

These Terms and Conditions are a set of Specific Terms and Conditions referred to in the General Terms and Conditions which I/we have agreed to be bound by. I/We may from time to time apply to open one or more Deposit Account and agree that each Deposit Account will be subject to these Terms and Conditions, the General Terms and Conditions and such other terms as may be agreed between me/us and the Bank in relation thereto.

Part 1: General Terms

1. The Bank may only accept such currencies as may be acceptable to it for deposit to the Deposit Accounts opened by me/us. When I/we desire to open a Deposit Account, I/we must tender account opening requests for the type of Account and currency selected. The Bank reserves the right to accept or refuse any account opening request.
2. For all types of Deposit Accounts, I/we shall conform to such minimum initial deposit and/or maintain such minimum balance as may be prescribed by the Bank from time to time. The Deposit Accounts shall also be subject to such charges as may be determined by the Bank from time to time.
3. I/We agree that interest is accrued at the rates for different types of Deposit Accounts published from time to time and/or advertised in the press by the Bank.
4. For HKD, interest will be calculated on the basis of 365-day year for ordinary years and 366-day year for leap years. For CNY and USD, interest will be calculated on the basis of 360-day year. For other currencies, the basis for interest calculation shall be determined by the Bank with reference to market practice.
5. Both of the passbooks and cheque books are the property of the Bank. They are not transferable or assignable and cannot be pledged as security. Passbooks and cheque books should be kept in a place of security under lock and key. In the event of loss of a passbook, a seal or chop used for operating any Deposit Account, any signed cheque or any blank cheque, immediate notice must be given to the Bank. If the Bank considers necessary, the Bank may issue a new passbook after search has been made and as the case may require an indemnity has been signed by me/us. A charge for issuing a new passbook may be imposed at the Bank's discretion.
6. Transaction of large amount of cash is subject to prior arrangement and charge(s) as the Bank determines absolutely. Withdrawal of foreign currency cash is subject to the availability of the cash and currency in question.
7. The Bank shall have the right to pay to me/us any amount withdrawn from the account by any of the following methods or by any combination of two or more thereof at the Bank's discretion namely:
 - (a) by cash in the currency of the deposit;
 - (b) by issuing to me/us a cheque drawn by the Bank on any bank in a country payable in the required currency whereupon I/We shall pay to the Bank its prescribed service charge(s);
 - (c) by cash or the Bank's "Cashier's Order" in Hong Kong Dollars after converting the amount equivalent at the Bank's then prevailing buying rate, whereupon I/We shall pay to the Bank its prescribed service charge(s).

Part 2: Terms and Conditions for Savings Account (For Passbook Savings Accounts, Statement Savings Accounts or Value Savings Accounts)

1. For Passbook Savings Accounts, interest earned will be credited to my/our account semi-annually while for Statement Savings Accounts and Value Savings Accounts, interest earned will be credited monthly on the last day of each calendar month. Nevertheless, interest earned may be credited on such other basis as may be determined by the Bank from time to time. Interest is payable on Savings Accounts closed up to the immediately preceding day.
2. I/We will be provided by the Bank with a passbook for any Passbook Savings Account. The passbook should be presented to the Bank for withdrawal or entering any interest or unposted items if requested by the Bank. The currency of each transaction and balance is shown in the column "CNY" at the end of each line of the passbooks or the statements, as the case may be. I/We will procure my/our Authorized Signatories to examine the passbook, if applicable, after each transaction before leaving the counter to ensure that appropriate entry has been made therein.
3. Withdrawals at the Bank's counter may be made by me/us or my/our Authorized Signatories on demand when the Bank is open for business. Withdrawals may not be made by means of cheques.
4. Any payments made by the Bank to a person producing the passbook, if applicable, together with a withdrawal form purporting to be signed and/or sealed or chopped as authorized by me/us or my/our Authorized Signatories shall have the same effect as if made to me/us personally and will absolve the Bank from all liabilities to me/us or to any other party. The Bank reserves the right to require me/us to make withdrawals in person and produce identification satisfactory to the Bank.
5. The passbook is for my/our reference and does not necessarily indicate the correct balance of the account as deposits may have been made or items charged without entry in the passbook.

Part 3: Terms and Conditions for Current Account

1. Withdrawals may be made by cheques signed by me/us or my/our Authorized Signatories or at the counter by me/us or my/our Authorized Signatories when the Bank is open for business or by electronic means as may be approved by the Bank.
2. Cheques drawn by me/us which have been paid may, after having been recorded in electronic form, be retained by the collecting bank or Hong Kong Interbank Clearing Limited ("HKICL") for such period as is stated in the rules relating to the operation of the Clearing House and after this, they may be destroyed by the collecting bank or HKICL as the case may be. The Bank is authorized to contract, inter alia, with collecting banks and HKICL in accordance with the terms in this paragraph.
3. The Bank reserves the right not to honour any cheque drawn by me/us if the relevant Current Account does not have sufficient funds, the cheque has any technical error or for any other reason that the Bank considers appropriate. A service charge will be imposed by the Bank in respect of each dishonoured cheque. Notwithstanding the aforesaid, the Bank may at its discretion honour any cheque even though the relevant Current Account does not have sufficient funds. In such a case, I/we will immediately upon the Bank's demand repay the amount overdrawn together with such handling charge(s) and interest. Overdraw interest on the Current Account shall be calculated on its overdraw amount daily at such rate as may be determined by the Bank from time to time and will be debited monthly on the last day of each calendar month and will bear compound interest thereafter.
4. Simple interest on the Current Account shall be accrued on its credit balance daily at such rate as may be determined by the Bank and will be credited monthly on the last day of each calendar month.
5. I/We understand that a "bearer" cheque is payable to the bearer of the cheque while an "order" cheque is payable to the payee named in the cheque only. Accordingly, the risk of fraud can be minimized by using "order" cheques instead of "bearer" cheques particularly when the cheque is to be sent by post or other channels. Since crossed cheques may only be credited into an account, the use of crossed cheques will therefore afford additional protection to me/us.
6. I/We will exercise care when drawing cheques so as to avoid alteration or prevent fraud or forgery. I/We am/are advised to insert the amount, both in words and figures, as close as possible to the left hand margin so that there is no space for insertion. The word "only" should be inserted after the amount stated in words.
7. I/We may stop payment of a cheque before it is paid by giving prior notice to the Bank in writing or by any other means as acceptable by the Bank. The Bank may impose such handling charge(s) as it may determine in respect of each stopped cheque.
8. Any alteration on a cheque must be confirmed by the drawer with signature. The Bank is entitled to return any cheque which is incorrectly completed, altered without the aforesaid confirmation, post-dated or out-dated for more than six months. The Bank may impose such handling charge(s) as it may determine in respect of each such cheque.
9. I/We undertake not to pre-sign any cheque in blank.
10. I/We will be responsible for all losses if I/we fail to exercise reasonable care in drawing cheques or if I/we draw them by a means or in a manner that may facilitate alteration, fraud or forgery.

Part 4: Terms and Conditions for Time Deposit Account (For Time Deposit, Call Deposit, "SavingsBuilder 2" Account or High Yield Flexi Saver Account)

1. I/We may from time to time establish Time Deposit Accounts with such interest rate, tenor and currency as may be agreed between me/us and the Bank before establishment. The Interest rate applicable to each Deposit in such Time Deposit Accounts may be changed by the Bank without prior notice. Upon applying to open a "SavingsBuilder 2" Account or High Yield Flexi Saver Account, I/we shall specify my/our requested monthly instalment amount, currency, term, maturity day and the first monthly instalment payment date of the "SavingsBuilder 2" Account or High Yield Flexi Saver Account. The "SavingsBuilder 2" or High Yield Flexi Saver Account will be opened by the Bank on such terms as may be agreed by the Bank and advised to me/us and upon payment of the first monthly instalment.
2. Simple interest on the deposit will accrue daily and will only be payable on the maturity of the deposit. No interest may be payable to the deposit in case of a withdrawal before the maturity date.
3. A Time Deposit may not be withdrawn at any time before its maturity unless with the prior agreement of the Bank and on such terms as may be imposed by the Bank. A Call Deposit may only be withdrawn after I/we have given not less than one day's prior notice to the Bank. Withdrawal from the "SavingsBuilder 2" Account or High Yield Flexi Saver Account may only be effected on or after its maturity day. If the maturity thereof is not a business day of the Bank, withdrawal may be effected on the following business day of the Bank.
4. If no withdrawal is made by me/us on the maturity or no instruction on the withdrawal is received by the Bank from me/us before the maturity day of the Time Deposit or Call Deposit Account (whether or not it is a business day of the Bank), the Bank may renew the relevant deposit on terms similar to the matured deposit at the Bank's prevailing interest rate at the time of renewal. Notwithstanding the aforesaid, the Bank has no duty to make such renewal arrangement. If the Bank does not renew the matured deposit, I/we have no right to claim for any interest after maturity from the Bank.
5. A Time Deposit Account may, at my/our selection and subject to the Bank's agreement, be located in Hong Kong or offshore. Offshore deposits are placed by the Bank at any overseas branch, affiliate or correspondent of the Bank as my/our placement agent and will be subject to the terms and conditions imposed by and the laws of the location of such branch, affiliate or correspondent.
6. With the Bank's agreement, I/we may also swap my/our deposit in any Time Deposit Account in any currency into another currency upon its establishment and to swap it back into the original currency of the relevant deposit upon its maturity at such exchange rate as may be agreed between the Bank and me/us prior to the establishment of the deposit.
7. I/We shall pay the monthly instalment amount on or before the first monthly instalment date and on the same day of each succeeding calendar month during the term of the "SavingsBuilder 2" Account or High Yield Flexi Saver Account by way of direct debit. For this purpose, I/we shall sign a Direct Debit Authorization in such form as may be satisfactory to the Bank. If the payment date of any monthly instalment shall fall on a day which is not a business day of the Bank, the relevant monthly instalment shall be paid on the immediately following business day of the Bank. If the payment date of any monthly instalment shall fall on the 29th, 30th or 31st day of a month and there is no corresponding day in the relevant month, the relevant monthly instalment shall be paid on the last business day of the Bank of the relevant month (for "SavingsBuilder 2" Account) and on the first business day in the following month (for High Yield Flexi Saver Account).
8. If I/we shall fail to pay any monthly instalment amount on or before the due day of the "SavingsBuilder 2" Account or High Yield Flexi Saver Account, I/we shall not be entitled to any interest unless otherwise agreed by the Bank except (for "SavingsBuilder 2" Account only) where I/we have paid any three monthly instalments on or before their respective due dates, I/we will be entitled to interest calculated at the prevailing rate for savings account of the relevant currency on the date of withdrawal of the relevant amount.
9. If payment is made by way of direct debit against any "SavingsBuilder 2" Account with any other bank, the relevant amount will be debited one business day before the due date for the relevant payment. If the account from which payment is to be debited is denominated in a currency different from that of the "SavingsBuilder 2" Account or High Yield Flexi Saver Account, the Bank shall be entitled to apply such exchange rate as may be quoted by it in calculating the amount to be debited.
10. A quarterly statement in respect of the "SavingsBuilder 2" Account or High Yield Flexi Saver will be issued to me/us commencing from the date of payment of the first monthly instalment unless no transaction has been effected since the date of the last statement.

Part 5: Additional Terms and Conditions for Renminbi ("RMB") Savings Account, RMB Current Account and RMB Time Deposit Account (each a "RMB Account")

1. These Additional Terms and Conditions are applicable to a RMB Account and/or RMB Services and/or RMB cheques.
2. I/We understand and agree that any transactions executed through a RMB Account will be subject to 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 bank or exchange body applicable from time to time (in Hong Kong and Mainland China) (collectively, "Applicable Regulations"). The Bank is fully authorized to reject or refuse to execute my/our deposit/exchange/remittance or other transaction instructions (or part of the transaction instructions) in violation of any of the Applicable Regulations. The Bank shall not be in anyway held liable for not refusing to execute the relevant instructions.
3. (For Personal Accounts only) No overdraft is permitted and no overdraft facility will be available to any RMB Account.
4. Amount stated on, or drawn under a cheque may be subject to the limit per cheque and the limit per day from time to time specified by the Bank (if any). In the event that such limit is exceeded, the Bank may at its absolute discretion and without prior notice:-
 - (a) pay some only for the cheques presented for payment under the RMB Current Account on the same day, in such order as may be determined by the Bank, so that the total sum paid on such day will be kept without exceeding such maximum amount (or such credit balance); and/or
 - (b) return any one or more of the presented cheques.
5. Without prejudice to Clause 4 above, if at any time the credit balance in the RMB Current Account is insufficient to pay for any cheque(s) presented to the Bank on any business day, the Bank may at its absolute discretion (but is not obliged to) transfer funds to the RMB Current Account from any of my/our Deposit Account with a view to paying any such cheques. In the event that the Bank decides to exercise its right under this Clause to transfer an amount from my/our other Deposit Account to the RMB Current Account to cover the shortfall, I/we hereby authorize the Bank to debit such shortfall from any of my/our Deposit Account. The Bank shall not be responsible for re-transferring the funds from the RMB Current Account to the relevant transferring Deposit Account if the related cheque is returned for any reason. The Bank is entitled to charge a fee for the provision of the above RMB fund sweeping service and deduct the relevant fee from any of my/our account without prior notice to me/us. The Bank shall not be responsible to me/us or any third party for the consequences arising out of or in connection with the exercise of such right of transferring funds including any loss or damage suffered resulting from the lack or insufficiency of funds in my/our transferring Deposit Account to meet and/or discharge any applicable instructions, obligations or liabilities on the relevant transferring Deposit Account.
6. RMB cheques shall be used in Mainland China and in Hong Kong and in such manner in accordance with the Applicable Regulations, and their use is also subject to the laws and regulations of the place concerned and abide by the conditions, rules and procedures of the persons or banks to which the cheque is to be delivered or presented and the rules and restrictions as the Bank may impose from time to time.
7. The amount of credit balance in the RMB Current Account at the cut-off time as designated by the Bank from time to time on each business day of the Bank may be subject to a maximum limit as designated by the Bank and/or the Applicable Regulations from time to time (if any). In the event such limit is exceeded, the Bank is authorized to dispose or transfer any excess amount in such manner and to such account(s) (whether in RMB or other currencies) maintained by me/us as the Bank considers appropriate without prior notice to me/us. In case where currency conversion is involved, the applicable exchange rate shall be determined by the Bank at its absolute discretion.
8. The clearing of RMB takes place each day before the close of business of the Bank. The Bank may set a cut-off time for exchange transactions and may decline to exchange any currencies (other than RMB) with RMB after the Bank's designated time.
9. Applicable exchange and interest rates will be determined by the Bank and may differ from official or other rates. The Bank may require payments to or from me/us to be made in RMB or Hong Kong Dollars.
10. The Bank is entitled to take all necessary actions to comply with all Applicable Regulations. The Bank may provide all information and report any transaction in relation to my/our RMB Accounts to the clearing house and any regulatory authorities.
11. I/We acknowledge that it is my/our duty to ensure that the operation of RMB Accounts and any issuance of cheque(s) at all times complies with the Applicable Regulations and the rules and requirements imposed by the Bank. If the Bank at any time reasonably believes that any RMB Account operation arrangement has been abused by me/us which results in the committing of a non-compliance of the Application Regulations, the Bank may exercise its discretion to take any necessary action as the Bank thinks fit (including closing my/our RMB Account(s)) without prior notice to me/us.
12. I/We understand and agree that the Bank is fully authorized to terminate any RMB Services provided by the Bank and to close any relevant RMB Account without giving any reason. The Bank is entitled to transfer the remaining balance (if any) in my/our RMB Account to my/our Hong Kong Dollar Account or in such other manner as the Bank thinks fit.
13. I/We understand that the Bank may from time to time set conditions or restrictions that apply to RMB Accounts and RMB Services and I/we agree to comply with all such conditions or restrictions.
14. I/We understand that these Additional Terms and Conditions are determined and may be amended by the Bank at any time and from time to time according to the Bank's agreement with the clearing bank and all Applicable Regulations. These Additional Terms and Conditions and their revision or addition shall become effective subject to the Bank's notice which may be given by display, advertisement or other means as the Bank thinks fit and shall be binding on me/us.
15. In relation to matters concerning any RMB Account, in case there is any inconsistency between these Additional Terms and Conditions and any other terms and conditions in these Specific Terms and Conditions, these Additional Terms and Conditions shall prevail. In the event of inconsistency between the Applicable Regulations and these Additional Terms and Conditions, the Applicable Regulations shall prevail.

In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

本存款賬戶條款為本人 / 吾等同意受約束之一般條款中所指的特別條款。本人 / 吾等可不時申請開立一個或以上的存款賬戶，並同意每個存款賬戶均受本存款賬戶條款、一般條款及本人 / 吾等就有關事項所協定之其他條款所限制。

第一部分：一般條款

1. 銀行只會接受其接納之貨幣存放在本人 / 吾等開立之存款賬戶。本人 / 吾等每擬開立一存款賬戶時，必須就所選擇之賬戶種類及貨幣提交開立賬戶的申請，銀行保留權力接受或拒絕任何申請開立賬戶之要求。
2. 本人 / 吾等必須符合銀行就各類存款賬戶不時訂立之最低首次存款金額及 / 或最低存款金額之要求，並受制於銀行不時訂立之有關收費。
3. 本人 / 吾等同意以銀行不時宣佈及 / 或刊登於報章之適用於不同類型存款賬戶之利率計算利息。
4. 港幣利息以每年365日或閏年366日計算，人民幣及美元利息將以每年360日計算，其他貨幣之計算方式將由銀行參考市場慣例而決定。
5. 存摺和支票都是銀行之財物。本人 / 吾等不可將存摺或支票轉移或轉讓予他人，亦不可將其賬戶抵押。存摺和支票必須存放並鎖於安全之地方。倘若遺失存摺、操作任何存款賬戶之蓋印或蓋章、已簽署的支票或空白支票，本人 / 吾等將即時通知銀行。銀行在需要時可進行調查，並按情況要求本人 / 吾等簽訂彌償書後才會補發全新之存摺，而銀行可按其酌量權徵收發出全新存摺之費用。
6. 進行大額現金交易必須作出預先安排，並受制於銀行酌量決定的收費。提取外幣現鈔須受制於銀行是否備有足夠現金及該種貨幣。
7. 銀行有權以下列任何一種方法或以銀行之酌情權從兩項或以上之下列方法從戶口提取任何款項支付予本人 / 吾等：
 - (a) 以存款貨幣之現金；
 - (b) 銀行向本人 / 吾等發出以應付款項貨幣的國家的銀行為受票人的支票，而本人 / 吾等必須向銀行繳付規定之服務費；
 - (c) 在按照銀行現行之買入價將有關金額兌換成港幣後所得的現金或銀行本票，而本人 / 吾等必須向銀行繳付規定之服務費。

第二部分：儲蓄戶口條款 (適用於存摺儲蓄戶口、結單儲蓄戶口或「活定期」港元儲蓄戶口)

1. 存摺儲蓄戶口所賺取之利息將每半年存入本人 / 吾等之戶口一次，而結單儲蓄戶口及「活定期」港元儲蓄戶口所賺取之利息將於每月最後一天存入戶口一次。儘管前述條款，所賺取之利息可以銀行不時決定之其他方式計算存入。就每個儲蓄戶口而言，利息將會計算至每個儲蓄戶口結束當日緊接的前一天。
2. 銀行將就存摺儲蓄戶口向本人 / 吾等提供存摺一本。在銀行要求時，本人 / 吾等必須向銀行出示存摺以進行提款、打印利息或其他項目。每項交易及結餘之貨幣均列於存摺或月結單 (視乎情況而定) 內行最尾的「CCY」一欄中。本人 / 吾等將促使本人 / 吾等之授權簽署人於每次交易後在離開櫃位前檢查存摺 (若適用的話)，以確定存摺已輸入恰當的項目。
3. 本人 / 吾等或本人 / 吾等之授權簽署人可於銀行開放營業時間於銀行櫃位要求提取款項。本人 / 吾等不可以支票形式提款。
4. 由銀行向出示存摺 (若適用) 連同名稱由本人 / 吾等或本人 / 吾等之授權簽署人簽署及 / 或授權蓋章蓋印之提款表格之人士支付之款項具有相同於向本人 / 吾等付款的效力，並免除銀行對本人 / 吾等或任何其他方之所有責任。銀行保留權利規定本人 / 吾等親身提款及出示銀行認為滿意之證明。
5. 存摺只供本人 / 吾等參考，未必顯示戶口結餘之正確金額，因為存款或收費項目可能沒有記錄在存摺內。

第三部分：支票戶口條款

1. 本人 / 吾等或本人 / 吾等之授權簽署人可簽署支票或於銀行之營業時間內親身於銀行櫃位或通過銀行指定之電子媒介提取款項。
2. 由本人 / 吾等所開出並已獲支付的支票，在以電子形式予以記錄後，可由代收銀行或香港銀行同業結算有限公司保留，保留期為結算公司有關操作之規則所列明的期間，而在該期間之後，代收銀行或香港銀行同業結算有限公司 (視屬何情況而定) 可銷毀該等支票。銀行授權按照本段條款與代收銀行及香港銀行同業結算有限公司訂立合約。
3. 若有關的支票戶口並無足夠之金額或支票中有錯誤或銀行認為適當的任何其他理由，銀行有權不會兌現本人 / 吾等所簽發之支票。銀行將會對每張未能兌現的支票徵收手續費。儘管以上所述，即使有關的支票戶口並無足夠金額，銀行可按其酌量決定戶口現現任何支票。在此情況下，本人 / 吾等必須在銀行要求時即時償還予銀行透支的金額、有關之手續費及利息。透支利息將根據銀行不時規定之利率每日累算及累計利息，並於每月最後一天於戶口中扣除。
4. 支票戶口結餘所賺取之單利息將根據銀行不時規定之利率每日計算，並於每月最後一天存入戶口。
5. 本人 / 吾等明白「不記名」支票是支付予支票之持有人，而「抬頭」支票則必須支付予支票上的收款人。因此，使用「抬頭」支票代替「不記名」支票可減少發生詐騙行為之風險，特別是以郵寄或其他方法發出的支票。由於劃線支票只可將款項存入戶口，因此，使用劃線支票可增加對本人 / 吾等的保障。
6. 本人 / 吾等在簽發支票時將小心謹慎以避免被人塗改或作出詐騙或偽冒行為。本人 / 吾等應在簽發支票時填寫大寫數字及小寫數字，大寫數字之金額應緊貼左方位，使難以加插文字或數字，在大寫數字之後應加「正」字結尾。
7. 本人 / 吾等可在支票兌現前向銀行發出書面通知或以銀行可接受的任何其他方法通知銀行停止支付支票。銀行可按每張已停止支付之支票徵收其決定之手續費。
8. 支票上任何更改均必須由簽署人簽署確認。銀行有權退回任何不正確填寫、更改但沒有上述確認之支票、票期或過期超過六個月之支票。銀行可就每張該等支票徵收其決定之手續費。
9. 本人 / 吾等承諾不會預先簽署任何空白的支票。
10. 本人 / 吾等若未有採取以合理的謹慎措施開出支票，或以可能助長塗改、欺詐或偽造的方法或方式開出支票，則本人 / 吾等須就所有損失負責。

第四部分：定期戶口條款 (適用於定期存款、通知存款、「零存2」或「隨意轉」高息月供定期戶口)

1. 本人 / 吾等可不時以本人 / 吾等在設立定期戶口時以與銀行協定之利率、期限及貨幣開立定期戶口。銀行須給予事先通知而更改適用於該等定期戶口中每項存款之利率。在申請「零存2」戶口或「隨意轉」高息月供定期戶口時，本人 / 吾等必須列明要求之每月分期付款金額、貨幣、年期及到期日，以及首次分期付款之日期，並向銀行提交其要求之資料。「零存2」戶口或「隨意轉」高息月供定期戶口將按照銀行同意並通知本人 / 吾等之條件於首期分期付款時由銀行開立。
2. 存款之利息將以單利息每日累算，並於存款到期日支付。若存款於到期日前提取，可不獲發任何累計利息。
3. 除非事先得到銀行之同意並遵守銀行的附加條款，否則定期存款只可於存款到期當日或之後提取。通知存款只可在本人 / 吾等向銀行發出不少於一天的事先通知後方可提取。「零存2」戶口或「隨意轉」高息月供定期戶口中之款項只可於戶口到期當日或之後提取。若存款到期日並非銀行營業日，則只可於緊接之銀行營業日提取。
4. 若本人 / 吾等於定期存款、通知存款的存款到期日 (不論當日是否銀行營業日) 未提取款項或向銀行發出提取款項的指示，銀行可將該等存款以當時銀行所釐定之利率作出續存，期限按照已到期之存款類近之期限決定。儘管如此，銀行並沒有責任為本人 / 吾等作出上述續期安排，若銀行沒有將本人 / 吾等已到期之存款作出續期，本人 / 吾等無權向銀行要求支付已過期之利息。
5. 若本人 / 吾等選擇並經銀行同意，定期戶口可開立於香港或其他海外地方。海外存款由銀行以代理人身份替本人 / 吾等存放於任何海外分行、附屬或聯繫之銀行，並受有關分行、附屬或聯繫銀行之條款及其所在地的法律所約束。
6. 在銀行同意下，本人 / 吾等亦可將本人 / 吾等於定期戶口項下之存款之任何貨幣兌換為另一種貨幣，及在有關存款到期前，將按設立有關存款前銀行與本人 / 吾等協定之兌換率兌換為原有之貨幣。
7. 本人 / 吾等須以自動轉帳於「零存2」戶口或「隨意轉」高息月供定期戶口首期分期付款日當日或之前，及在該戶口之有效期間連續每月之同一天支付每月分期付款。本人 / 吾等將簽署格式為銀行滿意的自動轉帳授權書。若任何每月分期付款之付款日並非銀行之營業日，有關付款須於緊接之銀行營業日支付。若任何每月分期付款之付款日為29、30或31日而當月並無該日，「零存2」戶口有關付款須於當月銀行最後一個營業日支付，「隨意轉」高息月供定期戶口之有關付款須於下一個曆月第一個銀行營業日支付。
8. 若本人 / 吾等未能於「零存2」戶口或「隨意轉」高息月供定期戶口到期日或之前支付任何每月分期付款，除非得到銀行之同意，否則本人 / 吾等無權取得任何利息；但若本人 / 吾等已準時支付任何三個月之分期付款，本人 / 吾等在提取有關款項時有權取得按有關貨幣儲蓄戶口當時利率計算所得利息 (只適用於「零存2」戶口)。
9. 若「零存2」戶口自動轉帳的賬戶於另一家銀行開立，有關款項將在有關到期日之前一個營業日扣除。若自動轉帳的帳戶貨幣與「零存2」戶口或「隨意轉」高息月供定期戶口的貨幣不同，銀行有權使用其訂定之匯率計算應扣除的金額。
10. 「零存2」戶口或「隨意轉」高息月供定期戶口之季度結單將於支付首期分期付款日起每季發給本人 / 吾等，除非自上次季度結單之日期起並無進行任何交易，則毋須發出季度結單。

第五部分：人民幣儲蓄戶口、人民幣支票戶口及人民幣定期戶口 (每一個均稱為「人民幣戶口」) 附加條款

1. 本附加條款適用於人民幣戶口及 / 或人民幣服務及 / 或人民幣支票。
2. 本人 / 吾等明白及同意隨後經人民幣戶口所進行的任何交易均需要遵守不時適用之任何法律、規定、法令，或任何監管機構、政府機構、清算行或交易機構或專業機構發佈之任何 (不論是否具有法律效力) 規則、指示、指引、守則、通知、限制或類似規定 (包括香港及中國內地地區) (統稱為「適用規定」)。如交易違反任何適用規定，銀行獲授全權拒絕執行本人 / 吾等存款 / 兌換 / 匯款或其他交易指示 (或部份交易指示)，惟銀行並不會因沒有拒絕執行有關指示而負上任何責任。
3. (只適用於個人客戶) 任何人民幣戶口均不容許透支且銀行不會就任何人民幣戶口提供透支服務。
4. 每一支票或每日可提取的支票金額受制於銀行不時規定之每張支票限額及每日支票限額 (如有)。倘若超過有關限額，銀行可按其絕對酌量權並在須事先通知本人 / 吾等的情况下：
 - (a) 根據銀行決定之次序於同一日償付已提示要求就支票戶口付款之某些支票數額，以使當天支付之總額保持於最高限額 (或結存餘額) 之內；及 / 或
 - (b) 退回一張或多於一張已提示要求付款之支票。
5. 於不影響上述第4條之前提下，倘若於任何營業日的任何時間，人民幣支票戶口的結餘不足以支付任何向銀行要求兌現之支票，銀行可按其絕對酌量權 (但並無此責任) 從本人 / 吾等的任何存款賬戶中調撥款項存入人民幣支票戶口內，以作支付任何支票之用。如銀行決定從本人 / 吾等的任何存款賬戶中調撥款項，本人 / 吾等在此授權銀行可從本人 / 吾等的任何存款賬戶中調撥款項以補不足之數。如有關支票因任何理由退回，銀行將向本人 / 吾等負責從支票戶口回撥款項至本人 / 吾等的有關調撥存款賬戶中。銀行有權就其提供上述調撥服務收取費用並從本人 / 吾等的任何戶口扣除有關費用而毋須向本人 / 吾等作事先通知。銀行毋須負責從本人 / 吾等或任何第三者承擔任何因行使上述調撥款項的權力而引致或產生與此有關的後果，包括本人 / 吾等因有關調撥款項而引致被扣賬戶口出現存款不足以應付及 / 或履行任何適用指示、責任及負債而蒙受的損失或損害。
6. 人民幣支票須按適用規定在中國內地地區或香港使用，其使用亦須遵守當地的法律及規例，及受制於向其交出或兌付支票的人士或銀行的條件、規定及程序及銀行不時設定的規定及限制。
7. 人民幣支票戶口內之結餘於每個營業日銀行不時指定之截止時間時不得超過銀行及 / 或適用規定指定之最高限額 (如有)。倘若超過該最高限額，銀行獲授權以其認為合適之任何方式處理或轉撥超額部分至銀行認為適當的任何本人 / 吾等於銀行持有的戶口 (無論人民幣或其他貨幣) 而毋須事先通知本人 / 吾等。倘若當中需涉及任何貨幣的兌換，銀行有絕對酌量權決定適用匯率。
8. 由於人民幣資金清算市場關閉時間早於銀行之營業時間，銀行可規定兌換交易的截止時間，並可於指定時間後，不提供任何貨幣 (人民幣以外之其他貨幣) 與人民幣之間的兌換交易。
9. 任何交易涉及的適用匯率及利率均由銀行自行決定，並且可能與官方或其他機構所釐定的牌價有所不同。其所涉及的款項，銀行可以人民幣或港幣付款給本人 / 吾等，亦可指定本人 / 吾等以人民幣或港幣付款給銀行。
10. 銀行有權採取一切必要行動以符合適用規定。銀行有權向清算行及任何監管機構匯報與本人 / 吾等的人民幣戶口有關之任何交易及提供一切資料。
11. 本人 / 吾等確認本人 / 吾等有責任確保人民幣戶口的操作及支票簽發於任何時間均符合適用規定和銀行不時作出的規定及要求。倘若銀行於任何時間懷疑或理由相信本人 / 吾等濫用人民幣戶口的操作安排以至違反適用規定，銀行有絕對權力採取任何銀行認為合適之所需行動 (包括中止本人 / 吾等的人民幣戶口) 而毋須事先通知本人 / 吾等。
12. 本人 / 吾等明白及同意銀行有絕對權力在毋須提供理由的情況下決定停止向本人 / 吾等提供任何人民幣服務或中止本人 / 吾等的人民幣戶口。銀行有權將本人 / 吾等的人民幣戶口所存的餘額 (如有) 轉到本人 / 吾等的港元存款賬戶或以其認為合適之任何其他方式處理餘額。
13. 本人 / 吾等明白銀行可能會不時對本人 / 吾等戶口及交易設置條件或限制，而本人 / 吾等同意遵守所有該等條件或限制。
14. 本人 / 吾等明白本附加條款是由銀行於任何時間及不時根據銀行與清算行訂立之協議及適用規定而予以釐定及修訂。本附加條款以及相關修訂或增補內容經銀行發出通知後生效，並對本人 / 吾等具有約束力；有關通知可通過展示、廣告或銀行認為適合之其他途徑而作出。
15. 有關人民幣戶口的事宜，倘若本附加條款和本存款賬戶條款中任何其他部分有任何不一致，一概以本附加條款為準。倘若本附加條款和適用規定有任何不一致，一概以適用規定為準。

倘若中英文版本有任何差異，概以英文版本為準。