

26 January 2018

Dear Valued Customer,

Re: Notice of Amendments to “Terms and Conditions for SCB JETCO Pay Service”

Thank you for choosing our SCB JETCO Pay Service. We would like to inform you that effective from 9 February 2018 (the “Effective Date”), the “Terms and Conditions for SCB JETCO Pay Service” will be revised.

A summary of major amendments can be found in the attached Annexure I. You can also browse our website www.shacombank.com.hk or [click here](#) to read the relevant revised Terms and Conditions.

Please note that the above amendments shall be binding on you if you continue to use or retain the service after the Effective Date. If you do not accept the above amendments, we shall not be able to continue providing services to you and you can notify the Bank for termination of service before the Effective Date.

Should you have any enquiry, please call our Customer Service Hotline on 2818 0282 or visit any of our branches.

Yours faithfully,

Shanghai Commercial Bank Limited

Enclosures: Annexure I

This is a computer-generated printout and no signature is required. In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

Annexure I:

Summary of Major Amendments to “Terms and Conditions for SCB JETCO Pay Service” (the “Terms and Conditions”)

For your easy reference, we have set out below a summary of the major amendments to the Terms and Conditions. In the event of conflict between the summary and the revised Terms and Conditions, the latter shall prevail.

Affected Clause	Amendment
6 (Newly added and numbered)	<p>A new clause 6 shall be added as follows:</p> <p>6. Send Gift</p> <p>6.1 “Send Gift” will be a feature where the Customer can send money (“Gift”) to another person or a group of people also registered for this Service via QR code scanning at a time.</p> <p>6.2 The receiver’s JETCO Pay QR code is required for the Customer to send a Gift.</p> <p>6.3 Once a Gift instruction has been made, the Customer’s designated receiver(s) will receive a notification and such Gift instruction will be expired after 7 days.</p> <p>6.4 If someone has sent the Customer a Gift, the Customer will receive a notification in the App. When the Customer taps on the notification, it will present the Customer further instructions on how to proceed with collection.</p> <p>6.5 Before sending a Gift, please make sure that:</p> <ul style="list-style-type: none">• The Customer wants to make a Gift to the receiver(s); and• The payment amount is correct - that the Customer wants to pay or is obliged to pay in full the amount shown. <p>If the Customer is unsure, do not proceed with the payment.</p> <p>6.6 The Customer’s instructions may be revoked in case money having been sent to a wrong receiver before the receiver confirms to collect the Gift in the App. Once the receiver confirms to collect the Gift, the Customer’s instructions shall be absolute and irrevocable for this Service. The Customer acknowledges that such instructions shall be final and conclusive and no further corrections, amendments and/or additions shall be possible. The Customer shall remain fully responsible for any instruction given unless and until the request for cancellation of transaction is successfully completed.</p> <p>6.7 The Customer agrees to use “Send Gift” function for legitimate and lawful purposes. The Bank reserves the right to suspend or terminate the Customer’s registration if the Customer is in breach of this clause.</p> <p>(Due to the addition of the above clause, the existing clauses 6.1 to 14.5 shall be renumbered as clauses 7.1 to 15.5 respectively.)</p>
12.3 (Amended)	<p>The renumbered clause 12.3 shall be amended as follows:</p> <p>12.3 The provisions of section 15.4 will apply to the terms and conditions for the fees (if any) set out in section 12.1 above.</p>