中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

零售銀行服務一般說明

General Information

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、提供服務及進行合適性評估（如適用）。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、國藉 (國家 / 地區) 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。為進行合適性評估（如適用），本行亦將向客戶收集資料，包括但不限於客戶的財政狀況、投資經驗及投資目標。

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

如欲了解各項收費及利率，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結單，請檢查結單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款，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証明文件，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，並將中銀卡穩妥保管，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、身分証號碼、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，並以四捨五入方式計算至小數點後 2 個位入賬（日圓則以四捨五入方式計算至元位入賬），計算基礎為：

港元、英鎊、新加坡元、文萊元及南非蘭特	：	365 日為一年
其他貨幣	：	360 日為一年

港元及外幣儲蓄存款的利息每月結息一次。

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。本行將儘快通知客戶，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郵寄方式寄回客戶，有關費用將從客戶賬戶中扣取。

本港銀行付款之票據，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。

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。客戶提款時應憑中銀卡或存摺辦理。請將中銀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。

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餘生存者；
- 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》。

港元儲蓄賬戶

客戶可透過港元儲蓄賬戶，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，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。

本行提供的港元儲蓄賬戶設有櫃位服務費及 / 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。

外匯寶儲蓄賬戶

客戶只須開立 1 個「外匯寶」儲蓄賬戶，便可處理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，經兑換後，以港幣支付，客戶可選擇以電匯或匯票 (需付費用) 方式提取。

中銀卡

中銀卡（包括其他提款卡）是本行提供予港幣或人民幣賬戶，以及外匯寶儲蓄賬戶〔包含人民幣及適用貨幣〕客戶的一種銀行服務。

客戶可憑中銀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，並以本行不時修訂為準（須視中銀卡類別而定），而客戶就其名下賬戶（包括單簽生效聯名賬戶），最多可附掛於其名下的 5 張卡（包括中銀信用卡）。

單簽生效聯名賬戶持有人可按其需要各自申請中銀卡，每個單簽生效聯名賬戶最多可獲發 5 張以該聯名賬戶作為主賬戶之中銀卡，供 5 名聯名賬戶持有人使用（須視中銀卡類別而定）。

如客戶持有以聯名戶作主賬戶的晶片式中銀卡並非為該聯名戶的首張發卡，在自動櫃員機或指定電子媒體的選擇交易賬戶畫面內，客戶可從首二個或首三個登記賬戶中選擇賬戶進行交易，視乎自動櫃員機或指定電子媒體是否支援晶片式中銀卡而定。

同時，客戶持中銀卡可於分行櫃位進行交易，憑輸入中銀卡密碼以確認其名下所有賬戶（包括：個人賬戶、單簽生效聯名賬戶）的交易指示。惟須視該分行是否設有上述驗證服務而定。上述交易服務包括但不限於現金提存、轉賬、投資買賣、查詢賬戶結餘、交易記錄等全線櫃位交易。

視乎申請之中銀卡類別，客戶可於分行即時領取新卡或由本行郵寄。

於自動櫃員機或指定電子媒體可辦理的交易（包括但不限於）：（須視中銀卡類別而定）

- 現金提存
- 轉賬及兑換
- 查詢賬戶結餘
- 申領往來賬戶結單
- 申領支票簿
- 繳費
- 刷卡消費
- 開立定期
- 現有客戶開立賬戶
- 登記發薪服務
- 提升綜合理財服務
- 申請信用卡
- 申請樓宇按揭
- 申請私人貸款
- 投保旅遊保險
- 預訂現鈔

客戶可於貼有「㊥」、「銀通」、「銀聯」（同時適用於已附加銀行戶口的中銀銀聯雙幣信用卡）、「PLUS」（適用於已附加銀行戶口的中銀 VISA 信用卡）或「CIRRUS」（適用於已附加銀行戶口的中銀萬事達信用卡）標誌的自動櫃員機辦理交易（須視乎中銀卡類別而定）。外匯寶儲蓄賬戶的指定外幣現金提款只適用於本行於香港指定的自動櫃員機。

客戶可於貼有「易辦事」或「銀聯」標誌的商戶進行刷卡消費交易。（須視乎中銀卡類別而定）

所有中銀卡包括新發卡或現有中銀卡，以同一客戶計算（不論客戶持有的中銀卡數目），每名客戶於自動櫃員機的交易限額如下，惟交易限額不適用於分行櫃位交易。

如交易涉及人民幣，請同時參閱「人民幣業務附加說明」。

- 每日現金提現限額

預設每日現金提現限額	可調整之額度
30,000.00 [註一]	10,000.00 至 80,000.00 [註一]

註一：視乎交易幣值而定，每日現金提現限額以港幣（適用於港幣或非人民幣之外幣提現）或人民幣計算。於本行指定的自動櫃員機之指定外幣（不包括人民幣）現金提款的限額的計算，以本行訂定的匯率為準；於香港以外的自動櫃員機之外幣（不包括人民幣）現金提款的限額的計算，以交易時網絡供應機構訂定的有關當日匯率為準。

- 刷卡消費及卡外轉賬之每日限額：
  - 每日轉賬至卡外其他同幣值之賬戶，及「易辦事」、「銀聯」的刷卡消費之每日限額為港幣或人民幣 50,000.00。（視乎交易幣值而定）。指定客戶可申請調整於指定商戶及指定日期的「銀聯」刷卡消費每日限額至港幣或人民幣 1,000,000.00。（視乎交易幣值而定）

- 卡內轉賬之每日限額：
  卡內各同幣值賬戶間的轉賬沒有限制。

- 每日繳費限額：
  「繳費易」及「繳費靈」繳費的每日限額為港幣 100,000.00（不適用於中銀卡（人民幣）及中銀卡內之人民幣賬戶）。

- 香港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，需為其使用的中銀卡啟動香港境外提款功能，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）。客戶項下每張中銀卡的香港境外提款上限不可高於客戶之每日現金提款限額。

「賬戶聯動服務」（只適用於中銀卡（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，而客戶的中銀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。

- 賬戶聯動服務不適用於本行於香港指定的自動櫃員機於客戶的外匯寶儲蓄賬戶提款的指定外幣現金交易。

- 如中銀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）會從中銀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中銀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。如中銀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。

- 如中銀卡內同時附有港幣及人民幣賬戶，當客戶進行人民幣交易時，整筆交易金額會先從中銀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中銀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中銀卡內港幣賬戶中扣除（並涉及港幣兑換人民幣交易）。如中銀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，如上述中銀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。

- 如中銀卡內同時附有港幣及人民幣賬戶，當客戶進行港幣或外幣（人民幣除外）交易時，整筆交易金額會先從中銀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中銀卡內另一港幣賬戶 (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中銀卡內人民幣賬戶中扣除（並涉及人民幣兑換港幣或外幣交易）。如中銀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，如上述中銀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中銀卡卡號，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，中銀卡內所有賬戶，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。客戶應確保其於中銀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。

客戶使用中銀卡時，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，客戶應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，客戶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）透露客戶的私人密碼。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記錄。

客戶可使用以下的中銀卡服務：（須視中銀卡類別而定）

- 「易辦事 EPS」：可在貼有「易辦事 EPS」服務標誌之商號以轉賬購物，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」標誌的商號進行消費購物交易，交易金額將直接從閣下中銀卡內賬戶扣除。
- 「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。

受網絡供應機構系統的限制，客戶透過使用「銀聯」網絡（同時適用於已附加銀行戶口的中銀銀聯雙幣信用卡）、「PLUS」網絡（適用於已附加銀行戶口的中銀VISA信用卡）或「CIRRUS」網絡（適用於已附加銀行戶口的中銀萬事達信用卡）網絡刷卡消費或提取現金，標準收條只顯示客戶的中銀卡卡號，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。

若客戶使用中銀卡經「銀聯」或「EPS」網絡於任何零售商、店舖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、店舖或機構的名稱，或交易之記錄號碼。

客戶可申請把中銀卡服務併入中銀信用卡內，以中銀信用卡作為提款卡之用。若以信用卡賬戶在自動櫃員機提取現金，會扣取額外的信用卡手續費及透支利息。

客戶如發現或相信遺失中銀卡，或中銀卡被偷去或被盜用，必須儘快致電24小時熱線 (電話：2691 2323) 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」、「銀聯」（同時適用於已附加銀行戶口的中銀銀聯雙幣信用卡）、「PLUS」（適用於已附加銀行戶口的中銀VISA信用卡）或「CIRRUS」網絡（適用於已附加銀行戶口的中銀萬事達信用卡）的自動櫃員機提取現金的費用。（須視乎中銀卡類別而定）
- 在櫃員機申領支票簿，寄發支票簿之郵費。

中銀卡 - 商業

中銀卡 - 商業只限於獨資企業、合伙人、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張中銀卡 - 商業。每一張中銀卡 - 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中銀卡 - 商業的基本賬戶。如客戶想持有多於1張中銀卡 - 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。客戶可透過中銀卡 - 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。

持有中銀卡 - 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，有關的中銀卡 - 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中銀卡 - 商業送到客戶指定的地址。申請中銀卡 - 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（包括但不限於）：

- 現金存款
- 轉賬
- 查詢結餘
- 開立定期
- 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

若客戶想增加 / 取消登記賬戶、重新恢復中銀卡 - 商業、更改每日交易限額、及更改印在中銀卡 - 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) 若為合伙人，由所有合伙人； (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」、「銀聯」標誌或內地中國銀行的自動櫃員機辦理交易，並以港幣結算。

客戶可於貼有「易辦事」或「銀聯」標誌的商戶進行刷卡消費交易。

每日交易限額由客戶的中銀卡 - 商業共同享用。

(a) 每日現金提存限額：港幣 10,000 元。客戶可申請調整限額至港幣 20,000 元或

港幣 30,000 元。

(b) 每日轉賬至中銀卡 - 商業外其他同幣值之賬戶，及「易辦事」、「銀聯」的刷卡消費之每日限額為港幣 50,000.00。

(c) 中銀卡 - 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，需為其使用的中銀卡 - 商業啟動香港境外提款功能，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）。客戶項下每張中銀卡 - 商業的香港境外提款上限不可高於客戶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中銀卡 - 商業的運用及功能及此一般說明內的條款。

客戶可使用以下的中銀卡 - 商業服務：

- 「易辦事 EPS」：可在貼有「易辦事 EPS」服務標誌之商號以轉賬購物，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」標誌的商號進行消費購物交易，交易金額將直接從閣下中銀卡 - 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中銀卡 - 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。

若客戶使用中銀卡 - 商業經「銀聯」或「EPS」網絡於任何零售商、店舖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、店舖或機構的名稱，或交易之記錄號碼。

客戶如發現或相信遺失中銀卡 - 商業，或中銀卡 - 商業被偷去或盜用，必須儘快致電 24 小時熱線（電話：2691 2323）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」、「銀聯」或內地中國銀行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：

使用中銀卡 - 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，客戶應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，客戶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）透露客戶的私人密碼。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記錄。

給客戶的通知：

客戶知悉每位中銀卡 - 商業的持卡人均可各自看到客戶的註冊賬戶及賬戶資料，即使現有的委託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

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。

通知存款之利息以日計算，利率由本行釐訂，並可隨時變動。通知存款無特定之存期或到期日。

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。存款若於非銀行營業日到期，則順延至下一營業日。利

息按原約定利率計算。

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

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「定期存款確認通知」，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。客戶應於供款日供款並於扣賬賬戶備有足夠款項以作扣賬供款用。有關款項將於供款日於扣賬賬戶扣除。

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由其背書指定的其他人的。

支票如無“劃線”（即為現金支票）可兑付現金。

“劃線”支票的持有人是不能兑付現金的。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），本行會以速遞寄出，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」的渠道可透過我行網頁或向我行職員查詢。

請小心發出電子支票：請將您的電子銀行服務密碼保管好。收款人的名字應寫上其全名。

若賬戶的可用存款餘額（或透支便利）不足，本行可不兑現客戶的支票，而不作事前通知，但本行仍可選擇兑現（不作事前通知）。本行可能收取費用。若本行選擇兑現，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。

港元往來賬戶

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曆日，計算至小數點後 2 個位（作四捨五入進位），從賬戶中扣除透支利息。

「智得息」支票儲蓄綜合賬戶

開立「智得息」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曆日，計算至小數點後 2 個位（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。

美元往來賬戶

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曆日，計算至小數點後 2 個位（作四捨五入進位），從賬戶中扣除透支利息。

電子銀行服務 / 電話銀行

客戶可透過不同之電子渠道（如網上銀行 / 電話銀行 / 自助設備），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經電子渠道操作該賬戶。即使非所有聯名賬戶持有人登記使用電子渠道，每一聯名賬戶持有人，亦可透過電子渠道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。

如聯名賬戶需由兩名或以上的授權簽署人簽署才可操作該賬戶（即多聯簽生效），每一聯名賬戶持有人於電子渠道獲得的服務範圍只限於查詢有關賬戶的資料，包括但不限於戶口結餘及交易記錄。

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。

在每項交易完成後，系統會就該交易發出一交易編號。如客戶日後查詢有關交易，請向本行提供交易日期及交易編號。

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），以避免他人藉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 3988 2388 由專人解答客戶詢問。

電子銀行服務 / 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 小時熱線（電話：3988 2388）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，本行雖有責任儘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了解。

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。

票匯:本行會按客戶“匯款申請書”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：

- 客戶委託本行匯款後，須退匯或更改匯款資料，必須儘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、兑換差價等），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

由香港境外匯入的款項，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兑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, providing services to you and, where applicable, conducting suitability assessment. 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 (country/ region), 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. Where applicable, for the purpose of conducting suitability assessment, we will also require from you information including but not limited to your financial situation, investment experience and investment objectives.

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 statement will be sent to you for some new accounts and services. Please check that the statement 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 BOC 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 web sites. 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 rounded to 2 decimal places (for Japanese Yen, rounded to yen), and based on:

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

Interest will be credited to HKD and foreign currency savings accounts 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 mail. Related expenses will be deducted from your account.

Cheques drawn on a bank in Hong Kong 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 statement of account or a passbook may be issued to you.

It is important for your protection that you carefully examine each statement of account, advice slip 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 slip 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.

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 may be 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.

Hong Kong dollar savings account

You can conduct Hong Kong dollar deposit / withdrawal transactions by using Hong Kong dollar savings account. We provide account statement (you can choose to receive either in electronic form or by mail) 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 Hong Kong dollar savings account. 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

You can only open one multi-currency savings account to handle transactions with various currencies including 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 Hong Kong dollars converted at our exchange rate, or by T/T or a draft (subject to charges).

BOC Card

BOC Card (including other cash withdrawal cards) is issued to customers with Hong Kong Dollar or Renminbi accounts, as well as Multi-Currency savings account (including Renminbi and other currencies where applicable).

BOC 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 BOC Card (depending on the type of BOC 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 (including BOC Credit Card).

Joint account (single-sign joint account only) holder(s) may apply for individual BOC Card. Up to 5 BOC Cards with the same single-sign joint account as primary account will be issued to 5 joint account holders for their respective use (depending on the card type).

If your chip-based BOC Card with your joint account as the primary account is not the first card issued for the joint account, you may at the account selection screen of ATMs and our designated electronic channels access any of the first two or three registered accounts for conducting transactions, depending on whether the ATMs and the designated electronic channels are compatible with the chip-based BOC Card or not.

You may also conduct transactions over our branch counters for all your accounts (including individual account and single-sign joint account) simply by producing your BOC Card and keying in your password to confirm your instruction, subject to the availability of such authentication service at that branch. The above services shall be including but not limited to cash withdrawals, transfers, investment, balance enquiry, transaction record enquiry and all other general counter services.

Depending on the card type of BOC Card, you may collect your Card at branch immediately or by mail.

The following transactions may be conducted at ATMs and designated electronic channels: (including but not limited to): (depending on the type of BOC Card)

- cash withdrawals
- transfers and currency exchange
- account balance enquiries
- request current account statements
- request cheque books
- pay bills

- purchase
- placement of time deposit
- existing customer account opening
- payroll service registration
- upgrade to integrated account service
- credit card application
- personal loan application
- mortgage application
- enrolment of travel insurance
- banknote reservation

You may use ATMs with the logo " ", "JETCO", "UnionPay" (also applicable to BOC UPI Dual Currency Credit Card linked with bank accounts), "PLUS" (applicable to BOC VISA Credit Card linked with bank accounts) or "CIRRUS" (applicable to BOC MasterCard Credit Card linked with bank accounts) (depending on the card type). Cash withdrawal of designated foreign currencies from your Multi-Currency savings account is only available at our bank's designated ATMs in Hong Kong.

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 BOC Card for each customer (regardless of the number of BOC Cards registered under the same account holder) at the ATMs are listed in the table below, except for the counter transactions. For transaction involving Renminbi, please also refer to "Supplemental Information on Renminbi Services".

- Daily cash withdrawal limit

Default Daily cash withdrawal limit	Limit for adjustment
30,000.00[1]	10,000.00 to 80,000.00[1]

Remarks:

1. The daily cash withdrawal limit is based on HKD (for HKD or non-RMB foreign currency cash withdrawal) or RMB, depending on the currency of transaction. The exchange rates for calculation of the limit for cash withdrawal of designated foreign currencies (excluding Renminbi) at our bank's designated ATMs are subject to the exchange rates prescribed by BOCHK; the exchange rates for calculation of the limit for cash withdrawal of foreign currencies (excluding Renminbi) at ATMs outside Hong Kong are subject to the daily exchange rates prescribed by network service provider at the time of the transaction.

- Daily limit for POS transaction and transfer to other accounts not registered under the card:
  - Daily maximum limit for transfer to other accounts in same currency, "EPS" or "UnionPay" POS transaction is HKD50,000 or RMB50,000 (depending on the currency of transaction).
  - Designated customer can apply to change "UnionPay" POS transaction daily limit up to HKD1,000,000 or RMB1,000,000 at designated merchants and designated date (depending on the currency of transaction).

- Daily transfers limit among registered account:
  No daily limit for transfer in same currency among registered accounts.

- Daily bill payments limit:
  Daily bill payments limit via "JET PAYMENT" and "PPS" is HKD100,000 (not applicable to the BOC Card (RMB) and RMB accounts linked to BOC 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 BOC Card in used, as well as to set up the valid day range and cash withdrawal limit (depending on region, card type and ATM networks). The maximum withdrawal limit of each of the BOC Card owned by customers must be lower than the daily cash withdrawal limit of the customers.

Auto-transfer Service (Only applicable to BOC 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 BOC Card if the outstanding balance of your transaction account in the BOC Card is insufficient to settle the total transaction amount, provided that such other account maintained in the BOC Card has sufficient funds to settle the total transaction amount. Manual fund transfer is not required.

- Auto-transfer Service is not applicable to cash withdrawal of designated foreign currencies from your Multi-Currency savings account at our bank's designated ATMs in Hong Kong.

- If all the accounts in the BOC 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 BOC 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 BOC Card and so forth. If none of the linked accounts in the BOC 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 BOC Card, the total transaction amount will first be debited from your first Renminbi account in the BOC Card when your transactions are in Renminbi. 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 BOC 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 BOC Card (in which case, the exchange of Hong Kong Dollars to Renminbi will be involved). If none of the linked Hong Kong Dollar accounts in the BOC 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 BOC 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 BOC Card, the total transaction amount will first be debited from your first Hong Kong Dollar account in the BOC Card when your transactions are in Hong Kong Dollars or foreign currency (except Renminbi). 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 BOC 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 BOC Card (in which case, the exchange of Renminbi to Hong Kong Dollars or foreign currency will be involved). If none of the linked Renminbi accounts in the BOC 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 BOC 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 Hong Kong Dollars and foreign currency (except Renminbi) is involved, the relevant exchange rate of Hong Kong 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 BOC 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 BOC 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 BOC 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 BOC 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 BOC 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 should not 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 also should not 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 BOC 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 BOC 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.

When you withdraw cash or make purchase by your BOC Card via "UnionPay" (also applicable to BOC UPI Dual Currency Credit Card linked with bank accounts), "PLUS" (applicable to BOC Visa Credit Card linked with bank accounts) or "CIRRUS" (applicable to BOC MasterCard Credit Card linked with bank accounts) network, owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the primary account number of your BOC 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 BOC 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.

The BOC Card may be incorporated into your BOC credit card. If you use the credit card account to withdraw cash at ATM, additional credit card charges and overdraft interest will be incurred.

You must call the 24-hour hotline (Tel: 2691 2323) immediately if you find or believe that your BOC 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 JETCO ATM.
- cash withdrawal outside Hong Kong from ATMs with the logo "JETCO", "UnionPay" (also applicable to BOC UPI Dual Currency Credit Card linked with bank accounts), "PLUS" (applicable to BOC VISA Credit Card linked with bank accounts) or "CIRRUS" (applicable to BOC MasterCard Credit Card linked with bank accounts) (depending on the card type)
- mailing cheque book to you.

BOC Card - Business

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

You may apply for a maximum of 3 BOC Cards - Business. Each BOC Card - Business will have one primary account designated by you. Each account may be the primary account for a BOC Card - Business. If you wish to have more than 1 BOC 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 BOC Card - Business service, you will enjoy 24-hour access to your registered accounts at our ATMs and designated electronic channels.

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

A cardholder may access all registered accounts.

Upon successful application, the BOC Cards - Business will be mailed to your designated 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 (including but not limited to):

- cash withdrawals
- transfers
- balance enquiries
- placement of time deposit
- request current account statements
- request cheque books
- pay bills
- change the language display on ATM screen

Addition/deletion of registered account(s), re-activation of any BOC Card - Business, change of daily transaction limit, and change of the embossing name on the BOC 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", "UnionPay" or ATMs of Bank of China in the Mainland. Settlement will be in Hong Kong dollars.

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

The maximum daily transaction limit is shared among all BOC Cards - Business for each customer.

(a) Daily cash withdrawal limit: up to HK$10,000. You may change the limit to HKD20,000 or HK$30,000 upon successful application to us.
(b) Daily limit for POS transactions and transfer to accounts not registered under BOC Card - Business in the same currency, by "EPS" or "UnionPay": up to 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": 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 BOC Card - Business, and designate a period of use and cash withdrawal limit (depending on the region and ATM network). The maximum withdrawal of each BOC Card - Business must not exceed your daily cash withdrawal limit.

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

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

The following services are also available with your BOC 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 BOC 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 BOC 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 BOC 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 BOC 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 24-hour hotline (Tel: 2691 2323) immediately if you find or believe that your BOC 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 JETCO ATM.
- cash withdrawal outside Hong Kong from ATMs with the logo "JETCO", "UnionPay"or ATMs of Bank of China in the Mainland (depending on the card type).
- mailing cheque book to you.

Notice to cardholder :
When using your BOC 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 should not 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 also should not 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 BOC 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

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.

Interest on call deposits is calculated daily at our (fluctuating) rates. A call deposit does not have a fixed deposit period or maturity date.

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. A deposit, which would otherwise mature on a non-business day, matures on our next business day. The original deposit interest rate will apply.

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 T/T or a draft. Charges may apply. Cash withdrawal of the deposit will not be accepted.

If you fail to give maturity instruction for a deposit, the principal and interest of the deposit will at maturity be placed a one day call deposit automatically.

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

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 "Deposit Confirmation" 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. You should make instalment and have sufficient funds in your designated account on the instalment date. Instalment will be debited from the designated account on the instalment date.

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" (a cash 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, courier service 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 Service", please visit our website or contact our staff for details.

Please use care in issuing e-Cheques: please keep your electronic banking service password secret. Write the payee's full name.

A cheque may be dishonoured if there are insufficient cleared funds (or overdraft facility) in your account. Charges may apply. Prior notice may not be given. We may choose to pay

(without prior notice). 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.

Hong Kong dollar current account

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 (with rounding) and deducted on the last calendar day of each month.

"CurrentPlus" Integrated Current and Savings Account

Opening a "CurrentPlus" 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 (with rounding) and deducted on the last calendar day of each month.

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

US dollar current account

A T/T account; T/T exchange rates are applied. Deposits will be made in Hong Kong 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 T/T 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 (with rounding) and deducted on the last calendar day of each month.

Electronic Banking Service / Phone Banking

We provide various Electronic Cannels (including Internet Banking / Phone Banking / Self Services Terminal), 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 Electronic Channels 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 Electronic Channels.

In the case of a joint account which requires two or more authorized signatories to operate the account (i.e. the account is both-to-sign effective), the scope of services to be provided to each of you via Electronic Channels shall be limited to enquiring information about the account, including but not limited to balance enquiry and transaction record enquiry.

You may specify the payment transaction daily limit of Internet 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.

Our system will assign a reference number to a completed transaction. When you enquire about a transaction, please quote the transaction date and reference number.

On completing your transactions, please disconnect from our system (and, if appropriate, turn off 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 3988 2388.

Electronic Banking Service / 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 hotline at 3988 2388.

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 region 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 branch outside Hong Kong 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.

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 fee shall 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.

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