

《賬戶及服務一般條款》修訂通知
(2022年1月31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

- ✧ 修改 A 節（一般情況）第 1.1 條條款
- ✧ 修改 A 節（一般情況）第 2.1 條條款
- ✧ 修改 J 節（人民幣賬戶）第 3.2 條條款

第 III 部分：理財服務

- ✧ 新增 F 節（第三方產品）第 16 條條款

此通知之中、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

2021 年 10 月

附件

第 I 部分：一般條款及重要事項

A. 一般情況

- 1.1 (a) 本公司有權要求閣下填妥並簽署本公司的表格及簽署式樣卡，以及（如被要求）提供令本公司滿意的參考證明。閣下同意向本公司提供令本公司滿意的身分證明、職業證明及其他文件。本公司可能拒絕接受閣下的申請而不提供任何理由。閣下（如被要求）將在開立閣下的賬戶時存入最低存款。
- (b) 閣下可透過本公司網上銀行及手機銀行的銀行服務申請開立賬戶，獲得銀行批准開戶成功後，閣下僅可使用賬戶查詢、轉賬匯款、外匯買賣、定期存款等手機銀行及網上銀行的銀行服務。
- 2.1 (a) 敬請閣下先填妥及簽署本公司的申請表格，方可使用服務。本公司可能拒絕接受閣下的申請而不提供任何理由。
- (b) 如閣下透過本公司網上銀行及手機銀行的銀行服務申請開立賬戶，某些需要核實閣下簽署的銀行服務（如支票服務、櫃檯服務和交易指示等）可能未能提供予閣下。若閣下需開立此等銀行服務，閣下須携同身份證明文件親蒞臨本公司指定分行完成本公司不時指定的進一步要求（包括提供親筆簽署式樣）。

J. 人民幣賬戶

3 非香港居民的人民幣賬戶

- 3.2 閣下同意賬戶的操作應受制於本公司施加的任何限制（如香港或中國內地的任何監管機構或其他當局或香港有關人民幣交換及結算服務的交換／結算如此要求，該等限制可即時有效）包括非香港居民（賬戶持有人／獲授權代表）簽發之人民幣支票不可在中國內地使用。

第 III 部分：理財服務

16. 發行人在產品到期時應支付給閣下的任何現金結算金額或參考資產（以實物交割）以及其他相關付款（例如：票息，股息，收入或退款）將僅在我們收到發行人清算的資金和／或資產後方會向閣下支付。閣下還應注意，此類付款可能需要通過位於不同時區的各種清算系統，保管人和其他第三方進行支付。因此，參考資產的預期付款或交付可能並不在發行人指示的付款／到期日可用。

Revision Notice of General Conditions for Accounts and Services
(With effect from 31st January 2022)

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

PART I: GENERAL CONDITIONS AND IMPORTANT NOTICE

- ✧ Condition 1.1 of Section A (General) will be revised
- ✧ Condition 2.1 of Section A (General) will be revised
- ✧ Condition 3.2 of Section J (Renminbi accounts) will be revised

PART III: WEALTH MANAGEMENT SERVICES

- ✧ Condition 16 of Section F (Third Party Products) will be added

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

The changes under this 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
October 2021

Attachment

PART I: GENERAL CONDITIONS AND IMPORTANT NOTICE

A. GENERAL

- 1.1 (a) We have the right to request you to complete and sign our forms and specimen signature cards and, if requested, provide satisfactory references. You agree to provide us with satisfactory identity, occupation and other documents. We may refuse your application without giving any reason. You will, if requested, place a minimum deposit on opening your account.
- (b) You can apply to open an account via Net Banking/Mobile Banking services. After we have approved the account opening, you can only enjoy the banking services provided under the Net Banking/Mobile Banking services, such as account enquiry, transfer and remittance, foreign exchange and time deposits etc.,.
- 2.1 (a) Before you can access a service, please complete and sign our application form. We may refuse your application without giving any reason.
- (b) If you apply to open an account via Net Banking/Mobile Banking services, certain banking services that requires verification of your signature (such as cheque services, counter services, and transaction instructions, etc.) may not be offered to you. Should you wish to use such banking services, you are required to bring along your identity document to visit any of our branches in person and complete such further requirements as may be prescribed by us from time to time (including providing a specimen of your handwritten signature);

J. RENMINBI ACCOUNTS

3. Renminbi accounts of non-Hong Kong residents
- 3.2 You agree that the operation of the account will be subject to the restrictions from time to time imposed by us (which restrictions may have immediate effect if so required by any regulator or other authority in Hong Kong or mainland China or by the clearing institution for RMB clearing and settlement services in Hong Kong) including that RMB cheques issued by non-Hong Kong residents (Account holders & Authorized Representatives) cannot be used in mainland China.

PART III: WEALTH MANAGEMENT SERVICES

16. Any cash settlement amounts or reference asset(s) (for physical delivery) payable by the issuer to you upon maturity of the product and other related payments (e.g. coupons, dividends, income or refunds) will only be transmitted to you after we have received cleared funds and/or asset(s) from the issuer. You should also note that such payments may be required to be channeled through various clearing system(s), custodians and other third parties located in different time zones. As such, expected payment or delivery of reference asset(s) may not always be available on such payment/maturity dates as indicated by the issuer.