

June 2020

Dear Valued Customer(s),

RE: Notice of Amendments to “Terms and Conditions for Bank Accounts and General Services” and Notification of Handling of Inactive Account

Thank you for choosing our banking services. Effective from 1 September 2020, our “Terms and Conditions for Bank Accounts and General Services” will be revised to include the handling of inactive account. The amendment mainly covers the clause 12.3 of Schedule I of Part B: Terms and Conditions for Bank Accounts, summarized as below: -

The Bank shall have the right to levy a service charge and/or restrict or impose conditions for accessing the Bank Account and/or using the banking services if the Bank Account remains inactive for 24 consecutive months or such other period as determined by the Bank at its discretion from time to time. The time of inactivity is counted individually for each Bank Account and if no financial transaction is initiated by the account holder(s) for such period as determined by the Bank from time to time, the Bank Account will be considered as an inactive account. Account holder(s) will be required to visit our branch in person for account reactivation and the Bank reserves its right to close such inactive account.

According to above clause, we shall discontinue providing withdrawal / payment transactions made via Automatic Teller Machine (ATM), Internet Banking, Mobile Banking and Phone Banking from the inactive account(s). You are required to visit our branches in person for reactivation.

Please go to 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

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.

親愛的客戶：

有關：《銀行帳戶及一般服務章則及條款》修訂通知及不動帳戶處理辦法通知書

多謝閣下選用上海商業銀行（「本銀行」）服務。由2020年9月1日起，本銀行將修訂《銀行帳戶及一般服務章則及條款》以包括不動帳戶處理辦法，是次修訂包括B部份中的附錄I：銀行帳戶章則及條款之第12.3條，內容如下：

本銀行有權向在連續二十四個月或由本銀行不時酌情決定的期間內不動的銀行帳戶，收取服務費用及/或就操作該銀行帳戶及/或使用銀行服務施加限制和條件。每個銀行帳戶的不動時間將單獨計算，如帳戶持有人在本銀行不時指定的期間內沒有進行財務交易，該銀行帳戶將會被列作不動帳戶處理。帳戶持有人須親身前往本銀行分行辦理重新活躍不動帳戶手續，本銀行保留取消該不動帳戶的權利。

根據上述條款，本銀行將不會為不動帳戶於自動櫃員機、網上銀行、流動理財及電話理財提供提款/付款交易服務。客戶需親臨本銀行分行重新活躍該不動帳戶。

閣下可瀏覽本銀行網頁 www.shacombank.com.hk 或親臨任何一間分行索取有關章則及條款。

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，本銀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銀行終止帳戶或服務。

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

上海商業銀行有限公司
2020年6月

本函為電腦編印文件，毋需簽署。

中文譯本如與英文版本有歧異，概以英文版本為準。