

December 2018

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 February 2019, our “Terms and Conditions for Bank Accounts and General Services” will be revised. The amendments are summarized as follows:

1. Schedule II of Part B: Terms and Conditions for Shacom Card

- The Clause 11.1 will be revised.

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

- The original Clause 8 (Digital Certificate and Signature) will be removed 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 (original Clause 10)
- The original Clauses 9 to 14 will be renumbered as Clauses 8 to 13 accordingly.
- The Clause 6.1 (iv), (vii) and (x) will be revised.

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. You can notify us 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