

親愛的客戶：

客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行（香港）有限公司（「本行」）會定期檢討各項銀行產品及服務，並就有關收費及條款作出修訂。現謹通知 閣下最新之修訂如下：

1. 零售銀行服務收費的調整

由 2019 年 3 月 4 日起，本行部份服務收費將調整如下：

a. 修訂以下收費項目（修訂處見底線字）：

服務分類	項目		收費
一般服務	開立特別公司賬戶	信託性質賬戶	每次 <u>HK\$20,000.-</u>
		公司架構具有三層以上	每次 <u>HK\$20,000.-</u>
	開立本地註冊公司賬戶		每次 <u>HK\$3,000.-</u>
	開立海外註冊公司賬戶		每次 <u>HK\$20,000.-</u>

b. 刪除以下收費項目：

服務分類	項目		原因
一般服務	電子結算轉賬服務（網上交易）（註 6）特快轉賬	要求以電子結算系統轉賬(港元)到其他本地銀行	此服務已於 30/9/2018 被快速支付服務取代，因此相應刪除相關收費項目及註釋。
		要求以電子結算系統轉賬(人民幣)到其他本地銀行	

註 6：透過電子結算轉賬服務(網上交易)，款項將於兩個營業日後轉至收款賬戶。「營業日」指香港的銀行營業的任何日子（星期六、日及公眾假期除外）。

2. 綜合服務總條款的修訂

由 2019 年 3 月 4 日起，本行的綜合服務總條款將修訂如下：

調整	章節
修訂	乙部份：特定條款 附表一 賬戶條款 條文 11.1(k)

修訂條文如下（修訂處見底線字）：

11. 定期存款賬戶
11.1 下列規定適用於各種形式(不論定期或通知及不論一般存款或零存整付存款或其他)而為銀行接納或設立的存款賬戶：
(k) 定期存款利息將以相關存款確認書所列明的利率計算至相關存款確認書所列明的到期日並以實際過去日數就銀行不時決定的貨幣以 1 年 365 日或 360 日(包括閏年和非閏年)或按市場慣例的其他每年日數計算，記付累計利息時以四捨五入計算至仙位(日元至元位)。除非銀行及客戶另有協定，累計利息只會於到期日支付；而若定期存款於到期日前被提取，則銀行不需支付利息。為免生疑問，除非定期存款及其累計利息或其任何部份已經按新的存款條件續期，否則由相關到期日開始，銀行將不需對該項存款支付利息；

3. 綜合投資服務條款的修訂

由 2019 年 3 月 4 日起，本行的綜合投資服務條款將修訂如下：

調整	章節
新增	乙部份：電子理財服務 附表三 條文 18.1.2, 18.4

新增條文如下：

乙部份：電子理財服務	
附表三	
18.1.2	「券商客戶編號」指中華通交易所參與者或透過中華通交易所參與者進行北向交易的交易所參與者(下稱「TTEP」)遵循聯交所規定的標準格式，向其每位北向交易客戶編派的一個唯一編碼。 「客戶識別信息」指由中華通交易所參與者或 TTEP 在現有開戶程序中的「認識你的客戶」流程所收集到的身份信息。
18.4	關於中華通證券交易服務之個人資料處理
18.4.1	客戶確認並同意，銀行或銀行的經紀人在向客戶提供中華通證券交易服務時須：
18.4.1.1	在其經中華證券通系統提交的每一筆買賣盤中附加上券商客戶編號，而該編號就客戶而言是唯一的，或附加分配給客戶的聯名賬戶的券商客戶編號（如適用）；並
18.4.1.2	向聯交所提供分配給客戶的券商客戶編號以及聯交所根據《交易所規則》可不時要求提供的該等識別資料（「客戶識別信息」）。
18.4.2	在不限制銀行已給予客戶的任何通知，或銀行已就處理與客戶的賬戶及銀行為客戶提供的服務相關的個人資料而取得客戶同意的情况下，客戶確認並同意，銀行可根據銀行的中華通證券交易服務之要求，收集、儲存、使用、披露和轉移與客戶有關的個人資料，包括以下各項：
18.4.2.1	不時向銀行的經紀人、聯交所和相關的聯交所子公司披露及轉移客戶的券商客戶編號及客戶識別信息，包括在向中華證券通系統輸入中華通買賣盤時註明客戶的券商客戶編號，該等買賣盤將被實時轉遞至相關的中華通市場營運者；
18.4.2.2	允許相關的中華通結算所：（i）收集、使用和儲存客戶的券商客戶編號、客戶識別信息以及由相關的中華通結算所（由任何一方或透過香港交易所儲存）提供的任何已整合、驗證和配對的券商客戶編號和客戶識別信息，以用作市場監察和監控目的及執行《交易所規則》；（ii）為下文 18.4.2.3 及 18.4.2.4 所載之目的不時向相關之中華通市場營運者（直接或透過有關中華通結算所）轉移該等資料；及（iii）向在香港的相關監管機構和執法機構披露該等資料，以協助他們履行有關香港金融市場的法定職能；
18.4.2.3	允許相關的中華通結算所：（i）收集、使用及儲存客戶的券商客戶編號和客戶識別信息以便綜合及核實券商客戶編號和客戶識別信息，將券商客戶編號和客戶識別信息與其本身的投資者識別資料數據庫進行配對，並向有關的中華通市場營運者、聯交所及相關的聯交所子公司提供該等已整合、驗證及配對的券商客戶編號及客戶識別信息資料；（ii）使用客戶的券商客戶編號和客戶識別信息，以協助其履行證券賬戶管理的監管職能；及（iii）向管轄中華通結算所的內地監管機構及執法機構披露該等資料，以協助他們履行有關內地金融市場的監管、監察及執法職能；和
18.4.2.4	證券交易進行監管與監察及執行中華通市場營運者的相關規則；及（ii）向內地監管機構及執法機構披露該等資料，以協助他們履行有關內地金融市場的監管、監察及執法職能。
18.4.3	就與中華通證券的任何交易而向銀行作出的指示，客戶確認並同意，銀行可使用客戶的個人資料，以遵守與中華通證券交易服務有關的、不時生效的聯交所的要求及其規則。客戶亦確認，倘若客戶日後提出撤回由客戶給予的同意，客戶的個人資料仍可被繼續儲存、使用、披露、轉移及以其他方式處理以達上述目的，不論是在提出撤回該等同意之前還是之後。
18.4.4	客戶明白並同意，如客戶未能向銀行提供上述個人資料或同意書，則意味着銀行將不會或不能(視乎情況而定)執行客戶的交易指示或向客戶提供銀行的中華通證券交易服務。
18.4.5	除非另作說明或文中內容另有規定，本文中使用的的大寫詞彙應與《交易所規則》所定義的含義相同。
18.4.6	中英文版本如出現差異，則以英文版本為準。

4. 透過電子郵件發放客戶通知

本行積極提倡減少耗紙的環保理念，同時讓客戶以更快捷、方便的形式收取本行各項通訊，由即日起，如閣下已於本行登記了電郵地址，本行將會以電子郵件形式向閣下發送有關各項服務、條款或收費修訂的通知。

根據本行記錄，[閣下已登記的電郵地址為：

] [閣下未有於本行登記電郵地址]。

如閣下須更改/登記電郵地址，請於辦公時間內親臨本行各分行辦理，新電郵地址將於 7 個工作天後生效。

5. 交通銀行銀聯雙幣信用卡持卡人合約的修訂

由 2019 年 2 月 28 日起，交通銀行銀聯雙幣信用卡持卡人合約將調整如下：

調整	章節
修訂	1. 定義與釋義 原條文「信用卡交易」
	7. 信用卡費用、收費及息率 原條文 7.6

修訂條文如下（修訂處見底線字）：

1. 定義與釋義 「信用卡交易」指任何使用信用卡或信用卡賬戶購買貨物及/或服務，轉賬賬戶結餘或現金透支並包括網上交易及/或通過非接觸式卡感應器的交易。
7. 信用卡費用、收費及息率
7.6 所有收費不論是透過電話、傳真或郵寄訂單、互聯網訂單、直接付款授權轉賬或在自動櫃員機、商用零售點終端機（包括非接觸式卡感應器）、定期付款之交易或任何其他毋需簽署銷售票據即可使用信用卡的設施（不限於上述各項）所引致的，均可從信用卡賬戶內扣除。

6. 使用銀行服務注意事

交通銀行(香港)有限公司已於 2018 年 1 月 29 日正式開業，銀行代碼是“382”；閣下貴為本行的客戶，使用本地的自動轉賬、跨銀行轉賬、本地撥款等銀行服務時，敬請使用以“382”銀行代碼開始的賬號辦理。而海外匯款方面，敬請必須使用 SWIFT CODE：COMMCHKK；同時為可順利收到匯款，請使用以“382”銀行代碼開始的賬號作收款。

本行感謝 閣下一直以來的支持，並將繼續竭誠為 閣下提供優質的銀行服務。本行謹通知 閣下，如 閣下不接納上述的任何修訂，閣下須於修訂生效之前根據現有的條款終止有關賬戶或服務。如於相關修訂生效後仍保留 閣下的賬戶及/或繼續使用服務，則將被視為 閣下已接納上述之所有修訂。

閣下如有任何查詢，請於辦公時間內聯絡本行各分行或致電本行客戶服務熱線 223 95559。

交通銀行（香港）有限公司 謹啟
2019 年 1 月
（本函為毋須簽署之電腦編印文件）

January 2019

Dear Customers,

Customer Notice

To provide better and more efficient banking services to customers, Bank of Communications (Hong Kong) Ltd. ("Bank") has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions. Please be informed of the following latest changes:

1. Adjustment of Charges for Retail Banking Services

With effect from 4 March 2019, our charges for the following retail banking services will be adjusted as follows (as the underlined below):

a. The following service fees and charges will be revised:

Services	Item		Charges
General Services	Special Company Account Opening	Trust account	HK\$ <u>20,000</u> per request
		Company with more than 3 layers in its structure	HK\$ <u>20,000</u> per request
	Local Company Account Opening		HK\$ <u>3,000</u> per request
	Overseas Company Account Opening		HK\$ <u>20,000</u> per request

b. The following service fees and charges will be deleted:

The following service fees and charges will be deleted:			
Services	Item		Reason
General Services	Electronic Clearing Transfer (Internet Transaction) (Note 1)	Electronic Clearing Transfer Outward (HKD)	This service was replaced by FPS service from 30 Sep 2018. The corresponding fee item and note are deleted.
		Electronic Clearing Transfer Outward (RMB)	
Note 1: The funds transferred via Electronic Clearing Transfer will be credited to the recipient's account after two business days. The reference to "business day" means any day on which banks in HKSAR are open for business (except Saturday, Sunday or public holiday).			

2. Amendment of General Terms and Conditions for Banking Services

With effect from 4 March 2019, the Bank's General Terms and Conditions for Banking Services will be amended as follows:

Amendment	Clause
Revision	Part B: Specific Terms and Conditions Schedule I Terms and Conditions for Accounts Clause 11.1(k)

The revised clause is as follows:

11. Time Deposit Accounts
11.1 The following provisions shall be applicable to all types of time deposits (whether for a fixed term or on call and whether an ordinary deposit or a club deposit or otherwise) accepted or set up by the Bank under Account(s) which is/are time deposit account(s):
(k) interest shall accrue on a fixed deposit at such rate and up to such Due Date specified in the applicable Deposit Confirmation and be calculated on the actual number of days elapsed and a 365-day year or a 360-day year (for both ordinary and leap years) for such currency(ies) as determined by the Bank from time to time or according to other day count convention according to the market practice and the interest accrued will be rounded to the nearest cent (Yen for JPY). Unless the Bank and the Customer have agreed otherwise, accrued interest is only payable on the Due Date and no interest is payable if the fixed deposit is withdrawn prior to the Due Date. For the avoidance of doubt, unless the fixed deposit and its accrued interest or any part thereof has been renewed for a new term of deposit, interest will cease to accrue as from the applicable Due Date;

3. Amendment of Terms and Conditions for General Investment Services

With effect from 4 March 2019, the Bank's Terms and Conditions for General Investment Services will be amended as follows:

Amendment	Clauses
New	Part B: Electronic Finance Services Schedule III Clause 18.1.2, 18.4

The new clauses are as follows:

Part B: Electronic Finance Services	
Schedule III	
18.1.2	“Broker-to-Client Assigned Number”(or “BCAN”) means a unique number assigned by China Connect Exchange Participants (“CCEPs”) or Trade-through Exchange Participants (“TTEPs”) to each of their Northbound clients, following a standard format prescribed by the Stock Exchange of Hong Kong (“SEHK”). “Client Identification Data”(or “CID”) means the identification information of the clients collected by CCEPs or TTEPs through pre-existing Know-Your-Client procedures during account opening.
18.4.	The Processing of Personal Data in relation to China Connect Securities Trading Services
18.4.1	The Customer acknowledges and agrees that in providing the China Connect Securities Trading Services to the Customer, the Bank or the Bank’s broker(s) will be required to:
18.4.1.1	tag each of the Customer’s orders submitted to the China Stock Connect System (“CSC”) with a Broker-to-Client Assigned Number that is unique to the Customer, or the BCAN that is assigned to the Customer’s joint account with the Bank, as appropriate; and
18.4.1.2	provide to the Exchange the Customer’s assigned BCAN and such identification information (“Client Identification Data” or “CID”) relating to the Customer as the Exchange may request from time to time under the Rules of the Exchange.
18.4.2.	Without limitation to any notification the Bank has given the Customer or consent that the Bank has obtained from the Customer in respect of the processing of the Customer’s personal data in connection with the Customer’s account and the Bank’s services to the Customer, the Customer acknowledges and agrees that the Bank may collect, store, use, disclose and transfer personal data relating to the Customer as required as part of the Bank’s China Connect Securities Trading Services, including as follows:
18.4.2.1	to disclose and transfer the Customer’s BCAN and CID to the Bank’s broker(s), the Exchange and the relevant SEHK Subsidiaries from time to time, including by indicating the Customer’s BCAN when inputting a China Connect Order into the CSC, which will be further routed to the relevant China Connect Market Operator on a real-time basis;
18.4.2.2	to allow each of the Bank’s broker(s), the Exchange and the relevant SEHK Subsidiaries to: (i) collect, use and store the Customer’s BCAN, CID and any consolidated, validated and mapped BCANs and CID information provided by the relevant China Connect Clearing House (in the case of storage, by any of them or via HKEX) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange; (ii) transfer such information to the relevant China Connect Market Operator (directly or through the relevant China Connect Clearing House) from time to time for the purposes set out in 18.4.2.3 and 18.4.2.4 below; and (iii) disclose such information to the relevant regulators and law enforcement agencies in Hong Kong so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets;
18.4.2.3	to allow the relevant China Connect Clearing House to: (i) collect, use and store the Customer’s BCAN and CID to facilitate the consolidation and validation of BCANs and CID and the mapping of BCANs and CID with its investor identification database, and provide such consolidated, validated and mapped BCANs and CID information to the relevant China Connect Market Operator, the Exchange and the relevant SEHK Subsidiary; (ii) use the Customer’s BCAN and CID for the performance of its regulatory functions of securities account management; and (iii) disclose such information to the Mainland regulatory authorities and law enforcement agencies having jurisdiction over it so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets; and
18.4.2.4	to allow the relevant China Connect Market Operator to : (i) collect, use and store the Customer’s BCAN and CID to facilitate their surveillance and monitoring of securities trading on the relevant China Connect Market through the use of the China Connect Service and enforcement of the rules of the relevant China Connect Market Operator; and (ii) disclose such information to the Mainland regulatory authorities and law enforcement agencies so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets.
18.4.3	By instructing the Bank in respect of any transaction relating to China Connect Securities, the Customer acknowledges and agrees that the Bank may use the Customer’s personal data for purposes of complying with the requirements of the Exchange and its rules as in force from time to time in connection with the China Connect Securities Trading Services. The Customer also acknowledges that despite any subsequent purported withdrawal of consent by the Customer, the Customer’s personal data may continue to be stored, used, disclosed, transferred and otherwise processed for the above purposes, whether before or after such purported withdrawal of consent.
18.4.4	The Customer understands and agrees that failure to provide the Bank with the Customer’s personal data or consent as described above may mean that the Bank will not, or no longer be able, as the case may be, to carry out the Customer’s trading instructions or provide the Customer with the China Connect Securities Trading Services of the Bank.
18.4.5	Unless otherwise stated or the context otherwise requires, capitalized terms used in this document shall have the same meanings as defined in the Rules of the Exchange.
18.4.6	In case of discrepancies between the English and Chinese versions, the English version shall prevail.

4. Sending customer notice via email

We encourage environmental friendliness by reducing paper consumption and provide a faster and more convenient channel to receive the bank’s communication. Starting from today, if you have registered email address with us, we will send applicable notice, terms & conditions or fee & charges amendment to you via email.

According to our records, [you have registered the following email address :

]/[you have not registered any email

address]
If you wish to update/register your email address, please visit any of our branch during office hour, the new email address will be effective after 7 working days.

5. Amendment of Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement

With effect from 28 February 2019, the Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement will be amended as follows:

Amendment	Clauses
Revision	1. Definition and Interpretation Original clause “Card Transactions”
	7. Fees, Charges and Interest Rates Original clause 7.6

The revised clauses are as follows:

1. Definition and Interpretation Original
“Card Transactions” means any purchase of goods and/or services, balance transfers or any cash advance effected by the use of the Card or Card Account Number and includes Internet Transactions and / or contactless transactions through contactless card sensor.
7. Fees, Charges and Interest Rates
7.6 Charges may be debited to the Card Account notwithstanding that they were incurred (without limitation) by telephone, facsimile or mail order, internet order, direct debit authorization transfer or at an ATM, merchant’s Point-of-Sale terminal (including contactless card sensor), recurring transactions or any other facility permitting the use of Card without the signing of sales slip.

6. Notes on using banking service

Bank of Communications (Hong Kong) Limited has commenced business on 29 January 2018 with bank code “382”. As our valued customer, please be reminded to use the account number begins with bank code “382” for local autopay, interbank transfer and CHATS. For overseas remittances, please be reminded to use SWIFT CODE COMMHKHK. To facilitate the fund can be received duly, please use account number beginning with bank code “382”.

Thank you for your support over the years and we will continue to provide you quality services. If you do not wish to accept any of the above amendments, you shall terminate the relevant account(s) or service(s) in accordance with the relevant existing terms and conditions before the effective date of the amendment. Maintaining the account(s) and/or continuing to use the service(s) after the effective date of the amendment will be regarded as your acceptance of all of the above amendments.

Should you have any queries, please contact any of our branch or call our Customer Services Hotline at 223 95559 during office hours.

Yours faithfully,

Bank of Communications (Hong Kong) Limited

(This is a computer print-out letter that requires no signature)