

Notice of Amendment to Integrated Account Terms and Conditions and Account Rules

We would like to notify you of amendments to the Integrated Account Terms and Conditions and Account Rules. Please read the following carefully to help you understand what has been revised and what it means to you.

Why are we changing these terms?

We hope that the newly revised terms will make it easier for you to understand the Autoweeeping Service provided by the Integrated Account. The revised remittance terms, Alerts and Money Transfers terms, Integrated Account Terms and Conditions and Account Rules for clearer guide.

What has been modified?

Changes to the Integrated Account Terms and Conditions:

Item	Summary of Revised Clause(s)	Related Clause(s)/Appendix
1	The following Clauses of "Part II TERMS AND CONDITIONS FOR REMITTANCE SERVICES": <ul style="list-style-type: none"> Clause 1.01-Amend to cover applicable clearing and settlement system using the Faster Payment System Clause 4.01-Amend the definition of "Fixed Sum" Clause 4.02-Amend to add this clause to explain we may determine effecting the transfer by means that we deemed suitable Clause 9 (renumbered)-Amend that we will determine effecting the transfer by means that we deemed suitable Clause 10 (renumbered)-Amend the information required for remittances of euro to European Union (EU) and European Economic Area (EEA) Clause 14 (renumbered)-Amend by adding that when the remittance is rejected or returned, we may convert the remit amount back to the debit currency at the Bank's then prevailing exchange rate or the exchange rate affected on the debit date and deposit the resulting sum into the Debit Account without notice. 	<ul style="list-style-type: none"> Clause 1.01, 1.04, 6.01 & 6.02
2	The definition of "Prescribed Sum" under "APPENDIX A" is amended.	APPENDIX A: "Prescribed Sum"
3	The following Clauses of "Part XII TERMS AND CONDITIONS FOR REMITTANCE SERVICES": <ul style="list-style-type: none"> Clause 1-Add the scope of remittance services which this Part applies to. The existing Clauses 1-15 to be renumbered to Clauses 2-16 respectively. Clause 9 (renumbered)-Amend that we will determine effecting the transfer by means that we deemed suitable Clause 10 (renumbered)-Amend the information required for remittances of euro to European Union (EU) and European Economic Area (EEA) Clause 14 (renumbered)-Amend by adding that when the remittance is rejected or returned, we may convert the remit amount back to the debit currency at the Bank's then prevailing exchange rate or the exchange rate affected on the debit date and deposit the resulting sum into the Debit Account without notice. 	<ul style="list-style-type: none"> Clause 1 to 16

Changes to the Account Rules:

Item	Summary of Revised Clause(s)	Related Clause(s)
1	The following Clauses of "Part IV Remittance Services": <ul style="list-style-type: none"> Clause 1-Add the scope of remittance services which this Part applies to. The existing Clauses 1-15 to be renumbered to Clauses 2-16 respectively. Clause 9 (renumbered)-Amend that we will determine effecting the transfer by means that we deemed suitable Clause 10 (renumbered)-Amend the information required for remittances of euro to European Union (EU) and European Economic Area (EEA) Clause 14 (renumbered)-Amend by adding that when the remittance is rejected or returned, we may convert the remit amount back to the debit currency at the Bank's then prevailing exchange rate or the exchange rate affected on the debit date and deposit the resulting sum into the Debit Account without notice. 	<ul style="list-style-type: none"> Clause 1 to 16
2	The following Clauses of "Part IX Bank Services relating to Faster Payment System": <ul style="list-style-type: none"> Clause 1A-Amend to cover applicable clearing and settlement system using the Faster Payment System Clause 1B-Amend the definition of "FPS Bank Services" Clause 2A-Amend to cover applicable clearing and settlement service in facilitating the FPS payment and transfers Clause 5A-Amend a new sub-clause (ii) on other obligations regarding payments and funds transfers Clause 6A-Amend the applicable terms and rules for the bank to process and submit the FPS instruction Clause 6.02a (ii)-Change "and" to "or" before any settlement bank" 	<ul style="list-style-type: none"> Clause 1a, 2a, 5a, 6a
3	Add a new part-"Part X Terms and Conditions For Alerts and Money Transfers"	New clauses

How to read the full text of the revised clauses?

The full text of revised clauses of Integrated Account Terms and Conditions and Account Rules are set out in Appendix 1 and Appendix 2 respectively.

When will the new amendments take effect?

The new revised Integrated Account Terms and Conditions and Account Rules will take effect from 28 June 2024 (Effective Date).

Any other important information?

Please note that the revised Integrated Account Terms and Conditions shall be binding on you if you continue to maintain any Integrated Account, and the revised Account Rules shall be binding on you if you continue to maintain any non-Integrated Account on or after the Effective Date. Please also note that we may not be able to continue providing the services contemplated under the Integrated Account Terms and Conditions and Account Rules to you if you do not accept the changes set out in this Notice.

If you do not accept the changes, you have the right to terminate your account(s) in accordance with the relevant clauses under the Integrated Account Terms and Conditions and Account Rules before the Effective Date.

From the Effective Date, any references to the Integrated Account Terms and Conditions and Account Rules in any other terms and conditions, agreements or documents entered into between us shall be deemed to refer to the revised Integrated Account Terms and Conditions and Account Rules.

Where can I find the revised and existing Integrated Account Terms and Conditions and Account Rules?

From the Effective Date, you may obtain a copy of the revised Integrated Account Terms and Conditions and Account Rules from our website (Hang Seng Bank Website > "Personal" > "Banking" > "More Banking Services" > "Useful Information" > "Terms and Conditions for Integrated Account") or Hang Seng Bank Website > "Personal" > "Banking" > "More Banking Services" > "Useful Information" > "Terms and Conditions for non-Integrated Account") or any branches of the Bank. Copy of the existing Integrated Account Terms and Conditions and Account Rules is available on the above website or any branches of the Bank. Also, you may download this customer notice from the Bank's website (Hang Seng Bank Website > "Personal" > "Important notice" > "Notice of Amendment to Integrated Account Terms and Conditions and Account Rules") on or before 28 June 2024. You may not be able to access or download the existing Integrated Account Terms and Conditions and Account Rules and this customer notice after the relevant dates).

Want to know more?

If you have any questions about these changes or should you wish to terminate any account, product and/or service, please enquire with our staff through "Live Chat" in Hang Seng Personal Mobile App or Hang Seng Personal e-Banking or visit any branch in Hong Kong for enquiry.

Hang Seng Bank Limited

April 2024

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

Appendix 1: The revised clauses in "Integrated Account Terms and Conditions"

Part II TERMS AND CONDITIONS FOR ACCOUNTS AND RELATED SERVICES

4. Autoweeeping Service

- The Bank shall determine the Debit Balance at the Cut-off Time on every Business Day. If the Debit Balance does not exceed a maximum amount prescribed by the Bank ("Fixed Sum") and:-
 - at the Transfer Time on the next Business Day, the amount of available cleared funds in the Savings Account reaches or exceeds the Prescribed Sum that has been effected from the Transfer Time on the next Business Day) transfer the Prescribed Sum from the Savings Account to the Current Account;
 - at the Transfer Time on the next Business Day, the amount of available cleared funds in the Savings Account reaches or exceeds the Debit Balance but does not reach or exceed the Prescribed Sum, then the Bank shall (at the Transfer time on the next Business Day) transfer an amount equivalent to the Debit Balance from the Savings Account to the Current Account.

- The Bank may determine the Fixed Sum from time to time in its absolute discretion for the purposes of providing the Autoweeeping Service. The Bank may, but is not obliged to, notify the Customer before effecting any transfer.

- For the avoidance of doubt, if the conditions set out in Clause 4.01 of this Part are not fulfilled, the Bank shall not effect the transfer of funds from the Savings Account to the Current Account and reserves the right to suspend or terminate the Autoweeeping Service at any time without prior notice.

- Notwithstanding the automatic transfer effected by the Bank pursuant to Clause 4.01 of this Part, interest shall accrue on the Debit Balance from the Effective Date of the transfer up to the date of full repayment thereof at the same rate(s) as applicable to the OD Protection and/or any unauthorised overdraft (as the case may be).

- The Customer acknowledges and agrees that it is its duty from time to time to monitor and maintain sufficient available cleared funds in the Savings Account to ensure that the instructions, obligations and liabilities on the Savings Account owed to the Bank or any third party (including any outparty or direct debit authorisation) to be met and/or discharged taking account of any automatic transfers through which the Customer or the Bank from time to time pursuant to the Autoweeeping Service.

- The Bank shall not assume any liability or responsibility to the Customer or any third party for checking or matching any applicable instructions, obligations and liabilities of the Customer owed to the Bank or any third party on the Savings Account, or for the consequences arising out of or in connection with the provision of the Autoweeeping Service or any failure to provide the Autoweeeping Service including any loss or damage suffered by the Customer or any third party.

- The Customer shall be entitled to receive and retain any benefit in whatever form from a party or parties through whom transaction(s) is/are effected in connection with this application.

- Without prejudicing any of the rights of the Bank under this Part or these Terms and Conditions, the Customer (and, where applicable, for and on behalf of each of the directors, authorized persons, officers, representatives and members (or partners in the case of a partnership) of the Customer (collectively "the relevant individuals") agrees and acknowledges that the Customer's data, the personal data of the relevant individuals and all other details and information relating to this application, this transfer and any transactions or dealings between the Customer or the relevant individuals with the Bank may be

- The Customer shall be solely responsible for the accuracy and completeness of all information (including any beneficiary account information) provided and that the Bank shall not be responsible for checking or verifying the same and the Bank shall not be liable for any losses or damages caused by any inaccuracies, omissions or incompleteness of any information provided by the Customer.

- The Bank is at liberty to send any message in relation to this application in explicit language, code, cipher or any form of electronic transmission signals and the Bank is not to be liable for any losses caused by or any errors, neglects, or defaults of any correspondents, sub-agent, or other agency.

- The Customer shall have no right to cancel, amend or revoke this application or any terms thereof without the written consent of the Bank.

- The Bank reserves the right to determine effecting the transfer by means that the bank deemed suitable.

- For remittances of euro to European Union (EU) and European Economic Area (EEA), the Bank reserves the right to vary the Cut-off Times to provide the beneficiary bank's SWIFT code (BIC) AND the beneficiary account number in International Bank Account Number (IBAN) format. If this information is not given or is invalid or incorrect, the telegraphic transfer will be rejected, returned and/or delayed, usually with charges imposed. The Bank accepts no responsibility for any loss or damage suffered by any person arising out of such rejection, return and/or delay.

- If the remittance is in Renminbi or within the ambit of any of the Bank's agreement with the clearing bank or domestic agent bank in relation to any Renminbi services, the Customer represents, warrants, undertakes and/or agrees that:
 - the remittance fully complies with any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having the force of law) issued by any regulatory authority, government agency, clearing or settlement bank or body exchange or professional body in whatever part of the world (including, without limitation, HK SAR and the People's Republic of China) applicable from

- Without prejudicing any of the rights of the Bank under this Part or these Terms and Conditions, the Customer (and, where applicable, for and on behalf of each of the directors, authorized persons, officers, representatives and members (or partners in the case of a partnership) of the Customer (collectively "the relevant individuals") agrees and acknowledges that the Customer's data, the personal data of the relevant individuals and all other details and information relating to this application, this transfer and any transactions or dealings between the Customer or the relevant individuals with the Bank may be

- it shall provide the Bank with any documents as the Bank may require; and

- Renminbi is subject to exchange rate risk. Fluctuation in the exchange rate of Renminbi may result in losses in the event that Renminbi is subsequently converted into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Renminbi is currently not freely convertible and conversion of Renminbi through banks in Hong Kong, like other Renminbi services provided by banks in Hong Kong, are subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice).

- Applications received by the Bank by the relevant cutoff times as stipulated by the Bank from time to time (the "Cut-off Times") may not be processed on the same day. Also, processing of the application is subject to the availability of the clearing system, including (but not limited to) the availability of the clearing system of the currency and country of the correspondent and/or destination banks. The remit amount will normally (provided that it is processed by the Bank on the same day) reach the correspondent bank on the date as provided in this application (the "Value Date") if this application is received by the Bank before the Cut-off Times. If this application is received by the Bank after the Cut-off Times, the Value Date of the remit amount will normally be the next business day. The Cut-off Times may vary depending on the number of factors including the currency for the remitted sum to be denominated as requested by the Customer, the geographical location of the destination of the remittance and/or the funding arrangement requirements of the settlement bank. The Bank reserves the right to vary the Cut-off Times at any time without prior notice. In case of any disputes, the decision of the Bank shall be final. The Cut-off Times of different remit currencies can be found at the Bank's website.

- The Bank will debit the remit amount from the account designated by the Customer and agreed by the Bank ("Debit Account") on the debit date provided in this application, provided that all relevant information for this application has been received by the Bank before the Cut-off Times of the relevant business date. If all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date, if all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date, if all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date, if all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date.

- If the remittance is in Renminbi or within the ambit of any of the Bank's agreement with the clearing bank or domestic agent bank in relation to any Renminbi services, the Customer represents, warrants, undertakes and/or agrees that:
 - the remittance fully complies with any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having the force of law) issued by any regulatory authority, government agency, clearing or settlement bank or body exchange or professional body in whatever part of the world (including, without limitation, HK SAR and the People's Republic of China) applicable from time to time (collectively the "Applicable Regulations") including without limitation any requirements relating to the purposes and eligibility of such remittance;

- notwithstanding any other clauses stated in these terms and conditions for remittance services or otherwise, (i) the Bank

APPENDIX A

"Prescribed Sum" means a sum equivalent to the aggregate of:-

- such sum for the purpose of repaying the Debit Balance in full, including any accrued interest or fees; and
- such additional sum as prescribed by the Bank from time to time in its absolute discretion for the purposes of providing the Autoweeeping Service.

Part XII TERMS AND CONDITIONS FOR REMITTANCE SERVICES

- These terms and conditions shall apply to all remittance services including mainland/overseas transfer and local transfer of foreign currency not supported by Faster Payment System.

- The Bank shall not be liable for any loss or damage due to omission or delay in sending any message relating to this transfer or in payment or in giving advice of payment; loss of items or any message or signals in transit or transmission or otherwise, mutilation, error, omission, interruption or delay in transmission or delivery of any item, message, signals, letter, telegram or cable, or the actions or omission of our correspondents, sub-agent, other agency or any other party involved in the Clearing House Automated Transfer System (if applicable), or declared or undeclared war, censor-ship, blockade, insurrection, civil commotion; or any law, decree, regulation, control, restriction or other act of a domestic or of foreign government or other group or groups exercising governmental powers, whether de jure or de facto, or breakdown or mal-function in or of any computer, mechanical or electronic instruments, apparatus or device, or any act or event beyond the Bank's control.

- The Customer shall be solely responsible for the accuracy and completeness of all information (including any beneficiary account information) provided and that the Bank shall not be responsible for checking or verifying the same and the Bank shall not be liable for any losses or damages caused by any inaccuracies, omissions or incompleteness of any information provided by the Customer.

- The Bank is at liberty to send any message in relation to this application in explicit language, code, cipher or any form of electronic transmission signals and the Bank is not to be liable for any losses caused by or any errors, neglects, or defaults of any correspondents, sub-agent, or other agency.

- The Customer shall have no right to cancel, amend or revoke this application or any terms thereof without the written consent of the Bank.

- The Bank is entitled to reimbursement from the Customer for the expenses incurred by the Bank, its correspondents and agents. Additional overseas charges (including charges levied by the beneficiary bank and/or correspondent banks) may be imposed on some overseas banks. These charges may be deducted from the remit amount depending on the practice of such banks and the beneficiary may as a result not be able to receive the remit amount in full, regardless of the payment instructions provided.

- The Customer shall be entitled to receive and retain any benefit in whatever form from a party or parties through whom transaction(s) is/are effected in connection with this application.

- Without prejudicing any of the rights of the Bank under this Part or these Terms and Conditions, the Customer (and, where applicable, for and on behalf of each of the directors, authorized persons, officers, representatives and members (or partners in the case of a partnership) of the Customer (collectively "the relevant individuals") agrees and acknowledges that the Customer's data, the personal data of the relevant individuals and all other details and information relating to this application, this transfer and any transactions or dealings between the Customer or the relevant individuals with the Bank may be

- it shall provide the Bank with any documents as the Bank may require; and

- Renminbi is subject to exchange rate risk. Fluctuation in the exchange rate of Renminbi may result in losses in the event that Renminbi is subsequently converted into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Renminbi is currently not freely convertible and conversion of Renminbi through banks in Hong Kong, like other Renminbi services provided by banks in Hong Kong, are subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice).

- Applications received by the Bank by the relevant cutoff times as stipulated by the Bank from time to time (the "Cut-off Times") may not be processed on the same day. Also, processing of the application is subject to the availability of the clearing system, including (but not limited to) the availability of the clearing system of the currency and country of the correspondent and/or destination banks. The remit amount will normally (provided that it is processed by the Bank on the same day) reach the correspondent bank on the date as provided in this application (the "Value Date") if this application is received by the Bank before the Cut-off Times. If this application is received by the Bank after the Cut-off Times, the Value Date of the remit amount will normally be the next business day. The Cut-off Times may vary depending on the number of factors including the currency for the remitted sum to be denominated as requested by the Customer, the geographical location of the destination of the remittance and/or the funding arrangement requirements of the settlement bank. The Bank reserves the right to vary the Cut-off Times at any time without prior notice. In case of any disputes, the decision of the Bank shall be final. The Cut-off Times of different remit currencies can be found at the Bank's website.

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- If the remittance is in Renminbi or within the ambit of any of the Bank's agreement with the clearing bank or domestic agent bank in relation to any Renminbi services, the Customer represents, warrants, undertakes and/or agrees that:
 - the remittance fully complies with any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having the force of law) issued by any regulatory authority, government agency, clearing or settlement bank or body exchange or professional body in whatever part of the world (including, without limitation, HK SAR and the People's Republic of China) applicable from

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 - the remittance fully complies with any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having the force of law) issued by any regulatory authority, government agency, clearing or settlement bank or body exchange or professional body in whatever part of the world (including, without limitation, HK SAR and the People's Republic of China) applicable from

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- Renminbi is subject to exchange rate risk. Fluctuation in the exchange rate of Renminbi may result in losses in the event that Renminbi is subsequently converted into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Renminbi is currently not freely convertible and conversion of Renminbi through banks in Hong Kong, like other Renminbi services provided by banks in Hong Kong, are subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice).

- Applications received by the Bank by the relevant cutoff times as stipulated by the Bank from time to time (the "Cut-off Times") may not be processed on the same day. Also, processing of the application is subject to the availability of the clearing system, including (but not limited to) the availability of the clearing system of the currency and country of the correspondent and/or destination banks. The remit amount will normally (provided that it is processed by the Bank on the same day) reach the correspondent bank on the date as provided in this application (the "Value Date") if this application is received by the Bank before the Cut-off Times. If this application is received by the Bank after the Cut-off Times, the Value Date of the remit amount will normally be the next business day. The Cut-off Times may vary depending on the number of factors including the currency for the remitted sum to be denominated as requested by the Customer, the geographical location of the destination of the remittance and/or the funding arrangement requirements of the settlement bank. The Bank reserves the right to vary the Cut-off Times at any time without prior notice. In case of any disputes, the decision of the Bank shall be final. The Cut-off Times of different remit currencies can be found at the Bank's website.

- The Bank will debit the remit amount from the account designated by the Customer and agreed by the Bank ("Debit Account") on the debit date provided in this application, provided that all relevant information for this application has been received by the Bank before the Cut-off Times of the relevant business date. If all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date, if all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date, if all relevant information for this application has only been received by the Bank after the Cut-off Times of the relevant business date.

- If the remittance is in Renminbi or within the ambit of any of the Bank's agreement with the clearing bank or domestic agent bank in relation to any Renminbi services, the Customer represents, warrants, undertakes and/or agrees that:
 - the remittance fully complies with any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having



有關綜合戶口章程及戶口章程修訂通知

我們特此通知你關於綜合戶口章程及戶口章程的修改內容。請細閱以下內容，以協助你了解所修訂內容及其對你的意義。

我們為什麼要修改這些條款？

我們希望新修訂的條款能夠讓你更加容易地理解有關綜合戶口提供的自動撥款服務，同時我們亦修訂綜合戶口章程及戶口章程內有關匯款服務、有關快速支付系統的銀行服務及新增警示與轉賬交易的條款以提供更清晰的指示。

修改了哪些內容？

項次	條款之修訂摘要	相關條款及附錄
1	第II部份「戶口及相關服務章程」內第4章節：自動撥款服務項下條款，包括： <ul style="list-style-type: none">第4.01項條款-修訂「固定數額」的定義。 新增條款4.02項-新增此條款說明我們有權為提供「自動撥款服務」而不時會修改「固定數額」以及我們或會(並非必須)在執行任何轉賬前通知你。 現有條款第4.02項至第4.05項分別被重新編寫為第4.03至第4.06項。 第4.03項條款(已重新編寫)-新增修訂我們有權利隨時暫停或終止「自動撥款服務」而毋須告訴你任何通知。 第4.06項條款(已重新編寫)-新增修訂我們不須為你負責，因我們未能提供「自動撥款服務」而引起或有關的後果。	條款4.01至4.06
2	修訂附錄A內「指定數額」的定義。	附錄A「指定數額」
3	第XII部份「匯款服務章程」的條款，包括： <ul style="list-style-type: none">第1項條款-新增適用於該章程內匯款服務的範疇。 現有條款第1項至第15項分別被重新編寫為2項至第16項。 第9項條款(已重新編寫)-修訂我們將以認為合適方式處理匯款申請。 第10項條款(已重新編寫)-修訂收取歐羅國家及歐洲經濟特區為目的之地歐元匯款申請所需提供的資料。 第14項條款(已重新編寫)-新增修訂當匯款的指示被拒絕或退回，我們將保留權利按照當時之通行兌換率或成交時之匯率把匯款退回支賬戶，並將所得款項存入支賬戶口而無須作出通知。	條款1至16

<p>系統有權按其認為適當的次序或方法處理及執行客戶的指示及要求。本行無法控制結算公司快速支付系統的運作或其執行客戶的指示或要項的時間。當本行從結算公司快速支付系統或透過結算公司快速支付系統不時收到及/或客戶任何的識別代號(或相關紀錄)或電子直接付款授權設置或其他有關快速支付系統事項的狀況更新通知，本行會以其認為適當的方式及時間通知客戶。</p>	
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<p>本行不會保證亦不能保證任何防詐資料庫提供的資料是否完整、真實、準確及最新，也不會保證亦不能保證客戶沒有收到警示的轉賬交易不步欺詐，或客戶收到警示的轉賬交易必屬欺詐。本行就向客戶傳送任何警示的紀錄以及客戶回覆是否進行或取消任何轉賬交易的紀錄，均具最終效力(明顯錯誤除外)。</p>	
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<p>本行可按其認為適當的方式編製及傳送警示。本行可不時考慮本行的需要以及相關人士就警示的編製及傳送不時給予的反饋、意見、指引或建議，方式可能包括決定及/或更改警示的內容、傳送警示的渠道或方式，及/或轉賬工具的貨幣(等)，而無須另行通知客戶。相關人士可包括但不限於香港的執法機關或其他政府機構、監管機構或行業公會。本行可透過電子或其他方式向客戶傳送警示。</p>	
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<p>本部份條款適用於以下第2條定義的警示與轉賬交易。此部份補充任何我們規管轉賬交易的適用協議或條款及細則。若此部份跟本原則其他部份的條款及細則出現不一致，則該警示與轉賬交易而言，均以此部份的條款為準。若客戶在該部份生效日期當日或之後作出任何轉賬交易，即客戶確認該客戶已接受此部份並會受此等條款約束。</p>	
<p>在本部份中：</p> <p>「警示」指對一項轉賬交易或相關的收款人或收款人戶口可能涉及欺詐或詐騙的警告訊息。</p> <p>「防詐資料庫」包括由香港警務處或香港其他執法機關、政府機構或監管機構運作或管理的任何防詐編碼器及/或防欺騙資料庫(包括但不限於防視模快器)，不論其是否可供一般公眾人士或指定實體或組織使用。</p> <p>「香港」指中華人民共和國香港特別行政區。</p> <p>「轉賬交易」指客戶透過本行並使用任何本行不時決定的渠道或方式或貨幣進行的資金轉移，包括但不限於下列一個或多個渠道或方式：電子銀行服務、電子錢包、流動理財服務、自動撥款機、現金存款機，或於本行任何分行的櫃位，不論收款人戶口是否在本行開立；如文義要求或允許，包括客戶向本行發出進行轉賬交易的指示。</p>	

<p>本行有權向負責客戶或任何其他人士有關或因警示(或其延誤或無法傳送，或有關或因處理、執行或取消警示(或因其延誤或無法傳送)所涉的轉賬交易，)而可能引起或蒙受的任何種類的損失、損害或開支，除非任何上述損失、損害或開支屬直接及合理預見且直接且完全由於本行或本行人員、僱員或代理的嚴重疏忽或故意失實引致。</p> <p>在以下情況下，就任何收益損失或任何特別、間接、附帶、相應或有或懲罰性損失或損害賠償(不論是否可預見或可能招致)，本行、本行的關聯公司或集團公司、本行的特許人、及上述彼等各自的人員、僱員或代理均無須向客戶或任何其他人士負責。</p> <p>此等條款的内容均無意排除或限制任何不能合法地排除或限制的權利或責任。</p>	
<p>客戶的責任</p> <p>1. 客戶有責任採取合理可行的步驟以保障客戶自身的利益、資金及資產免受欺詐或其他非法活動的損害。客戶每次均有責任查證及確保收款人、收款人戶口、交易及交易詳情屬真實確並可靠。客戶應認真考慮是否進行或取消一項警示所涉的轉賬交易。客戶就進行或取消一項警示所涉的轉賬交易的決定均對客戶具約束力，且客戶應為後果負責全責。</p>	
<p>本行的角色、責任及責任限制</p> <p>4. 本行：</p> <p>(a) 無法控制防詐資料庫的管理、運作或其他方面；</p> <p>(b) 單靠防詐資料庫不時提供的資料來編製警示；及</p> <p>(c) 不會就防詐資料庫並無提供資料的收款人、收款人戶口或交易編製警示。</p>	

項目	條款之修訂摘要	相關條款及附錄
4	第XIV部份「有關快速支付系統的銀行服務」的條款，包括： <ul style="list-style-type: none">第1.01項條款-修訂本行向客戶提供快速支付銀行服務讓客戶使用快速支付及相關結算系統進行付款及資金轉賬的範疇。 第1.04項條款-修訂「快速支付銀行服務」的定義。 第2.01項條款-修訂本行向客戶提供快速支付銀行服務及相關結算系統。 第5.08項條款(ii)-新增其他有關付款及資金轉賬的責任的條款。 第6.01項條款-修訂本行會按結算公司、其交易對手及任何結算銀行不時施加與其同意的適用條款、規則、指引及程序，處理及向結算公司快速支付系統提交客戶的指示及要求。	條款1.01、1.04、2.01、5.08及6.01
5	新增第XVII部份「警示與轉賬交易」的條款。	新增條款

項目	條款之修訂	相關條款
1	第IV部份「匯款服務」的條款，包括： <ul style="list-style-type: none">第1項條款-新增適用於該章程內匯款服務的範疇。 現有條款第1項至第15項分別被重新編寫為2項至第16項。 第9項條款(已重新編寫)-修訂我們將以認為合適方式處理匯款申請。 第10項條款(已重新編寫)-修訂收取歐羅國家及歐洲經濟特區為目的之地歐元匯款申請所需提供的資料。 第14項條款(已重新編寫)-新增修訂當匯款的指示被拒絕或退回，我們將保留權利按照當時之通行兌換率或成交時之匯率把匯款退回支賬戶，並將所得款項存入支賬戶口而無須作出通知。	條款1至16
2	第IX部份「有關快速支付系統的銀行服務」的條款，包括： <ul style="list-style-type: none">第1a項條款-修訂本行向客戶提供快速支付銀行服務及相關結算系統。 第1d項條款-修訂「快速支付銀行服務」的定義。 第2a項條款-修訂本行向客戶提供快速支付銀行服務及相關結算系統。 第5h項條款(ii)-新增其他有關付款及資金轉賬的責任的條款。 第6a項條款-修訂本行會按結算公司、其交易對手及任何結算銀行不時施加與其同意的適用條款、規則、指引及程序，處理及向結算公司快速支付系統提交客戶的指示及要求。	條款1a、1d、2a、5h及6a
3	新增第X部份「警示與轉賬交易」的條款。	新增條款

<p>系統有權按其認為適當的次序或方法處理及執行客戶的指示及要求。本行無法控制結算公司快速支付系統的運作或其執行客戶的指示或要項的時間。當本行從結算公司快速支付系統或透過結算公司快速支付系統不時收到及/或客戶任何的識別代號(或相關紀錄)或電子直接付款授權設置或其他有關快速支付系統事項的狀況更新通知，本行會以其認為適當的方式及時間通知客戶。</p>	
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<p>本行不會保證亦不能保證任何防詐資料庫提供的資料是否完整、真實、準確及最新，也不會保證亦不能保證客戶沒有收到警示的轉賬交易不步欺詐，或客戶收到警示的轉賬交易必屬欺詐。本行就向客戶傳送任何警示的紀錄以及客戶回覆是否進行或取消任何轉賬交易的紀錄，均具最終效力(明顯錯誤除外)。</p>	
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<p>本行可按其認為適當的方式編製及傳送警示。本行可不時考慮本行的需要以及相關人士就警示的編製及傳送不時給予的反饋、意見、指引或建議，方式可能包括決定及/或更改警示的內容、傳送警示的渠道或方式，及/或轉賬工具的貨幣(等)，而無須另行通知客戶。相關人士可包括但不限於香港的執法機關或其他政府機構、監管機構或行業公會。本行可透過電子或其他方式向客戶傳送警示。</p>	
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<p>本部份條款適用於所有匯款服務，包括內地/海外轉賬及不適用於快速支付系統之本地本地外幣轉賬。</p> <p>2. [本行]對於因下列情形而引致之任何損失或損害概不負責，包括：遭滙或延滙發登是次滙款之訊息、付款或通知付款；在寄發或傳送途中遺漏文件、任何訊息或訊息，又或訊息、訊息、書函、電報或其他文件在寄發或傳送途中所發生之錯誤、遺缺、遺漏、中斷或延誤；參與Clearing House Automated Transfer System(如適用)之間業機構、分銷代理人、其他代理人或其他人士之疏忽行為；戰爭、檢查、封鎖、叛變或騷亂；本地或外地政府或其行政機構所施行之一切法律、規令、條例、管制或任何電腦、機械或電子儀器之損毀或故障及其他[本行]難以控制之事故。</p> <p>3. 客戶須對其所提供的全部資料(包括收款人帳戶資料)之準確性及完整性負責全責。本行無責任檢查或覆核該等資料，本行並不對因客戶提供的資料的任何錯誤、遺漏或不完整而引起之任何損失或索償負責任何責任。</p> <p>4. [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p> <p>5. 如無[本行]之書面同意，「客戶」不得取消或修改是項申請或其中之條款。</p> <p>6. [本行]有權要求客戶償還由[本行]、同業機構及代理所牽涉之一切費用。部份海外銀行可能會徵收額外外交手續費(包括收款銀行及代理銀行的收費)；不論「客戶」的手續費付款指示為何，有關代理行可能會按代理行的慣例從滙款的全數中扣除手續費。因此，收款人有機會收到不到滙出滙款的全數金額。</p> <p>7. [本行]可以收取及保留任何人士因此筆滙款申請而給予[本行]之任何利益。</p> <p>8. (一) 在不影響本行于本部分或本章程的任何權利下，客戶(及倘於適用時，代表客戶之每名董事、獲授權人、職員、代表及成員(或如屬合夥組織，則指合夥人)(統稱「有關個別人士」))同意及確認，本行可將客戶之資料，有關個別人士之個人資料及所有其他有關此匯款申請、此撥賬及客戶或有關個別人士與本行的任何交易或往來有關之其他細節及資料就以以下途予以使用、持有或處理，或在</p>	
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附錄1：經修訂的「綜合戶口章程」

經修訂的綜合戶口章程及戶口章程條款全文分別載於附錄1及附錄2。

新修訂會在何時生效？

新修訂的綜合戶口章程及戶口章程條款將於2024年5月19日起生效(生效日期)。

還有什麼重要資訊？

請注意，如你於生效日期當日或之後繼續持有綜合戶口，經修訂的綜合戶口章程則達到或超過「指定數額」，則[本行]將於(於下一個「營業日」的「轉賬時間」)決定「儲蓄存款戶口」；或(二)「儲蓄存款戶口」內的可用已清算資金於下一個「營業日」的「轉賬時間」達到或超過「指定數額」，但並不達到或超過「指定數額」，則[本行]將於(於下一個「營業日」的「轉賬時間」)由「儲蓄存款戶口」轉賬與「負結餘」相等的數額至「往來存款戶口」；或

注意，如你不接受載於本通知的修訂，我們無法繼續為你提供綜合戶口章程及/或戶口章程項下的服務。如你不接受載於本通知的修訂，請於上列生效日期之前，根據綜合戶口章程及戶口章程的有關條文終止此戶口。由生效日期起，你與其他之間訂立的任何其他條款及細則、合約或文件中對綜合戶口章程及戶口章程的任何提述，應被視為分別對經修訂的綜合戶口章程及戶口章程的提述。

在哪裡可以找到新的及現時的綜合戶口章程及戶口章程？

你可於生效日期起於我們網頁(恒生網頁>>個人理財>>「銀行服務」>「銀行服務」>「有用資料」>「條款及細則-綜合戶口章程」)或(恒生網頁>>個人理財>>「銀行服務」>「有用資料」>「條款及細則-非綜合戶口章程」)下載經修訂的綜合戶口章程及戶口章程，你亦可於我們分行索取已修訂的版本。而現時的綜合戶口章程及戶口章程可於2024年6月28日或之前透過途通網頁跟徑下載或於我們分行索取。你亦可於2024年6月28日或之前於我們網頁(恒生網頁>>「個人理財」>「重要通知」>「綜合戶口章程及戶口章程的修訂通知」)下載此客戶通知。有關日子後你亦未能查閱或下載現時的綜合戶口章程、戶口章程及此客戶通知。

如你對這些變動有任何疑問，或有意終止任何戶口、產品或服務，請透過你的個人Mobile App或恆生行 e-Banking的「在線通訊」功能與我們聯絡或親臨香港任何一間分行查詢。

恒生銀行有限公司

2024年4月

本通知中英文版本如有歧義，概以英文版為準。

項目	條款之修訂	相關條款
1	第IV部份「匯款服務」的條款，包括： <ul style="list-style-type: none">第1項條款-新增適用於該章程內匯款服務的範疇。 現有條款第1項至第15項分別被重新編寫為2項至第16項。 第9項條款(已重新編寫)-修訂我們將以認為合適方式處理匯款申請。 第10項條款(已重新編寫)-修訂收取歐羅國家及歐洲經濟特區為目的之地歐元匯款申請所需提供的資料。 第14項條款(已重新編寫)-新增修訂當匯款的指示被拒絕或退回，我們將保留權利按照當時之通行兌換率或成交時之匯率把匯款退回支賬戶，並將所得款項存入支賬戶口而無須作出通知。	條款1至16
2	第IX部份「有關快速支付系統的銀行服務」的條款，包括： <ul style="list-style-type: none">第1a項條款-修訂本行向客戶提供快速支付銀行服務及相關結算系統。 第2a項條款-修訂本行向客戶提供快速支付銀行服務及相關結算系統。 第5h項條款(ii)-新增其他有關付款及資金轉賬的責任的條款。 第6a項條款-修訂本行會按結算公司、其交易對手及任何結算銀行不時施加與其同意的適用條款、規則、指引及程序，處理及向結算公司快速支付系統提交客戶的指示及要求。	條款1a、1d、2a、5h及6a
3	新增第X部份「警示與轉賬交易」的條款。	新增條款

附錄2：經修訂的「戶口章程」

第IV部份「匯款服務」

<p>本服務章程適用於所有匯款服務，包括內地/海外轉賬及不適用於快速支付系統之本地本地外幣轉賬。</p> <p>2. [本行]對於因下列情形而引致之任何損失或損害概不負責，包括：遭滙或延滙發登是次滙款之訊息、付款或通知付款；在寄發或傳送途中遺漏文件、任何訊息或訊息，又或訊息、訊息、書函、電報或其他文件在寄發或傳送途中所發生之錯誤、遺缺、遺漏、中斷或延誤；參與Clearing House Automated Transfer System(如適用)之間業機構、分銷代理人、其他代理人或其他人士之疏忽行為；戰爭、檢查、封鎖、叛變或騷亂；本地或外地政府或其行政機構所施行之一切法律、規令、條例、管制或任何電腦、機械或電子儀器之損毀或故障及其他[本行]難以控制之事故。</p> <p>3. 客戶須對其所提供的全部資料(包括收款人帳戶資料)之準確性及完整性負責全責。本行無責任檢查或覆核該等資料，本行並不對因客戶提供的資料的任何錯誤、遺漏或不完整而引起之任何損失或索償負責任何責任。</p> <p>4. [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p> <p>5. 如無[本行]之書面同意，「客戶」不得取消或修改是項申請或其中之條款。</p> <p>6. [本行]有權要求客戶償還由[本行]、同業機構及代理所牽涉之一切費用。部份海外銀行可能會徵收額外外交手續費(包括收款銀行及代理銀行的收費)；不論「客戶」的手續費付款指示為何，有關代理行可能會按代理行的慣例從滙款的全數中扣除手續費。因此，收款人有機會收到不到滙出滙款的全數金額。</p> <p>7. [本行]可以收取及保留任何人士因此筆滙款申請而給予[本行]之任何利益。</p> <p>8. (一) 在不影響本行于本部分或本章程的任何權利下，客戶(及倘於適用時，代表客戶之每名董事、獲授權人、職員、代表及成員(或如屬合夥組織，則指合夥人)(統稱「有關個別人士」))同意及確認，本行可將客戶之資料，有關個別人士之個人資料及所有其他有關此匯款申請、此撥賬及客戶或有關個別人士與本行的任何交易或往來有關之其他細節及資料就以以下途予以使用、持有或處理，或在</p>	
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附錄A

「指定數額」指「本行」絕對有權就提供「自動撥款服務」於不時規定相等於：

4. 自動撥款服務

<p>4.01 [本行]將於每個「營業日」的「截數時間」決定「負結餘」。如「負結餘」不超過「本行」指定之最高限額(「固定數額」)及：-</p>	
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<p>(一)「儲蓄存款戶口」內的可用已清算資金於下一個「營業日」的「轉賬時間」達到或超過「指定數額」，則[本行]將於(於下一個「營業日」的「轉賬時間」)由「儲蓄存款戶口」轉賬與「負結餘」相等的數額至「往來存款戶口」；或</p> <p>(二)「儲蓄存款戶口」內的可用已清算資金於下一個「營業日」的「轉賬時間」達到或超過「指定數額」，但並不達到或超過「指定數額」，則[本行]將於(於下一個「營業日」的「轉賬時間」)由「儲蓄存款戶口」轉賬與「負結餘」相等的數額至「往來存款戶口」。</p>	
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<p>4.02 [本行]有權為提供「自動撥款服務」而不時全權指定固定數額。「本行」或會(但非必須)在執行任何轉賬前通知「客戶」。</p>	
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<p>4.03 為避免疑問，若任何一個於本部份第4.01項條文列出的情況未有出現，「本行」將不會根據本部份第4.01項條文進行轉賬。「本行」保留權利隨時暫停或終止「自動撥款服務」而毋須給予任何通知。</p>	
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<p>4.04 儘管自動轉賬(已根據本部份第4.01項條文進行，「負結餘」產生的利息將會以適用於「透支存款」及/或任何未經授權透支(視情況而定)的利息由「往來存款戶口」被透支金額日起計算，直至全數清還日止。</p>	
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<p>4.05 [客戶]知悉及同意，考慮到「本行」根據「自動撥款服務」而不時進行的任何自動撥款，「客戶」須負責不斷監控及維持充足的可用已清算資金於「儲蓄存款戶口」，以顯示所有向[本行]或第三者負有關「儲蓄存款戶口」的指示、責任及債務(包括任何自動轉賬或直接支賬的授權)得以達成及/或履行。</p>	
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<p>4.06 [本行]概不須為「客戶」或第三者核對或配合任何「客戶」向[本行]或第三者負有關「儲蓄存款戶口」的「指示」、責任及債務負責，或對因「自動撥款服務」之提供或未能提供「自動撥款服務」而引起或有關的後果負責，包括因「儲蓄存款戶口」資金缺乏或不足以達成及/或履行以下有關「儲蓄存款戶口」的「指示」、責任或債務而對「客戶」或第三者招致之任何損失或損害。</p>	
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<p>4.07 [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p>	
<p>4.08 [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p>	
<p>4.09 [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p>	
<p>4.10 [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p>	

<p>(一) 在不影響本行于本部分或本章程的任何權利下，客戶(及倘於適用時，代表客戶之每名董事、獲授權人、職員、代表及成員(或如屬合夥組織，則指合夥人)(統稱「有關個別人士」))同意及確認，本行可將客戶之資料，有關個別人士之個人資料及所有其他有關此匯款申請、此撥賬及客戶或有關個別人士與本行的任何交易或往來有關之其他細節及資料就以以下途予以使用、持有或處理，或在</p>	
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<p>(i) 為此匯款申請，此撥賬或為向客戶提供匯款服務或與之有關的目的；或</p> <p>(二) 儘管在本筆款服務章程或其他地方中另有所述，i)「本行」保留權利在何種情況下而不會適用規定而增補適用於滙款服務之額外條款及章程但不作另行通知(適用規定另有要求除外)及給予任何理由；及ii)「本行」有權拒絕或隨時不受理列於本筆款申請指令上指定用作扣除滙款金額戶口之滙款或還原已作之滙款交易而不作另行通知(適用規定另有要求除外)及給予任何理由；</p> <p>(三)「客戶」需向「本行」提供「本行」要求之任何文件；及</p> <p>(四)「客戶」明白人民幣乃受制於滙率風險。「客戶」於兌換人民幣至其他貨幣(包括港幣)時可能</p>	
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<p>受滙率波動而引起損失。有關當局所實施的外滙管制亦可能對滙用滙率造成不利的影響。人民幣現時並非自由兌換之貨幣，而透過香港銀行進行的人民幣兌換，如其他由香港銀行提供的人民幣服務一樣，均須受制於若干政策、監管要求及/或限制(有關政策、監管要求或限制將不時更改而毋須另行通知)。</p> <p>(三) 客戶須確保有關個別人士已同意本行按照本條處理其資料。</p> <p>12. 於「本行」不時指定之相應截數時間(「截數時間」)前收到之滙款申請，有可能不在當日處理。同時，「本行」只會在有關服務能夠提供的情况下，包括(但不限於)有關國家、目的地的銀行及有關貨幣的結算系統能提供服務，方能處理有關申請。倘本滙款申請指令於截數時間前發送「本行」，滙款金額通常受「[本行]」對有關申請進行即日處理)於本滙款申請指令上之支賬日期(「滙款生效日」)到達代理銀行，如本滙款申請指令於截數時間後發送「本行」，滙款生效日通常將為下「[本行]」工作日(「工作日」)。有關截數時間應不受因素而定，例如「客戶」要求之滙款金額所屬之滙款貨幣、滙款目的地所在地區及/或結算銀行所要求的資金安排。「本行」保留隨時修訂截數時間的權利，而毋須另行通知，如有任何爭議，「本行」之決定均屬最終決定。各滙款貨幣之截數時間已詳載於「[本行]」網頁供參考。</p>	
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<p>13. 倘滙款申請於有關工作日之截數時間前發送「本行」，「本行」將根據申請指令上之支賬日期，從「客戶」指定及「本行」同意之支賬戶口支取所需之滙款金額。惟如本滙款申請指令於有關工作日之截數時間後發送「本行」，「本行」將於支賬日期之下一「本行」工作日，於支賬戶口支取滙款金額。倘因任何限制以致支賬戶口需於滙款生效日支取滙款金額，「本行」毋需就引致的任何利息支出或損失承擔責任。</p>	
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<p>14. 除「客戶」與「本行」就此滙款申請已預先安排及同意某一貨幣兌換率，否則，如支賬貨幣與滙款貨幣不相同，「本行」將於支賬日期處理滙款申請指令之時，按成交時之通行兌換率進行貨幣兌換。如匯款的指示其後被拒絕或退回，「本行」保留權利按照當時之通行兌換率或成交時之匯率把滙款退回支賬戶，並將所得款項存入支賬戶口而無須作出通知。</p>	
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<p>(一) 該筆滙款須完全符合不時適用於世界任何地方(包括但不限於香港特別行政區及中國內地)之監管機關、政府機構、清算或結算行或交易機構或專業機構所發布之任何法律、規定、法令、規則、指示、指引、守則、通知、規例、或類似規定(不論是否具有法律效力)(統稱「適用規定」)，(包括但不限於有關滙款之目的及合資格的任何</p>	
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附錄B

本行認為有須要或合適之情況下向與或與滙豐集團之任何成員，任何第三者服務供應商、任何往來或代理銀行或任何第三者金融機構、任何收款人或監管機構披露、轉移(不論在香港以外或以外)或交換：

<p>(一) 全數清還「負結餘」的數額，包括任何應計利息或費用；及</p> <p>(二) 由「本行」為提供「自動撥款服務」而不時全權指定之額外數額；</p>	
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<p>1. 本服務章程適用於所有滙款服務，包括內地/海外轉賬及不適用於快速支付系統之本地本地外幣轉賬。</p>	
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<p>2. [本行]對於因下列情形而引致之任何損失或損害概不負責，包括：遭滙或延滙發登是次滙款之訊息、付款或通知付款；在寄發或傳送途中遺漏文件、任何訊息或訊息，又或訊息、訊息、書函、電報或其他文件在寄發或傳送途中所發生之錯誤、遺缺、遺漏、中斷或延誤；參與Clearing House Automated Transfer System(如適用)之間業機構、分銷代理人、其他代理人或其他人士之疏忽行為；戰爭、檢查、封鎖、叛變或騷亂；本地或外地政府或其行政機構所施行之一切法律、規令、條例、管制或任何電腦、機械或電子儀器之損毀或故障及其他[本行]難以控制之事故。</p>	
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<p>3. 客戶須對其所提供的全部資料(包括收款人帳戶資料)之準確性及完整性負責全責。本行無責任檢查或覆核該等資料，本行並不對因客戶提供的資料的任何錯誤、遺漏或不完整而引起之任何損失或索償負責任何責任。</p>	
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<p>4. 儘管自動轉賬(已根據本部份第4.01項條文進行，「負結餘」產生的利息將會以適用於「透支存款」及/或任何未經授權透支(視情況而定)的利息由「往來存款戶口」被透支金額日起計算，直至全數清還日止。</p>	
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<p>4.05 [客戶]知悉及同意，考慮到「本行」根據「自動撥款服務」而不時進行的任何自動撥款，「客戶」須負責不斷監控及維持充足的可用已清算資金於「儲蓄存款戶口」，以顯示所有向[本行]或第三者負有關「儲蓄存款戶口」的指示、責任及債務(包括任何自動轉賬或直接支賬的授權)得以達成及/或履行。</p>	
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<p>4.06 [本行]概不須為「客戶」或第三者核對或配合任何「客戶」向[本行]或第三者負有關「儲蓄存款戶口」的「指示」、責任及債務負責，或對因「自動撥款服務」之提供或未能提供「自動撥款服務」而引起或有關的後果負責，包括因「儲蓄存款戶口」資金缺乏或不足以達成及/或履行以下有關「儲蓄存款戶口」的「指示」、責任或債務而對「客戶」或第三者招致之任何損失或損害。</p>	
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<p>4.07 [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p>	
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<p>4.08 [本行]有權向屬白話語、暗碼、密碼或任何形式之電子傳送訊息發出與此筆滙款申請有關之任何信息；對於任何代理行、分代理或其他代理人造成之任何損失或任何錯誤、疏忽或過失所引致之任何損失，[本行]概不負責。</p>	
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<p>(一) 在不影響本行于本部分或本章程的任何權利下，客戶(及倘於適用時，代表客戶之每名董事、獲授權人、職員、代表及成員(或如屬合夥組織，則指合夥人)(統稱「有關個別人士」))同意及確認，本行可將客戶之資料，有關個別人士之個人資料及所有其他有關此匯款申請、此撥賬及客戶或有關個別人士與本行的任何交易或往來有關之其他細節及資料就以以下途予以使用、持有或處理，或在</p>	
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<p>(i) 為此匯款申請，此撥賬或為向客戶提供匯款服務或與之有關的目的；或</p> <p>(二) 儘管在本筆款服務章程或其他地方中另有所述，i)「本行」保留權利在何種情況下而不會適用規定而增補適用於滙款服務之額外條款及章程但不作另行通知(適用規定另有要求除外)及給予任何理由；及ii)「本行」有權拒絕或隨時不受理列於本筆款申請指令上指定用作扣除滙款金額戶口之滙款或還原已作之滙款交易而不作另行通知(適用規定另有要求除外)及給予任何理由；</p> <p>(三)「客戶」需向「本行」提供「本行」要求之任何文件；及</p> <p>(四)「客戶」明白人民幣乃受制於滙率風險。「客戶」於兌換人民幣至其他貨幣(包括港幣)時可能</p>	
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<p>受滙率波動而引起損失。有關當局所實施的外滙管制亦可能對滙用滙率造成不利的影響。人民幣現時並非自由兌換之貨幣，而透過香港銀行進行的人民幣兌換，如其他由香港銀行提供的人民幣服務一樣，均須受制於若干政策、監管要求及/或限制(有關政策、監管要求或限制將不時更改而毋須另行通知)。</p> <p>(三) 客戶須確保有關個別人士已同意本行按照本條處理其資料。</p> <p>12. 於「本行」不時指定之相應截數時間(「截數時間」)前收到之滙款申請，有可能不在當日處理。同時，「本行」只會在有關服務能夠提供的情况下，包括(但不限於)有關國家、目的地的銀行及有關</p>
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