上海商業銀行
SHANGHAI COMMERCIAL BANK

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Important Facts Statement for Personal Current Account (GBP)

Summary Box	
Account Name	Personal Current Account (GBP)
What is the interest rate?	This is a **non-interest** bearing account.
Can SCB change the interest rate?	This is a **non-interest** bearing account.
How do I open and manage my account?	**This account can be opened** - in branch. **This account can be managed** - in branch; - in writing; - through Overseas Internet Banking. Fees are charged on certain transactions and services in accordance with our Schedule of Charges. **Other information** - You can open this account if you're 18 or over. - You can open the account in sole name or up to four individuals in joint. - An initial minimum deposit of £5,000 is required to open the account. - A cheque book and standing order are available upon request. - There is no maximum deposit amount.
Can I withdraw money?	You can withdraw money from this account with a handling charge stated in our Schedule of Charges.
Additional information	Eligible deposits in the Branch are protected by The Financial Services Compensation Scheme (FSCS) up to a value of £120,000 per person. **Cancellation period** You may cancel your account within 14 days of your account is opened by telling us in writing. **Closing the account** You can close your account at any time for any reason without charge by telling us in writing and repayment of any money you owe to us. We may close your account as per the conditions stated in the Personal Banking Terms and Conditions. This Summary Box sets out the key features of the current account. For full details, please read the Personal Banking Terms and Conditions.

Should you have any questions or enquiries on the above-mentioned services or products, please visit our branch/ Overseas Branches Service Centre, or call (+44) 20 7369 8888. You may also email ld.contact@shacombank.com.hk for further assistance or visit our website at https://www.shacombank.com.hk/eng/international/overseas/uk/overview/overview.jsp.