



顧客須知 Notice to Client

本須知為玉山銀行香港分行（下稱「本行」）提供予存款顧客，以說明其帳戶操作的一般資料及應注意事項。

This notice is provided by E.Sun Commercial Bank, Ltd., Hong Kong Branch (hereafter as “the Bank”) to inform the Client about general account operation procedures and important notes.

一、帳務交易指示 Transaction Instructions

(一)交易指示遞送方式 Delivery Methods of Transaction Instructions

顧客可透過以下任一方式向本行遞交交易指示。The Client may submit transaction instructions to the Bank through any of the following methods.

1. 傳真專線 Fax：(+852) 2511-8788
2. 電子郵件專用信箱 Email：remit9018@esunbank.com
3. 正本收件地址 Mailing Address：
香港九龍尖沙咀廣東道9號港威大廈6座27樓2710室
Room 2710, 27th Floor, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Kowloon, Hong Kong
收件者 Attn.：玉山銀行香港分行金融服務組 E.Sun Bank Hong Kong Branch Financial Service Team
4. 網路銀行 e-Banking：已申請使用網路銀行並約定帳務交易功能者，可透過網路銀行向本行發出指示，並依與本行約定方式執行交易授權驗證進行作業。The Client who has applied for e-Banking transaction functions may submit instructions via e-Banking and perform transaction authorization as agreed with the Bank.

(二)辦理時間 Transaction Instruction Time

請於營業日截止時間前向本行提出當天的交易申請。逾辦理時間遞交，將於次營業日作業。Please submit your transaction instruction to the Bank before the cut-off time on business day. Submissions made out of the Service Hours will be processed on the next business day.

交易指示方式 Transaction Instruction Method	存匯服務 Transaction Type	辦理時間 Service Hours
傳真/電子郵件/正本 Fax/Email/Hard Copy	匯款業務 Remittance	09:00-15:00
	存款業務/自行轉帳 Deposit/Internal Transfer	09:00-16:00
網路銀行 e-Banking		09:00-16:00

(三)交易電話照會 Call-Back Confirmation

除透過網路銀行指示交易外，本行於收到交易指示後，需與帳戶約定之獲執行交易電話照會人員進行電話照會及錄音以確認內容正確。完成後並經內部審核通過，即可進行後續處理。Except for transaction instructed via e-Banking, upon receiving a transaction instruction, the Bank will conduct a call-back phone confirmation to your specified person(s) to ensure your instruction is correct and truly authorized and the confirmation process shall be recorded by audio recording. The transaction will only be processed after the internal approval and a confirmation process is duly completed.

二、存款業務 Deposit

(一)存款類型 Types of Deposit

本行提供活期存款、定期存款及支票存款服務，未提供現金服務。活期存款與定期存款提供 13 種幣別服務，包括美金、港幣、人民幣、歐元、日幣、英鎊、澳幣、加拿大幣、瑞士法郎、新加坡幣、南非幣、泰銖及紐西蘭幣。支票服務則提供美金及港幣交易。

The Bank provides saving deposit, term deposit and current deposit but no cash service. The saving deposit and term deposit provide 13 currencies: USD, HKD, CNY, EUR, JPY, GBP, AUD, CAD, CHF, SGD, ZAR, THB and NZD, while current deposit provides USD and HKD only.

(二)存款計息規則 Interest Calculation Rules for Deposits

本行將帳戶餘額達起存額及以上之存款，每日按照當日的活期利率以單利計算利息，結算日為每年 6 月 20 日及 12 月 20 日並於結算日次日存入帳戶，如入帳日為假日則於假日前之營業日存入。

The Bank calculates deposit interest using simple interest based on the daily annual deposit rate when the deposit meets or exceeds the minimum deposit amount for interest accruals. The settlement dates are June 20 and December 20 each year, and the interest is credited to the account on the day following the settlement date. If the credit date falls on a holiday, the interest will be credited on the business day prior to the holiday.

1. 活期存款帳戶各幣別起息金額表 Table of Minimum Amount For Saving Account Of Interest Accruals In Each Currency

幣別 Currency	金額 Amount	幣別 Currency	金額 Amount	幣別 Currency	金額 Amount
美金 USD	2,500	英鎊 GBP	1,500	南非幣 ZAR	20,000
港幣 HKD	20,000	澳幣 AUD	3,000	泰銖 THB	100,000
人民幣 CNY	20,000	加拿大幣 CAD	3,000	紐西蘭幣 NZD	3,000
歐元 EUR	2,000	瑞士法郎 CHF	3,000		-
日幣 JPY	300,000	新加坡幣 SGD	3,000		-

2. 投資帳戶各幣別起息金額表 Table of Minimum Amount For Investment Account Of Interest Accruals In Each Currency

幣別 Currency	金額 Amount	幣別 Currency	金額 Amount	幣別 Currency	金額 Amount
美金 USD	10,000	英鎊 GBP	5,000	南非幣 ZAR	100,000
港幣 HKD	100,000	澳幣 AUD	15,000	泰銖 THB	300,000
人民幣 CNY	70,000	加拿大幣 CAD	10,000	紐西蘭幣 NZD	15,000
歐元 EUR	10,000	瑞士法郎 CHF	12,000		-
日幣 JPY	1,000,000	新加坡幣 SGD	15,000		-

計息天期（閏年及非閏年皆適用）：港幣、英鎊、新加坡幣、南非幣及泰銖的利息計算方法以一年365日計算，其餘幣別以一年360日計算。

Interest accrual period(for both ordinary year and leap year): The interest calculation for HKD, GBP, SGD, ZAR, and THB is based on the actual number of calendar days divided by 365, while for other currencies, it is divided by 360.

(三)定期存款 Term Deposit

1. 定期存款可承作天期為 2 週、1 個月、3 個月、6 個月、9 個月、一年或畸零天期(如 1 週、3 週)。定期存款到期處理分為自動轉期及不自動轉期類型；自動轉期類型包含「自動轉期(本息)」為本金自動轉期續存、利息入戶，與「自動轉期(本息)」為本金與利息自動轉期續存；不自動轉期為指定期存款到期後，本金及利息自動存入顧客指定帳戶。

The Term Deposits periods can be 2 weeks, 1 month, 3 months, 6 months, 9 months, 1 year or odd periods(such as 1 week, 3 weeks) . When the Term Deposit is matured, there are 2 types of handling method, which are Automatic Renewal or Non-Automatic Renewal. The Automatic Renewal includes “Automatic Renewal (Principal)' which renews only the principal while interest is credited to the account, and “Automatic Renewal (Principal and Interest)” which renews both principal and interest. The Non-Automatic Renewal means that the principal and interest will be automatically credited into the Client’s designated account upon maturity of the Term Deposit.

定存類型 Term Deposit Type	存期 Tenor	變更處理指示 Instruction Amendment	注意事項 Key Point To Note
自動轉期(本息) Automatic Renewal (Principal and Interest)	2 週以上 最長為 12 個月 (自動轉期之定存不可為畸零天期) 2 weeks or above, up to a maximum of 12 months (odd periods are not available for Automatic Renewal)	不可異動 為不自動轉期 Cannot be changed to Non-Automatic Renewal	到期日遇非營業日時，於前一營業日付息及依到期日之利率辦理續存； If maturity date is not a business day, interest is payable on business day before the non-business day, and it will be rolled over at the interest rate applicable on the maturity date;
自動轉期(本金) Automatic Renewal (Principal)			到期日遇每月 1 日且遇非營業日時，於下一營業日付息，仍依到期日之利率辦理續存； If maturity date is on the 1 st day of the month and it is not a business day, interest is payable on the next business day, and it will be rolled over at the interest rate applicable on the maturity date;

			<p>到期日遇非營業日時，利息計算至到期日前一日，並依上述情境付息存入帳戶。</p> <p>If maturity date is not a business day, the interest is calculated up to the day before the maturity date and payable to the account as described above.</p> <p>如顧客需解除定存自動轉期的約定，需透過書面指示將該定期存款解約並存入其帳戶。</p> <p>If the Client request to terminate the automatically renewed Term Deposit, written instruction should be provided to terminate the deposit and credit to their account.</p>
不自動轉期 Non-Automatic Renewal		不可異動 為自動轉期 Cannot be changed to Automatic Renewal	<p>到期日遇非營業日時，利息計算至付息日前一日，並於下一營業日到期入戶與付息。</p> <p>If maturity date is a non-business day, interest will be calculated up to the day before interest payment date, and will be payable to the account on the next business day.</p>

2. 定期存款各幣別起存金額表 Table Of Minimum Amount For Term Deposit Of Interest Accruals In Each Currency

幣別 Currency	金額 Amount	幣別 Currency	金額 Amount	幣別 Currency	金額 Amount
美金 USD	5,000	英鎊 GBP	5,000	南非幣 ZAR	50,000
港幣 HKD	50,000	澳幣 AUD	10,000	泰銖 THB	200,000
人民幣 CNY	50,000	加拿大幣 CAD	10,000	紐西蘭幣 NZD	10,000
歐元 EUR	5,000	瑞士法郎 CHF	10,000		
日幣 JPY	500,000	新加坡幣 SGD	10,000		

計息天期（閏年及非閏年皆適用）：港幣、英鎊、新加坡幣、南非幣及泰銖的利息計算方法以一年 365 日計算，其餘幣別以一年 360 日計算。

Interest accrual period(for both ordinary year and leap year): The interest calculation for

HKD, GBP, SGD, ZAR, and THB is based on the actual number of calendar days divided by 365, while for other currencies, it is divided by 360.

3. 中途解約計息規則：顧客得憑書面指示向本行申請定期存款中途解約，如獲本行同意，將依以下計息規則及實際存期計算所得利息。

Interest Calculation Rules For Premature Withdrawal: The Client may request premature withdrawal of the term Deposit by submitting written instructions to the Bank. If the request is agreed by the Bank, the interest will be calculated based on the following interest calculation rules and the actual deposit period.

未滿 1 個月者，不予計息。

Less than 1 month : No interest paid.

存滿 1 個月未滿 3 個月者，按實際存款期間，依 1 個月期存款牌告利率 5 折計息；

1 month to less than 3 months : Interest calculated at 50% of the one-month term deposit board rate based on the actual deposit period.

存滿 3 個月未滿 6 個月者，按實際存款期間，依 3 個月期存款牌告利率 5 折計息；

3 months to less than 6 months : Interest calculated at 50% of the three-month term deposit board rate based on the actual deposit period.

存滿 6 個月未滿 9 個月者，按實際存款期間，依 6 個月期存款牌告利率 5 折計息；

6 months to less than 9 months : Interest calculated at 50% of the six-month term deposit board rate based on the actual deposit period.

存滿 9 個月未滿 12 個月者，按實際存款期間，依 9 個月期存款牌告利率 5 折計息。

9 months to less than 12 months : Interest calculated at 50% of the nine-month term deposit board rate based on the actual deposit period.

計算之利率以起存日或解約日之牌告利率孰低者為準。

The interest rate for calculation shall be based on the lower of the board rate on the value date or the termination date.

(四) 支票存款 Cheque Deposit

1. 支票帳戶為不計息帳戶並附屬於顧客的活期存款帳戶，其約定的留存簽樣、印鑑、適用條款及約定皆等同其活期存款帳戶。

Current Account is a non-interest-bearing account and is affiliated to the Client's designated Saving Account. The agreed authorized signatures, chop, applicable terms and agreements are the same as those of the Saving Account.

2. 依據香港票據交換制度，顧客須於支票開立當天營業時間內（票載發票日），確認該支票帳戶內餘額足以支付票款，否則會產生透支利息或退票情事。

According to the Hong Kong cheque clearing system, Client must confirm that the balance of the Current Account is sufficient to pay the cheque amount during office hours on the issue date (the issue date on the cheque); otherwise, overdraft interest or return cheque may occur.

3. 如因支票帳戶存款不足、支票填寫錯誤、未經授權而塗改、發票人簽章不符等其他理由退票，致無法兌現支票，本行保留權利將支票退回受款人，並可就退票向發票人收取費用。

If a cheque cannot be honored due to insufficient funds in the Current Account, errors in

filling out the cheque, unauthorized alterations, discrepancies in the signature of the issuer, or other reasons leading to the cheque being returned unpaid, the Bank reserves the right to return the cheque to the payee and may charge the issuer a fee for the returned cheque.

4. 存款不足通知費及存款不足退票手續費將於退票當日自發票人帳戶扣款。透支利息將以當天支票帳戶餘額與所需支付的票款總差額，依本行收費標準按比例計算並於隔月第一個營業日將當月累計的透支利息自發票人帳戶扣款並乙次計收。

The Insufficient Funds Advising Fee and the Insufficient Funds Bounce Fee will be debited from the issuer's account on the date of the cheque bounced. Overdraft interest will be calculated proportionally based on the total difference between the balance of the Current Account on that day and the amount required for payment. Each month of accumulated overdraft interest will be debited from the issuer's account on the first business day of the following month as a one-time fee, based on the Bank's Fee Schedule.

5. 支票填寫注意事項：Reminder when issuing Cheque

- (1) 為減低支票在未經顧客同意下被塗改的風險：To reduce the risk of unauthorized alteration of the cheque:
- A. 切勿簽署空白支票；Do not sign blank cheques;
 - B. 請使用不可擦拭的原子筆並以正楷填寫支票或用印表機或支票機以中文或英文開出支票；及 Cheque should be drawn in non-erasable pen and block letter or drawn by printer or cheque writer in Chinese or English; and
 - C. 填寫之文字及數字應互相緊靠以使旁人無法新增任何文字或數字。Words and figures should be written as close to each other and leave no space for insertions of any words and figures;
- (2) 持票人支票的式樣如下：The format of a bearer cheque is as follows:
祈付 _____ 或持票人 Pay to _____ or the bearer
意指持有票的任何人均可以兌現；如加上劃線，則可存入任何戶口。使用持票人支票時應格外小心，因為任何人都可將支票兌現。切勿郵寄持票人支票。This means that anyone holding the cheque can cash it; if the cheque is crossed, it can be payable to any account. Extra Care should be exercised when using a bearer cheque, as anyone can cash it. Do not deliver bearer cheques by post.
- (3) 劃去[或持票人]等字，該支票便成為抬頭人支票，只有受款人才可兌現或背書。對於受款人而言，抬頭人支票較持票人支票有保障。The word "OR BEARER" should be crossed out and the cheque becomes a "pay to order" cheque, which can only be cashed or endorsed by the payee. For the payee, a "payable to order" cheque is more secure than a bearer cheque.
- (4) 劃線支票必須存入銀行戶口。發票人在支票正面劃上兩條平衡線(//)，該票即成為劃線支票。A crossed cheque must be deposited into a bank account. When the issuer draws two parallel lines (//) on the front of the cheque, it becomes a crossed cheque.
- (5) 支票一經劃線並加上受款人抬頭，則必須存入受款人帳戶，無法經由受款人背書後轉讓。Once a cheque is crossed and made payable to a payee, it must be deposited into the payee's account, and cannot be transferred by endorsement from the payee.
6. 申領支票簿時，請填寫支票服務申請書，透過傳真/電子郵件/遞交正本的方式或以本行接納方式交送本行。本行可酌情拒發支票簿。

When applying for a cheque book, please complete the Cheque Service Application Form and submit to the Bank through fax, email, delivery of original copy, or by any other means acceptable to the Bank. The Bank may in its discretion refuse to issue a cheque book.

7. 顧客應小心保管任何支票或支票簿。如遇下列情況，請盡快致電本行：(+852)3405-6168 按 8 轉 1 以協助盡快報失及降低損失之風險。

The Client should keep cheques or cheque books in safe custody. In the event of the following situations, please contact the Bank as soon as possible at (+852) 3405-6168, press 8, then 1, to promptly report the loss and reduce the risk of loss.

- (1) 遺失支票（包括已簽名及空白的）或任何支票簿 Lost cheques (both signed and blank) or any cheque book
- (2) 欲止付支票。發票人得於支票支付前，填寫「支票停止支付」申請書並詳列有關支票資料，始可止付支票。本行可就執行止付之支票指示收取手續費用。To countermand payment of a cheque. The issuer must complete a “Countermand Payment Of Cheque(s)” form and provide relevant details of the cheque before the cheque is paid. The bank may charge a fee for acting the instructions of the countermand cheque payment.

8. 存入支票 Deposit a cheque

- (1) 本行只接納自發票日起計 6 個月內之到期支票，不受理未到發票日之期票託收；如接獲未到期或已逾期之支票，本行保留權利拒收該支票或將支票退回顧客，並可就退回支票向顧客收取費用。

The Bank only accepts cheques that are drawn within 6 months from the date of issuance, and does not process the collection of post-dated cheques. If the Bank receives cheques that are either post-dated or stale, the Bank reserves the right to reject such cheques or return them to the Client, and may charge fees for the returned cheques.

- (2) 支票於結算後，款項可動用之時間如下：The time for the availability of funds after the cheques cleared are as follows:

存入時間 Deposit Time	可動用款項的時間 Time For Availability Of Fund
支票截數時間前（下午三點半前） Before depositing cheque cut-off time (before 3:30PM)	下一個營業日的下午五點後 The next business day after 5:00 PM
支票截數時間後（下午三點半後） After depositing cheque cut-off time (after 3:30PM)	下兩個營業日的下午五點後 The next two business day after 5:00 PM

三、匯款/轉帳服務 Remittance/Transfer Services

(一) 匯出匯款/轉帳 Outward Remittance/Transfer

1. 顧客可憑交易指示向本行申請匯款、轉帳及幣轉的交易。如顧客指示的匯款/入帳幣別與扣帳幣別不同時，本行會以承作交易當下的即期匯率進行兌換。

The Client can submit their transaction instructions to the Bank to apply for remittance, transfer and currency exchange transactions. If the remittance/credited currency instructed by the Client is different from the debit currency, the bank will convert the funds into currency at the prevailing spot exchange rate at the time of the transaction.

2. 交易指示所需全部款項最晚需於本行收件截止時間前存入帳戶且為可動用狀態。逾時存入者，將視為存款不足，本行得逕取消交易指示，顧客應於帳戶款項備妥後，重新遞交指示。

All funds required for the transaction instruction must be credited into the account and available for use no later than Transaction Instruction Time. Funds credited after Transaction Instruction Time will be considered as insufficient funds, and the Bank may cancel the transaction instruction. The Client should re-submit the instruction once the funds are properly prepared.

3. 透過匯出匯款至本地或境外地區，自本行匯出日起計，款項一般約需 1 至 3 個營業日才到達受款銀行，若匯至較偏遠的城鎮地區，時間可能延遲。而於辦理時間內指示本行之行內帳戶轉帳交易則可於當日存入受款人帳戶。

For outward remittances to local or overseas regions, the funds generally take about 1 to 3 business days to reach the creditor agent from the date the remittance is sent by the Bank. If the funds are remitted to remote town areas, the processing time may be extended. For internal transfer transactions among the accounts within the Bank instructed during service hours, the funds can be credited to the creditor's account on the same day.

4. 受款銀行是否即時解款予受款人，需視受款銀行內部作業規範而定，也受當地有無法令限制或受款人所在地而有所不同。

Whether the creditor agent releases the funds to the creditor immediately may vary, depending on the internal operation regulations of the creditor agent, as well as any local legal restrictions or the location of the creditor.

5. 顧客應提供明確之受款銀行、受款帳號或受款人住址，並有責任確保提交之匯款/轉帳指示及相關之受款人/受款機構資料等均正確無誤。倘日後有所爭議或損失，一概與本行無關。

The Client should provide clear information of the creditor agent, creditor account number or address, and is responsible for ensuring that the remittance/transfer instructions and the creditor/creditor agent information are correct. The Bank shall not be held liable for any disputes or losses arising thereafter.

6. 顧客辦理匯款後發現內容有誤，可遞交書面指示予本行申請更改或退回。經本行收受及內部審核通過後，即可辦理，惟受款銀行可自行決定是否受理。

If the Client finds any errors of the remittance details after the transaction has been processed, they can submit a written instruction to the Bank to request an amendment or a cancellation of the remittance. After being received and approved through internal review by the Bank, the request can be processed; however, the creditor agent is entitled to decide whether to accept it.

7. 匯出匯款生效日除美元、港幣、人民幣皆為清算地之營業日當日外，其他幣別皆為次一營業日。

The effective date for outward remittances shall be the next business day, except for USD, HKD, and CNY, which take effect on the business day of the clearing location.

(二) 匯入匯款 Inward Remittance

1. 除存入支票帳戶的款項，本行或將存入之款項依存入當天的匯率兌換成該帳戶幣別外，本行將依收到款項之原幣別存入顧客帳戶。

For the funds credited into Current Account, the Bank may convert the deposited funds into the currency of the account at the exchange rate on the deposit day. Otherwise, the funds will be credited into the Client's account in the original currency that the Bank received.

2. 匯入匯款中間或被各銀行收取費用，故顧客實際收到金額不一定會等於匯款人實際所匯款的金額。

Intermediary or correspondent agents may charge fees during the inward remittance process, therefore, the actual amount received by the Client may not be equal to the amount remitted by the remitter.

3. 收款時發現匯款有誤，顧客可遞交書面指示予本行申請退回。經本行內部審核通過後，即可辦理。

If an error is found in the remittance upon receipt of payment, the Client may submit a written instruction to the Bank to request cancellation of the remittance. Upon approval through the Bank's internal review, the request can be processed.

4. 匯入匯款實際存入帳戶前，有關款項將不獲計算存款利息。

No interest will be accrued on any inward remittance before the funds are actually credited into the Account.

(三) 人民幣匯款限制 Renminbi Remittance Restrictions

1. 香港居民個人客戶辦理匯至中國的人民幣匯款，如匯款性質為個人匯款，收款人及匯款人必須為同一人。

If an individual Client who is a Hong Kong resident remits Renminbi to China for personal purposes, the creditor and the remitter must be the same person.

2. 辦理人民幣匯款，若匯款金額設定有金額上限，則本行不接受辦理超逾金額上限之匯款。

If there is any limitation is set on the remittance amount for Renminbi remittance, the Bank will not accept any remittance exceeding the specified limit.

四、帳戶管理 Account Management

(一) 帳戶定期檢視 Periodic Account Review

為遵循香港金融管理局洗錢防制規範，本行須定期執行帳戶審查，包括但不限於取得並確認顧客之最新身分證明文件、執行顧客盡職審查及確認公司實益擁有人身分等程序。未完成檢視者，本行將依「銀行帳戶條款及細則」之規定，暫停帳戶的所有銀行服務。敬請於接獲本行相關通知後，協助提供相關文件。未如期完成帳戶定期檢視者，本行將保留是否繼續業務往來之權利。

To comply with the Anti-Money Laundering (AML) regulations set by the Hong Kong Monetary Authority, the Bank is required to conduct periodic account reviews including but not limited to obtaining and verifying the Client's updated identification documents, performing customer due diligence, and confirming the identity of the corporate's beneficial owners. Failure to complete the periodic account review will result in suspension of all banking services associated with the account, in accordance with the "Terms and Conditions for Bank Account". Clients are requested to provide the required documents upon receipt of the Bank's notification. The Bank reserves the right to determine whether to continue the business relationship if the periodic account review is not completed within the prescribed timeframe.

(二) 靜止戶及不動帳戶 Dormant and Inactive Accounts

1. 存款帳戶符合以下條件時將轉列為靜止戶。經轉列靜止戶，顧客將無法透過該帳戶進行任何交易，並發送通知帳戶已被轉列為靜止戶：

Deposit accounts conform to the following criteria will be classified as dormant accounts. Once classified as dormant account, the Client will not allow to conduct any transactions through these accounts. Notification will be sent to advise that the account has been classified as dormant:

- (1) 無定期存款、投資商品庫存、或授信額度之顧客，存款帳戶總餘額在等值 USD5,000 元(含)以下，且連續一年以上無存提往來紀錄者(不含本行計收費用及給付利息等)。The Client who do not hold any term deposits, investment product, or credit facilities; the total deposit account balance is equivalent to or below USD 5,000 and there is no deposit or withdrawal transactions (excluding bank charges and interest payments) for a consecutive period of one year.
 - (2) 支票帳戶為一附屬帳戶，將與其連結之活期存款帳戶一同計算餘額，如符合上述轉列靜止戶條件，將一同轉列靜止。A current account held as an affiliated account will have its balance aggregated with the linked Saving Account. If such accounts meet the aforementioned criteria for classification as dormant accounts, both accounts will be classified as dormant simultaneously.
 - (3) 本行仍會按收費標準，計收適用顧客與帳戶的費用。包括但不限於帳戶管理費、對帳單郵寄費等，詳情請參考本行官網收費標準。Applicable fees in accordance with the Bank's Fee Schedule will continue to be charged, including but not limited to account management fees and statement postal fees. Please refer to the Bank's website for detailed fee information.
2. 本行於帳戶轉列靜止前一個月將發函告知顧客其帳戶即將轉列靜止，如仍有使用帳戶之需求，需於轉列靜止前使用帳戶(如進行交易或存款)。The Bank will send a written notification to the Client one month prior to the account being classified as dormant. If the Client would like to keep using the account, they should conduct transactions or deposit before the effective dormant date.
 3. 辦理靜止戶恢復往來，須遞交書面指示並備齊相關文件(比照帳戶定期檢視所需文件)，經本行完成帳戶審查及收取靜止戶啟用費後始得恢復往來。To reactive a dormant account, the Client should submit a written instruction and provide the required documents (the same as those required for periodic account review). The account will only be reactivated after the Bank completes the account review and receives the applicable dormant account reactivation fee.

(三)聯名帳戶 Joint Accounts

1. 全體聯名帳戶持有人共同及每位聯名帳戶持有人個別地就帳戶及與本行之間的任何業務往來承擔法律責任。

All joint account holders are liable for the account and any transactions or dealings with the Bank jointly and severally.

2. 由全體聯名帳戶持有人授權且獲本行接受的獲授權人員（如部分聯名帳戶持有人及任何其他人）根據其授權範圍向本行送遞或傳送的指示，均屬不可撤銷並對全體聯名帳戶持有人具約束力。如有任何變更需求，需由全體聯名帳戶持有人向本行提出書面申請，待本行確認並接受後才得以生效，若相關申請未有生效，原約定內容仍屬有效及具約束力。

Instructions submitted to the Bank by authorized persons, who have been authorized by all

joint account holders and accepted by the Bank (such as certain joint account holders and/or any other persons) within the scope of their authorization, shall be irrevocable and binding on all joint account holders. Any request for changes must be submitted in writing by all joint account holders and shall not take effect until confirmed and accepted by the Bank. If the request does not take effect, the original authorization arrangements shall remain valid and binding.

(四)未年滿 18 歲自然人帳戶使用相關規定 Account Usage Rules for Natural Persons Under 18

以下說明適用於任何於申請開立帳戶時尚未年滿 18 歲的自然人

The following description applies to any natural person who is under the age of 18 at the time of account opening.

1. 定義 Definitions :

兒童戶指申請開立帳戶時年齡未滿 16 歲的自然人帳戶；青少年戶指申請開立帳戶時年齡年滿 16 歲但未滿 18 歲的自然人帳戶。

A "Kid Account" refers to an account opened by a natural person under the age of 16 at the time of account opening. A "Teenager Account" refers to an account opened by a natural person who is aged 16 or above but under 18 at the time of account opening.

2. 限制 Restrictions :

定期存款不能用以設質抵押；亦不能申請支票服務及開立投資帳戶。兒童戶可於年滿 16 歲後至 18 歲前預先向本行提出變更申請，待年滿 18 歲後得以解除相關限制。Term deposits should not be pledged, current accounts and investment accounts are not applicable. Kid Account holders may apply for an account status change after turning 16 but before turning 18. Related restrictions will be lifted upon the account holders reaching 18 years of age.

3. 通知 Notification :

本行將會採書面或電子郵件方式提醒並通知帳戶性質變更及其相關事項。

The Bank will provide reminders and notifications about changing in account status and related matters through postal or email methods.

(五)各類存款帳戶交易查詢及通知 Enquiries and Notifications for Account Transactions

1. 交易憑證通知 Transaction Advice :

本行於交易完成後，根據顧客與本行約定的方式，以電子郵件、傳真或其他與本行約定的方式通知並提供交易憑證。

Upon completion of each transaction, the Bank will notify the Client and provide transaction advices by email, fax, or other mutually agreed methods in accordance with the Client and the Bank.

2. 帳戶月結對帳單 Monthly Account Statement :

本行存款帳戶無提供存摺，帳戶中之任何進出情形，將以存戶開戶時之指示（或後來之變更指示），依與本行約定的方式進行通知。

The Bank does not provide passbooks. Any transactions in the account will be notified in the manner agreed upon with the Client at the time of account opening (or as subsequently amended).

3. 每月第 7 個營業日(含)前依存戶約定方式提供帳戶月結對帳單。Monthly Account Statements will be provided by the 7th business day of each month (inclusive) via the agreed

delivery method.

4. 顧客如約定以電子方式下載月結對帳單，自 2019 年 4 月起，系統開始累積提供最近 7 年的月結對帳單。顧客可透過本行「線上對帳單」系統或「全球智匯網」（如已申請）下載帳戶月結對帳單。

If the Client has subscribe for the e-Statement Service , the system has been accumulating statements since April 2019 and now provides access to up to the most recent seven years of monthly statements. The Client may download their Monthly Account Statements through the Bank's "e-Statement" system or "Global Internet Banking" (if already applied).

5. 顧客申請取消電子月結單服務或帳戶結清並於收取最後一期存款對帳單後，將無法透過電子方式查詢過去的月結對帳單，建議備存每月對帳單。

The Client cancelling e-Statement Service or closing accounts after receipt of the final statement will no longer be able to access past Monthly Account Statements electronically. It is recommended to retain copies of monthly statements for future reference.

五、終止帳戶往來 Account Termination

顧客或本行均可依「銀行帳戶條款及細則」向對方發出預先書面通知以終止帳戶與銀行的往來關係。Either the Client or the Bank may terminate the Bank account by giving prior written notice in accordance with the “Terms and Conditions for Bank Account”.

- (一)顧客可憑「結清帳戶申請書」正本或其他本行接受之申請文件向本行申請帳戶結清，當申請被本行接納並經本行完成銷戶手續後生效。The Client may request to terminate the Bank account with an original copy of “Account Closure Form” or other documents accepted by the Bank. The termination will be effective after the application is accepted and the account closure procedures are completed by the Bank.
- (二)本行可向顧客發出預先通知，在通知後 30 個日曆日後辦理結清帳戶流程。如本行認為顧客與本行的往來發生「銀行帳戶條款及細則」詳列的情事，本行可主動即時結清帳戶而毋須事先通知。The Bank may give prior notice to the Client and will initiate account closure procedures 30 calendar days after the notice. Should the Bank determine that the Client violates any conditions stated in “Terms and Conditions for Bank Account”, the Bank may close the account immediately without prior notice.
- (三)存款帳戶轉列為靜止戶後，若存戶各幣別帳戶結餘皆為零且未於三個月內辦理恢復往來，本行得依本行「銀行帳戶條款及細則」之規定註銷帳戶。After a deposit account is classified as a dormant account, if the account balances in all currencies are zero and no action is taken to reactivate the account within three months, the Bank may close the account in accordance with the “Terms and Conditions for Bank Account”.
- (四)開立帳戶後連續三個月內未曾匯入資金，本行得依「銀行帳戶條款及細則」之規定註銷帳戶。If an account does not deposit the initial funds within three months after account opening, the Bank may close the account in accordance with the “Terms and Conditions for Bank Account”.

六、收費標準 Fees and Charges

本行各項業務的相關收費詳情可參本行網站之收費標準表。

Detailed information about charges is available on the Bank's official website.

(一)開戶費 Account Opening Fee

本行就開立存款帳戶計收開戶費，針對首次開立帳戶如一般活存帳戶、支存帳戶、投資帳戶、一般信託專戶或保管專戶等者，本行將於完成開戶之次月 15 日後自顧客名下任一帳戶扣除開戶費用，顧客帳戶應備有足夠之餘額供開戶費扣款及其他帳務交易之需。

The Bank will charge an account opening fee for opening deposit accounts. For the Client opening their first deposit account, such as Savings, Current, Investment, Trust or Custody Account, the fee will be deducted from any account belonging to the Client after the 15th day of the month following the account opening. The Client should ensure sufficient balance to cover the account opening fee and other transaction activities expenses.

(二) 帳戶管理費 Account Management Fee

1. 開立一般活存帳戶、支存帳戶、投資帳戶、一般信託專戶或保管專戶等後，每月將依歸戶平均往來資產總額計收帳戶管理費，如平均往來資產總額未逾免收費門檻，本行將於次月 10 日(遇假日順延)自顧客名下任一帳戶扣除帳戶管理費。

Starting from the month after the opening of Savings Accounts, Current Accounts, Investment Accounts, Trust Accounts or Custody Accounts, the account management fee will be charged monthly based on the average total assets held by the Client. If the average total assets do not exceed the fee exemption threshold, the Bank will deduct the account management fee from any account held by the customer on the 10th day of the following month (or the next business day if it falls on a holiday).

2. 平均往來資產總額為顧客歸戶前一個月於本行之存款餘額、理財產品市值(依本行之市值資訊計算，理財產品包括基金、債券、ETF、股票及結構式商品本金等)及有效保單已繳納之保險費，所計算之平均每日數額。

The average total assets are calculated as the average daily amount of the Client's deposit balances, the market value of investment products (as assessed by the Bank, including funds, bonds, ETFs, stocks, and the principal of structured products), and the paid premiums on valid insurance policies held with the Bank during the previous month.

七、存款保障事項告知 Deposit Protection Scheme Disclosure

活期帳戶、支票帳戶、投資理財帳戶及備償帳戶內的存款及有期（定期及通知存款）存款均為本行符合香港存保計劃下保障資格的存款。

Deposits in Savings Accounts, Current Accounts, Investment Accounts and Reserved Accounts held with the Bank and term (time and call) deposits are eligible for protection under the Hong Kong Deposit Protection Scheme.

八、債務責任及抵銷 Liability and Set-off

- (一)如顧客有須付本行及/或聯營公司但尚未付的到期欠款，不論是個人帳戶或聯名帳戶或其他任何類型的帳戶，本行可以將任何帳戶及全部債務作合併處理及將該等帳戶內之款項或其他資產抵銷或轉讓，用以償還顧客欠款。

If the Client has any overdue debts owed to the Bank and/or its affiliated companies that are not yet settled, regardless of whether they are in individual accounts, joint accounts, or any other type of account, the Bank may consolidate any accounts and all debts and set off or transfer any funds or other assets in those accounts to repay the debts.

- (二)聯名帳戶的任何餘額皆可用於清償該帳戶的一名或多名個別聯名帳戶之持有人拖欠本行及/或聯營公司的任何到期未償之債務。

Any balance in a joint account may be used to settle any overdue debts owed to the Bank and/or its affiliated companies by one or more individual holders of the joint account.

九、資料處理事項和系統外判告知 Data handling and Outsourcing Notification

本行資訊系統會不時委外轉換到玉山銀行台灣之總行資訊處開發，相關系統伺服器亦會架設於玉山銀行總行資訊處。本行及玉山銀行總行資訊處將會遵循香港對於個人資料保護之相關法令規定，保障顧客資料的機密與安全，對顧客的權利義務將無任何影響。然而，本行或玉山銀行總行資訊處可能須要按照適用法律的規定履行披露責任，或因遵行監管或其他管理機構（包括

但不限於政府部門、司法機關或稅務機關)所發出並適用於本行或玉山銀行總行資訊處的指引，向有關法律或指引所指的任何人士提供或披露顧客的個人資料。

The Bank's information systems are occasionally outsourced for development to the Information Technology Department of the Bank's Head Office in Taiwan, and the relevant system servers will also be hosted at the Bank's Head Office. The Bank and the Information Technology Department will comply with Hong Kong laws and regulations related to personal data protection to ensure the confidentiality and security of the Client information. The rights and obligations of the Client will remain unaffected. However, the Bank or the Information Technology Department may be required to fulfill disclosure obligations in accordance with applicable laws, or to provide or disclose the Client personal data to any party specified under such laws or guidelines issued by regulatory or other governing authorities (including but not limited to government departments, judicial authorities, or tax authorities) that are applicable to the Bank or its head office.

若顧客就系統外判相關問題有所垂詢，又或顧客不同意上述的委外安排，而希望撤銷與本行的業務關係，請致電下方的服務專線與專人聯絡。

If the Client has any inquiries regarding our information system outsourcing arrangement, or if the Client do not agree with the aforementioned arrangement and wish to terminate the relationship with the Bank, please contact the service hotline below to speak with a representative.

若上述內容中英文版本有任何歧異，概以英文版本為準。

If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

※上述各類事項或費用如有調整，將在生效前合理時間於本行網站公告，請隨時瀏覽本行網站以確保您的權益。如有任何問題敬請致電：(+852)3405-6168 按 8 轉 1 與專人聯絡，本行將竭誠為您服務與解答，謝謝。

Any adjustments to the matters or the fees mentioned above will be posted on the Bank's website within a reasonable period prior to their effective date. Please visit our website regularly to stay informed and protect your interests. If you have any questions, please contact (+852)3405-6168, press 8, then 1, to speak with a representative. We are committed to providing you with our full assistance. Thank you.