment systems, foreign currency controls or banking practice.

If the details are not clearly stated in the remittance particulars, the remitting bank may

have to send the remittance notice, the remittance receipt or bank draft to the beneficiary by post and the beneficiary will have to go to the bank personally to attend to the procedure and acknowledge receipt, or receive the funds through local bills clearing system. The time of the transaction will therefore be lengthened according to the actual circumstances.

It is therefore in your own interest to ensure the accuracy of the remittance instruction.

### **Express Transfer (RTGS / CHATS)**

Where it is necessary for you to transfer HKD/CNY/USD/EUR to another bank in Hong Kong, you may apply to do so by way of express transfer (RTGS / CHATS). Your transfer will be credited for same day value.

We shall determine the applicable exchange rate for the express transfer on the basis of our spot rate. If a provisional exchange rate is used in your application for an express transfer, we may debit any shortfall or credit any gain to your account without prior notice after we have determined the applicable exchange rate. We shall promptly notify you if the remittance could not be effected.

Your express transfer may involve one or more heads of fees, for instance the enquiry and handling charges of the remitting bank, and fees of the beneficiary bank. The actual costs tariff will depend on the circumstances. You may elect to have such charges and fees paid by the recipient party.

You shall be responsible for the accuracy of the instruction (including the name and account of the beneficiary and the receiving bank etc.) and liable for all the risks and liabilities arising from any circumstances which are beyond the control of the bank.

**Bank Draft:** We shall issue and deliver to you an at-sight bank draft made payable to the payee according to the information you provide in the "Bank Draft Application Form". You, the payer, will have to personally deliver the bank draft to the payee who will present it to the paying bank stated therein for payment or cash the same through his own bank. The handling fees of bank draft are lower than those of telegraphic transfer.

**Application Procedure for Canceling Remittance or Changing Particulars:**

- Where it becomes necessary for you to cancel the remittance or change the particulars after you have instructed us to transfer the funds, you shall fill in our application form as soon as possible.
- Where the remittance process cannot be terminated or suspended and funds are paid and discharged, then even if we have accepted your application and proceeded with your request, neither we, the relevant intermediary bank or its branch, correspondent bank or receiving bank have the legal authority to compel the payee to return the

funds or to refrain the payee from cashing the remittance. Where this is the case and we are unable to carry out your request of cancellation of remittance or change of particulars, neither we nor the relevant institutions or banks shall be liable and the relevant handling fees shall not be returned.

- Where the funds are transferred by way of a bank draft, we will only entertain any application for cancellation of remittance or change of particulars if the original bank draft is returned to us. If the bank draft is lost, you must immediately report the case to us and sign a letter of indemnity. We are entitled to proceed with your request only after an additional indemnity has been executed by a third party whom we endorse. We shall only cancel the remittance or reissue a new draft after confirming with the paying bank that the remittance has not been paid and discharged and receiving an acknowledgement from the paying bank to the effect they have either countermanded payment or received a valid notice of cancellation.
- When applying for cancellation of remittance or reporting the loss of draft, you shall pay fees including enquiry and handling fees (including telegram charges) as well as all other fees of the banks involved in the transaction. Where your enquiry of the status of remittance necessitates further enquiry with the correspondent bank or paying bank by telegram, we shall be entitled to charge a handling fee in this connection.
- Where we accept your application for cancellation of remittance, the relevant funds will only be returned to you after the paying bank has returned the same to us. The time necessary to return the funds will vary with circumstances. We shall not be liable for any loss suffered by you arising from the delay, e.g. interests and difference in exchange rate etc.

We shall determine the applicable exchange rate for the remittance on the basis of our spot rate. If a provisional exchange rate is used in your application for a remittance or draft, we may debit any shortfall or credit any gain to your account without prior notice after we have determined the applicable exchange rate. We shall promptly notify you if the remittance could not be affected.

### **Inward remittance**

Money received from outside Hong Kong shall accrue interest upon being credited to your account (presently USD and HKD current accounts do not accrue interest).

A handling feeshall be chargeable for each transaction of inward remittance (including our handling fees, and those of the intermediary, remitting and correspondent banks).

If a remittance to your account is received in a different currency from that of your account, it will be converted into the currency of your account at our spot rate before it is credited to your account. We shall notify you upon receipt of the remittance.

