

**《賬戶及服務一般條款》修訂通知**  
**(2025年01月01日生效)**

招商永隆銀行有限公司（「本公司」）之《賬戶及服務一般條款》將有以下修訂：

**第 I 部分：一般條款及重要事項**

◇ 更新 R 節第 1.2 條款（警示與轉賬交易）。

有關修改後的條款已撮述在附件中，並以下劃底線標示已新增的內容，以茲識別。

此修訂通知之中、英文版本如有任何歧異，一概以英文版本為準。

如閣下就本修訂通知生效後繼續使用本公司提供的賬戶或服務，上述修訂將對閣下具有約束力。如閣下不接受本通知中的更改，閣下有權根據《賬戶及服務一般條款》終止閣下的賬戶及服務，有關修訂詳情請參閱附件。

如有任何查詢，歡迎親臨招商永隆銀行各分行或致電客戶服務熱線 230 95555。

招商永隆銀行有限公司謹啟

2024 年 11 月

## 附件

### 第 I 部分：一般條款及重要事項

#### R. 警示與轉賬交易

##### 1. 警示與轉賬交易

###### 1.2 在此等條款中：

「警示」指對一項轉賬交易或相關的收款人或收款人戶口可能涉及欺詐或詐騙的警告訊息。

「防詐資料庫」包括由香港警務處或香港其他執法機關、政府機構或監管機構運作或管理的任何防詐騙搜尋器及／或防欺騙資料庫（包括但不限於防騙視伏器），不論其是否可供一般公眾人士或指定實體或組織使用。

「香港」指中華人民共和國香港特別行政區。

「轉賬交易」指閣下透過本行並使用任何本行不時指定的渠道或方式進行的資金轉移，包括下列一個或多個渠道或方式：網上銀行服務、手機銀行服務、招商永隆企業網上銀行服務、自動櫃員機，或於本行任何分行的櫃位，不論收款人戶口是否在本行開立；如文義要求或允許，包括閣下向本行發出進行轉賬交易的指示。

**Revision Notice of General Conditions for Accounts and Services**  
**(With effect from 1th January 2025)**

CMB Wing Lung Bank Limited will revise our *General Conditions for Accounts and Services* as follows:

**PART I: GENERAL CONDITIONS AND IMPORTANT NOTICE**

✧ Revised Section R 1.2 Clause (Alerts and Money Transfers).

We highlight the key changes to the terms and conditions under the attachment. The newly inserted contents are underlined for easy reference.

In case of discrepancies between the English and Chinese versions of this Revision Notice, the English version shall prevail.

The changes under this Revision Notice shall be binding on you should you continue to use the services or accounts provided by us after the changes come into effect. Should you not accept the changes under this Notice, please note that you have a right to terminate your accounts and services as provided for under the *General Conditions for Accounts and Services*. For details of the amendment, please refer to the attachment.

Should you have any enquiries, please visit any of our branches or contact our Customer Services Hotline at 230 95555.

For and on behalf of  
**CMB Wing Lung Bank Limited**  
November 2024

## **Attachment**

### **PART I: GENERAL CONDITIONS AND IMPORTANT NOTICE**

#### **A. Alerts and Money Transfers**

##### **1. Alerts and Money Transfers**

1.2 In these Clauses:

“Alert” means a warning message that a Money Transfer or the relevant payee or payee account may involve fraud or scam.

“Anti-fraud Database” includes any anti-fraud search engine and/or anti-deception database (including but not limited to Scameter) operated or managed by the Hong Kong Police Force or any other law enforcement agency or governmental body or regulatory authority of Hong Kong, whether it is accessible by the public in general or by designated entities or organisations.

“Hong Kong” means the Hong Kong Special Administrative Region of the People’s Republic of China.

“Money Transfer” means a transfer of money by you through the Bank via any channel or means specified by the Bank from time to time, including NET Banking Service, Mobile Banking Service, CMB Wing Lung Corporate NET Banking Services, automatic teller machine, and bank counter at any of our branches, whether the payee account is maintained with the Bank or not; and if the context requires or permits, includes an instruction given by you to the Bank to make a Money Transfer.