

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：

由 2023 年 11 月 26 日起，本行部份服務收費及條款將調整如下：

1. 零售銀行服務收費的調整

修訂以下收費項目：

服務分類	項目			修訂後的收費說明	
匯出匯款	電匯	發出電報	本行客戶	匯交本行內地分行（含快匯）	每次港幣 200 元
				匯交其他銀行或本行海外分行	每次港幣 300 元

2. 綜合服務總條款的修訂

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 附表四 條文 1.5, 6.2 (b) (ii)
新增	乙部份：特定條款 附表四 條文 1.5, 5.8 (a), 8.5

修訂條文如下 (修訂處見底線字)：

- 6.2 (b) (ii) 結算公司快速支付系統或快速支付系統的任何功能產生或引致的，或銀行可合理控制以外的情況引致的延誤、無法使用、中斷、故障或錯誤，包括銀行從快速支付系統或香港警務處接收到有關懷疑欺詐、詐騙或欺騙的風險警告、訊息及指標的任何延誤或錯誤；
- 1.5 「二維碼服務」指由銀行向客戶提供的二維碼及相關聯的付款及資金轉賬服務，其中包括跨境二維碼支付服務。

新增條文如下：

- 1.5 「跨境二維碼支付服務」指以外幣向收款方付款的二維碼服務。
- 5.8 (a) 在發出付款或交易的指示時，客戶同意採取合理可行的步驟以保障客戶自身的利益、資金及資產免受欺詐或其他非法活動的損害。客戶每次均有責任查證收款人實屬可靠並且交易實屬真確，以及作出明智的判斷。為協助客戶對欺詐、詐騙和欺騙活動保持警惕，銀行將根據從快速支付系統或香港警務處不時接收到的風險警告、訊息及指標發出風險警示。
- 8.5 **跨境二維碼支付服務**
- (a) 本第 8.5 條適用於跨境二維碼支付服務的使用。跨境二維碼支付服務令客戶得以透過使用二維碼服務以外幣向收款方付款。
- (b) 就跨境二維碼支付服務而言，除第 8.1 條至第 8.4 條中適用於二維碼服務的條款外，客戶同意並承認：

- (i) 客戶須開通使用跨境二維碼支付服務，並提供銀行不時要求其提供的所有資料和文件，方可使用跨境二維碼服務。客戶承諾按要求提供準確、完整且最新的資料和文件。銀行可考量客戶提交的資料和文件，以及其他相關資料，並自行酌情決定客戶是否有資格使用跨境二維碼支付服務。
- (ii) 當客戶掃描二維碼使用跨境二維碼支付服務時，二維碼可能已設定預設外幣付款金額，或客戶可能須輸入外幣付款金額。付款金額被確定後（無論按照預設金額或客戶自行輸入金額），銀行將報出外幣兌港幣匯率，該匯率將於相關頁面告知客戶的時段內保持不變。客戶在規定時段內確認銀行報出的匯率，即為授權銀行從客戶的賬戶中扣除相應港幣款項，並將該筆款項轉入交收銀行。客戶進一步授權相關交收銀行將該筆港幣款項兌換為外幣，並將該筆外幣款項轉至收款方。
- (iii) 如銀行有要求，客戶須透過認證或其他驗證程序確認客戶就跨境二維碼支付服務發出的指示。
- (iv) 當客戶就跨境二維碼支付服務向銀行發出交易指示，該指示及按其進行的交易即屬最終及不可撤銷，並對客戶具有約束力。部分情況下（如輸入有誤，系統問題或出現其他不可預見的情形），客戶就跨境二維碼支付服務發出的指示可能遭銀行拒絕或無法完成。在此情況下，銀行將告知客戶，並將港幣款項退回客戶的賬戶。客戶確認並同意，客戶可能因匯率波動而產生收益或蒙受損失。
- (v) 客戶承認，當跨境二維碼支付服務相關交易完成後，客戶和/或相關收款方不得透過快速支付服務(轉數快)提出部分款項或全額退款。
- (vi) 銀行有權對跨境二維碼支付服務設定每日限額，並隨時自行絕對酌情調整上述每日限額。凡客戶指示超過適用每日限額的，或銀行懷疑某項交易會令銀行面臨無法接受的金融或安全風險，或銀行懷疑某項交易是未經授權的、欺詐性的、可疑的、非法的或違反本條款的，或存在其他異常情況的，銀行可自行酌情延遲、暫停或拒絕接受相關指示。
- (vi) 銀行有權對跨境二維碼支付服務設定每日限額，並隨時自行絕對酌情調整上述每日限額。凡客戶指示超過適用每日限額的，或銀行懷疑某項交易會令銀行面臨無法接受的金融或安全風險，或銀行懷疑某項交易是未經授權的、欺詐性的、可疑的、非法的或違反本條款的，或存在其他異常情況的，銀行可自行酌情延遲、暫停或拒絕接受相關指示。
- (vii) 客戶承認，跨境二維碼支付服務均受制於快速支付系統的結算公司，跨境快速支付系統的運作機構及/或香港和其他司法管轄區內的相關外幣兌換政策及其他限制和監管要求所作的修改、改動、改進或調整。上述要求可能不時更改，毋須提前通知。銀行無須負責客戶或其他任何人有關或因上述修改、改動、改進或調整而可能引致或蒙受的任何種類的損失、損害或開支。

3. 綜合投資服務條款的修訂

本行的綜合投資服務條款將修訂如下：

調整	章節
修訂	乙部份: 電子理財服務 附表三 條文 17.3, 17.4 (c)(d), 19
新增	乙部份: 電子理財服務 附表三 條文 19.1.4, 19.2, 19.3

修訂條文如下（修訂處見底線字）：

- 17.3 緊接通過證券賬戶接獲申請認購公開發售證券的指示後，銀行應有權申請認購客戶所指示數量的證券並且代表客戶持有其獲分配的證券。申請認購證券的指示是不可撤回的，但如屬在銷售文件內所規定的情況(如有)則除外。證券的認購費用及所有必要開支，包括(不限於)經紀佣金、釐印費、稅項、徵費以及銀行的合理費用及開支，可從證券賬戶扣支。除已按照此等規定存入客戶賬戶的任何退款外，銀行或其代理人將不會向客戶支付其就有關申請認購證券已扣支的款項(包括認購費用及所有必要開支)所持有的現金或貸方結餘的利息。如證券賬戶內並無足夠資金，銀行可不一依據指示行事。銀行將會在接獲指示後的第二個營業日結束之前，以銀行不時所決定的形式及方式，將有關每項指示的確認書送交客戶。客戶同意接受由發行人或賣方或銀行向客戶分配的任何數量的證券。分配予客戶的任何證券只在銀行已實際獲存入或收到該等證券之後，方會存入證券賬戶。任何應付予客戶的退款僅會在完成公開發售款項結算後或銀行已實際收到退款後(以較晚者為準)存入客戶的賬戶。
- 17.4 客戶授權銀行及/或其代理人代表客戶：
- (c) 以任何適用的電腦存儲方法、任何網絡上的傳送或任何其他可採用途徑作出上述申請，將客戶的申請附加作為代表銀行及其他客戶所作出的一宗申請中的一部分，將客戶的申請認購款項連同其他申請認購款項以單一支票、資金匯款、直接扣支的形式或以任何其他方式呈交和/或轉讓，並為申請認購證券的目的而持有和處理該等資金；及
 - (d) 就證券認購申請採取銀行和/或其代理人認為適當的所有合理行動，並聘請代理人、經紀人和/或託管人執行該等行動。
19. 香港投資者識別碼制度、場外證券交易匯報制度及 FINI 平台

新增條文如下：

- 19.1.4 向香港中央結算有限公司(「香港結算」)提供券商客戶編碼以允許香港結算：(i)從聯交所取得、處理及儲存允許披露及轉移給香港結算屬於客戶的客戶識別信息，及向發行人的股份過戶登記處轉移客戶的客戶識別信息，以便核實客戶未就相關股份認購進行重複申請，以及便利首次公開招股抽籤及首次公開招股結算程序；及(ii)處理及儲存客戶的客戶識別信息，及向發行人、發行人的股份過戶登記處、證監會、聯交所及其他公開招股的有關各方轉移客戶的客戶識別信息，以便處理客戶對有關股份認購的申請，或為載於公開招股發行人的招股章程的任何其他目的。
- 19.2 客戶明白客戶識別信息包括身份證明文件上所示的全名、身份證明文件的簽發國家或司法管轄區、身份證明文件類別(按身份證明文件排序表向銀行提供或更新(如適用))及身份證明文件號碼。有關身份證明文件排序表，就個人客戶而言，按以下優先次序排第：(1) 香港身份證、(2) 國民身份證明文件、(3) 護照；就公司客戶而言，按以下優先次序排第：(1) 法律實體識別編碼(LEI)登記文件、(2) 公司註冊證明書、(3) 商業登記證、(4) 其他同等文件。就屬信託的客戶而言，客戶識別信息為受託人的客戶識別信息(應與上述公司或個人客戶的客戶識別信息相同)；然而，若信託是一個投資基金(即集體投資計劃)，客戶識別信息則為在銀行開立交易帳戶的資產管理公司或個別基金(視何者適用而定)的客戶識別信息。
- 19.3 若客戶填報客戶同意書時沒有向銀行更新客戶識別信息，客戶於銀行已登記之身份證明文件資料將被視為有效、真實、完整、準確、最新及根據身份證明文件排序表提供。銀行將提供該等資料予相應組織。客戶亦明白如客戶識別信息或其他資料有所更改及/或客戶持有更優先的身份證明文件，客戶會儘快通知銀行。

由 2023 年 11 月 26 日(「生效日」)起，閣下可向本行任何一間分行免費索取零售銀行服務收費表/綜合服務總條款/綜合投資服務條款的文本，亦可在本行網頁 www.hk.bankcomm.com 瀏覽。

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，閣下須於生效日之前根據相關的現有條款終止有關賬戶或服務。如於生效日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。

有關終止「電子支票簽發服務」的溫馨提示

就終止「電子支票簽發服務」，本行早前已發信通知相關客戶，本行企業網上銀行的「電子支票簽發服務」之相關功能已於 2023 年 7 月 1 日終止。現再次溫馨提示，如貴公司及/或收票人尚有「已簽發及仍生效」的本行電子支票未存入，請於 **2023 年 12 月 15 日(星期五)或以前**存入。

閣下如有任何查詢，請於辦公時間內與本行任何分行聯絡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

2023 年 10 月

(本函為毋須簽署之電腦編印文件)

Oct 2023

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:

With effect from 26 Nov 2023, our charges and terms and conditions for the following retail banking services will be adjusted as follows:

1. Adjustment of Charges of Retail Banking Services

Services	Item			Revised Fee Details	
Outward Remittances	Telegraphic Transfer	Send out	Bank Customers	Remit to our Branches in Mainland China (include Fast Transfer)	HK\$200 per request
				Remit to other Banks or our Overseas Branches	HK\$300 per request

2. Amendment of General Terms and Conditions for Banking Services

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 IV Clause 1.5, 6.2 (b) (ii)
New Clause	Part B: Specific Terms and Conditions Schedule IV Clause 1.5, 5.8 (a), 8.5

The revised clauses are as follows (amendments shown in underlined text):

- 1.5 "QR Code Services" means the QR code and the associated payment and funds transfer services provided by the Bank to customers, and includes the Cross Border QR Payment Services.
- 6.2 (b) (ii) any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of the Faster Payment System, or arising from any circumstances beyond the Bank's reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by the Bank from the Faster Payment System or Hong Kong Police Force;

The new clauses are as follows :

- 1.5 “Cross Border QR Payment Services” means QR Code Services to make payments to a payee in foreign currencies.
- 5.8 (a) In giving instructions to make payments or effect transactions, the Customer agrees to take reasonably practicable steps to safeguard the Customer’s own interest, money and assets from fraud or other illegal activities. The Customer is responsible to check whether the payment recipient and the transaction are real and trustworthy in each case and exercise sound judgement. To help the Customer stay vigilant against frauds, scams and deceptions, the Bank will send risk alerts based on the risk warnings, messages and indicators received by the Bank from the Faster Payment System or Hong Kong Police Force from time to time.
- 8.5 **Cross Border QR Payment Services**
- (a) This Clause 8.5 applies to the use of the Cross Border QR Payment Services. The Cross Border QR Payment Services allows the Customer to make use of the QR Code Services to make payments to a payee in foreign currencies.
- (b) In respect of the Cross Border QR Payment Services, in addition to the terms and conditions applicable to the QR Code Services in Clauses 8.1 to 8.4, the Customer agrees and acknowledges that:
- (i) In order to use the Cross Border QR Payment Services, the Customer must enable the use of the Cross Border QR Payment Services and provide all information and documents as requested by the Bank from time to time. The Customer undertakes to provide accurate, complete and up-to-date information and documents as requested. The Bank may consider the information and documents submitted by the Customer and other relevant information, and in its sole discretion, determine the eligibility of the Customer to the Cross Border QR Payment Services.
- (ii) Once the Customer scans a QR code in respect of a Cross Border QR Payment Services, the QR code may be designated with a pre-set payment amount or require the Customer to input a payment amount in foreign currency. Once the payment amount is determined (whether as a result of the amount being pre-set or the Customer inputting the amount), the Bank will quote a foreign currency to HKD exchange rate which will be held for a period of time as notified to the Customer at the relevant page. By confirming the quoted exchange rate within the specified time frame, the Customer authorises the Bank to debit the relevant amount from the Customer’s Account in HKD and transfer such amount to the settlement bank. The Customer further authorises the settlement bank to exchange such amount into foreign currency and transfer such amount to a payee.
- (iii) The Customer shall, if required by the Bank, perform authentication or other verification processes in order to confirm the Customer’s instructions in respect of the Cross Border QR Payment Services.
- (iv) Once the Customer places an instruction in respect of a transaction for Cross Border QR Payment Services to the Bank, such instruction and any resulting transaction is final, irrevocable and binding on the Customer. In some circumstances (for example input errors, system issues or other unforeseen circumstances), the Customer’s instruction in respect of a transaction for Cross Border QR Payment Services may be rejected or unsuccessful. If this happens, the Bank will notify the Customer and return the funds back to the Customer’s Account in HKD. The Customer acknowledges and agrees that the Customer may be subject to gains or losses arising from exchange rate fluctuations.

- (v) The Customer acknowledges that the Customer and/or the relevant payee may not initiate a partial or full refund using the FPS Services once the transaction in respect of a Cross Border QR Payment Services completed.
- (vi) The Bank has the right to impose daily limits in relation to the Cross Border QR Payment Services, and to adjust any daily limit at the Bank's sole and absolute discretion at any time. The Bank may, in its sole discretion, delay, suspend or reject any instructions from the Customer that exceed any applicable daily limit, or if the Bank suspects that a transaction would subject the Bank to unacceptable financial or security risks, or may be unauthorised, fraudulent, suspicious, unlawful, in violation of these terms and conditions, or otherwise unusual.
- (vii) The Customer acknowledges that the Cross Border QR Payment Services may be subject to amendment, modification, enhancement or adjustment made to the Faster Payment System by HKICL, operators of faster payment system in cross border payment systems and/or to relevant foreign currency transfer policies and other restriction and regulatory requirements in Hong Kong and other jurisdictions, which may be subject to change from time to time without prior notice. The Bank is not liable for loss, damage or expense of any kind which the Customer or any other person may incur or suffer arising from or in connection with such amendment, modification, enhancement or adjustment.

3. Amendment of Terms and Conditions for General Investment Services

The Bank's Terms and Conditions for General Investment Services will be amended as follows:

Amendment	Clause
Revision	Part B: Electronic Finance Services Schedule III Clause 17.3, 17.4 (c) (d), 19
New Clause	Part B: Electronic Finance Services Schedule III Clause 19.1.4, 19.2, 19.3

The revised clauses are as follows (amendments shown in underlined text)

- 17.3 Immediately upon receipt of an Instruction for application for Securities in a public offering through the Securities Account, the Bank shall be entitled to apply for such amount of Securities as the Customer may instruct and to hold on behalf of the Customer the Securities allotted to him. An Instruction for application for Securities is irrevocable, except in the circumstances (if any) provided in the Offer Documents. The subscription cost of the Securities and all necessary expenses, including without limitation brokerage commissions, stamp duties, taxes, levies and the Bank's reasonable fees and expenses, may be debited from the Securities Account. No interest shall be payable on any cash or credit balances held by the Bank or its agent in respect of the moneys debited for the application for the Securities (including the subscription cost and all necessary expenses) except for any refund which has been credited by the Bank to the Customer's account in accordance with these provisions. An Instruction may not be acted upon by the Bank if there are insufficient funds in the Securities Account. The Bank will send a confirmation relating to each Instruction in such form and by such means as determined by the Bank from time to time to the Customer no later than the end of the second Business Day after receipt of the Instruction. The Customer agrees to accept any quantity of Securities allotted by the issuer or seller or the Bank to the Customer. Any Securities allotted to the Customer will only be credited to the Securities Account after the Bank has actually been credited with or received such Securities. Any refund due to the Customer will only be credited to the Customer's account after completion of the public offering money settlement or after the refund has actually been received by the Bank (whichever is later).
- 17.4 The Customer authorizes the Bank and/or its nominee on behalf of the Customer:
- (c) to make such application by means of any applicable computer storage method, transmission over any network or any other available means, to include the Customer's application as part of an application made on behalf of the Bank and other customers, to submit and/or transfer the Customer's application moneys together with other application moneys in the form of a single cheque, funds remittance, direct debit or by any other means, and to hold and deal with such moneys for the purpose of the application for the Securities; and
 - (d) to take all such reasonable action as the Bank and/or its nominee consider appropriate in connection with the application for the Securities and to engage agent(s), broker(s) and/or custodian(s) for performing such action.
19. Hong Kong Investor Identification Regime (HKIDR), Over-the-counter Securities Transaction Report Regime (OTC-R) and Fast Interface for New Issuance (FINI)

The new clauses are as follows :

- 19.1.4 providing BCAN(s) to Hong Kong Securities Clearing Company Limited ("HKSCC") allowing HKSCC to: (i) retrieve from SEHK (which is allowed to disclose and transfer to HKSCC), process and store the Customer's CID and transfer the Customer's CID to the issuer's share registrar to enable HKSCC and/ or the issuer's share registrar to verify that the Customer has not made any duplicate applications for the relevant share subscription and to facilitate IPO balloting and IPO settlement; and (ii) process and store the Customer's CID and transfer the Customer's CID to the issuer, the issuer's share registrar, the SFC, SEHK and any other party involved in the IPO for the purposes of processing the Customer's application for the relevant share subscription or any other purpose set out in the IPO issuer's prospectus.
- 19.2 The Customer acknowledges that the CID includes the full name as shown on the Customer's identity document, identity document's issuing country or jurisdiction, identity document type (provide or update the Bank in accordance with the waterfall of the identity documents, if applicable) and identity document number. Regarding the waterfall of the identity documents, for individual customers, the order of priority is: (1) HKID card, (2) national identification document, (3) passport; for corporate customers, the order of priority is: (1) LEI (Legal Entity Identifier)

registration document, (2) certificate of incorporation, (3) business registration certificate, (4) other equivalent documents. For a customer that is a trust, the CID is that of the trustee, which should be the same as that of a corporate or individual client as set out above; however, in the case of a trust which is an investment fund (i.e. collective investment schemes), the CID is that of the asset management company or the individual fund, as appropriate, which has opened a trading account with the Bank.

- 19.3 In case the Customer does not update the Bank the Customer's CID when completing the Customer Consent, the identity document information registered in the Bank would be deemed to be valid, true, complete, accurate, up-to-date and provided in accordance with the waterfall of the identity documents. The Bank will provide such information to the relevant organizations. The Customer also understands that the Customer should promptly notify the Bank of any change to the Customer's CID or other information, and/or the availability of the Customer's identity document of a higher priority.

You may obtain copies of Charges of Retail Banking Services at any of our branch free of charge or by visiting our website at www.hk.bankcomm.com from 26 November 2023 onwards.

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.

Friendly Reminder Regarding Termination of "e-Cheque Issuance Services"

Regarding termination of "e-Cheque Issuance Services", the Bank had notified the related customers by mail earlier that the related functions of the "e-Cheque Issuance Services" were terminated on 1 July 2023 at the Bank's Corporate Internet Banking. Again, as a friendly reminder, if you and/or the payees have not yet deposited any issued and valid e-Cheque(s) of the Bank, please deposit on or before 15 December 2023 (Friday).

Should you have any queries, please contact our branch staff 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)