

21 February 2016

Dear Valued Customer,

Re: Notice of Amendments to “Terms and Conditions for Bank Accounts and General Services”

Thank you for choosing our banking services. Effective from 1 April 2016, our Terms and Conditions for Bank Accounts and General Services will be revised. The amendments are summarized as follows:

1. Part A: General Terms and Conditions

- Provisions relating to Financial Crimes and Sanctions will be added under the new Clause 19.
- Provisions relating to Tax Compliance will be added under the new Clause 20.
- The original Clauses 19-23 will be renumbered as Clauses 21-25 accordingly.

2. Schedule III of Part B: Terms and Conditions for i-Banking Services

Provision relating to Security Device and Security Code will be added under the new Clause 9 and other corresponding changes will be made to the following clauses:

- Definition(s) and Interpretation (Clause 2)
- Authority & Amendments (Clause 5)
- Obligations of the Customer (Clause 6)
- Disclaimer & Limitation of Liability (Clause 7)
- Indemnity (Clause 10)
- The original Clauses 9 to 13 will be renumbered as Clauses 10 to 14 accordingly.

3. Schedule V of Part B: Terms and Conditions for Credit Card

- The Terms and Conditions for Credit Card will be removed from Schedule V and be supplied to the Customer separately.

4. Schedule VI of Part B: Terms and Conditions for SMART Banking Service

- The original Schedule VI will be renumbered as Schedule V.
- The revised definition of “Total Asset Balance” in Clause 1.1(c) will include the total premium paid for life insurance plans issued by Hong Kong Life Insurance Limited which were applied through the Bank.

5. Schedule VII of Part B: Terms and Conditions for e-Cheques

- The original Schedule VII will be renumbered as Schedule VI.

Please browse our website www.shacombank.com.hk or visit any of our branches to obtain a copy of the relevant Terms and Conditions.

Please note that the above amendments shall be binding on you if you continue to use or retain your account(s) after the amendments are effective. 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 accounts or services before the above amendments are effective.

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

Yours faithfully,
Shanghai Commercial Bank Limited

親愛的客戶：

有關：《銀行帳戶及一般服務章則及條款》修訂通知

多謝閣下選用本行銀行服務。由二〇一六年四月一日起，本行將修訂《銀行帳戶及一般服務章則及條款》，有關修訂總結如下：

1. A部份：一般章則及條款

- 新增有關金融罪行及制裁的條款為第19條新條文。
- 新增有關稅務合規的條款為第20條新條文。
- 原有的第19-23條將重新編訂為第21-25條。

2. B部份中的附錄III：I-Banking服務章則及條款附錄

新增有關保安編碼器及保安編碼之條款為第9條新條文，而以下原有條文亦同時作出相關修訂：

- 定義及釋義(第2條)
- 授權與修訂(第5條)
- 客戶的責任(第6條)
- 免責聲明及限定責任(第7條)
- 彌償(第10條)
- 原有的第9至13條將重新編訂為第10至14條。

3. B部份中的附錄V：信用卡章則及條款

- 附錄V：信用卡章則及條款將自本行《銀行帳戶及一般服務章則及條款》中移除，並另行向客戶提供。

4. B部份中的附錄VI：「慧通理財」服務之章則及條款

- 原有的附錄VI將重新編訂為附錄V。
- 第1.1(c)條內的「資產總值」定義將新增「經本行投保香港人壽保險有限公司之壽險產品之已繳付壽險保費」。

5. B部份中的附錄VII：電子支票條款及細則

- 原有的附錄VII將重新編訂為附錄VI。

閣下可瀏覽本行網頁 www.shacombank.com.hk 或親臨任何一間分行索取有關條款及細則。

謹請注意，倘閣下在上述修訂生效日或其後繼續使用及／或持有有關戶口，上述修訂即對閣下具有約束力。倘上述修訂不獲閣下接納，本行將無法繼續為閣下提供服務，閣下可於上述生效日期前通知本行終止帳戶或服務。

倘有任何疑問，請致電客戶服務熱線 2818 0282 或親臨本行任何一間分行查詢。

上海商業銀行有限公司 謹啟

二〇一六年二月二十一日