



Terms and Conditions governing your account(s) with us and Branch Services update

Dear Valued Clients,

Thank you for banking with us. We are writing to inform you the below changes:

(A) Notice of Change on Terms and Conditions of Global Master Credit Terms (Uncommitted)

We would like to inform you that there are further changes to the Global Master Credit Terms (Uncommitted) which will take effect from 13 June 2021, summarised as follows:

Item	Summary of the Changes
Global Master Credit Terms (Uncommitted)	<ul style="list-style-type: none">• Included a definition of risk-free rate (“RFR”) under Global Master Credit Terms (Uncommitted)• Updated relevant clauses to also refer to RFRs• Updated the Screen Rate Replacement Event definition• Updated clause 15.2 (d)• Updated clause 25.1

Details of the above changes could be found in Appendix 1.

To obtain a copy of the Global Master Credit Terms (Uncommitted), you may visit our website at the link sc.com/hk/bbtncjul2021eng or our Business Banking Centres (locations can be found on our website sc.com/hk/business) on or after 13 June 2021.

No action is required if you accept the revised terms and conditions set out in the Global Master Credit Terms (Uncommitted). However, if you disagree to be bound by the terms and conditions, please let us know. We may however not be able to continue providing services to you if the above changes are not accepted.

(B) Branch Services for Business Banking Clients

As part of our continual efforts to digitise our clients’ experience and enhance operational efficiency, we would like to update you changes of our branch services for Business Banking Clients.

Effective 12 July 2021, over-the-counter transactions (Including Cash Deposit, Cash Withdrawal and Cheque Deposit) will no longer be available at the branches listed in Appendix 2. You can, however, continue to make use of the Cheque Deposit Box and Cash & Cheque Deposit Machines at any of our branches; and you may perform over-the-counter transactions at the Corporate Express Centres listed in Appendix 3. You can also use Straight2Bank, our online banking platform, for domestic and cross border fund transfers.

(C) Reminder: Notice of Change on Terms and Conditions governing your account(s) with us (“Notice”)

Lastly, we would like to remind you the changes set out in the Notice we sent you earlier in Mar 2021, which will take effect from 13 June 2021.

Important Notes

As stated in part (A) of the Notice, no action is required if you accept the revised Terms and Conditions set out in the Notice (“T&C”). However, if you disagree to be bound by the T&C, please send us the below **on or before 12 June 2021**:-

- (i) Your duly signed written notification of your such disagreement to Account Closure Team, 17/F, Standard Chartered Tower, 388 Kwun Tong Road, Kwun Tong, Hong Kong; and
- (ii) Your notice, if any, that the account(s) opened by you with us shall be closed.

If we do not receive the said written notification on or before 12 June 2021, you shall be deemed to have agreed to be bound by them thereafter.

Contents of the Notice is set out again in Appendix 4. For the Appendix section to the original Notice, it can be found in the original Notice.

We value our relationship and we look forward to continuing our support to your business. If you have any enquiry, please call our dedicated hotline for Business Banking on (852) 2886 6988.

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

Yours sincerely
Standard Chartered Bank (Hong Kong) Limited
May 2021



與閣下戶口相關的條款及細則及分行服務更新通知

親愛的客戶：

多謝您使用本行服務。特此通知，以下更改將會生效：

(A) 信貸條款修訂通知

由2021年6月13日起，本行之信貸條款將會作出進一步修訂，概要如下：

項目	修訂概要
信貸條款	<ul style="list-style-type: none">• 包括無風險利率的定義在信貸條款之內• 更新談及無風險利率的有關條款• 更新基準利率替代事件的定義• 更新第15.2 (d) 條款• 更新第25.1條款

請於本函之附件1查閱有關此更改的詳細資料。

您可於2021年6月13日起到本行鏈接：sc.com/hk/bbtncjul2021chi下載，或到中小企業理財中心（位置可以參考sc.com/hk/zh/business）索取新修訂之信貸條款。

如果您接受修訂後的信貸條款，您無需採取任何行動。若您不同意受該條款及細則的約束，請告知本行，但本行將無法繼續為閣下提供服務。

(B) 中小企客戶分行服務

由於本行正鼓勵客戶使用數碼銀行服務及進行營運效率提升計劃，我們特此向您通知有關中小企客戶分行服務的更新。

由2021年7月12日起，附件2所列出的分行將不再接受中小企客戶的分行櫃檯服務（包括現金存款、現金提款及存入支票）。您仍可繼續將支票投入支票收集箱，運用現金及支票存款機，及透過附件3列出的企業特快中心使用櫃檯服務。您亦可以使用Straight2Bank網上銀行處理本地及跨境轉賬。

(C) 提醒：與閣下戶口相關的條款及細則之修訂通知（「通知」）

我們已於2021年3月向您發出書面通知，通知上列出的更改將會由2021年6月13日起生效。

重要提示

如果您接受通知上A部份列出的修訂後的條款及細則，您無需採取任何行動。然而，若您不同意受該條款及細則的約束，請在2021年6月12日或之前向我們提交：

- (i) 您不同意受上述條款及細則的約束的書面通知，簽署並郵寄到香港觀塘觀塘道388號渣打銀行中心17樓 Account Closure Team；及
- (ii) 註明關閉您在本行賬戶（如有）的通知。

如果我們在2021年6月12日或之前未收到您的書面通知，此後您將被視為已同意接受該條款及細則的約束。

通知的內容將在附件4再次列出，有關通知中的附件，請參考我們早前向您發出的通知。

我們非常重視與您的夥伴關係，並期望能繼續為您服務。若需查詢，請致電中小企業理財專線 (852) 2886 6988。

中英文版之內容如有歧異，在任何情況下概以英文版本為準。

渣打銀行（香港）有限公司
2021年5月

Appendix 1 (Only English version is available)

Global Master Credit Terms (Uncommitted)

Changes of terms and conditions are made to the following sections and revised contents are underlined.

Item	Original content	Revised contents are underlined
1.1 Definitions – Market Disruption Event	<p>“Market Disruption Event” means:</p> <p>(a) at or about noon on the Quotation Day, the Screen Rate (or following a Screen Rate Replacement Event, the Replacement Screen Rate) is not available or is zero or negative, or reasonable and adequate means do not exist for ascertaining the relevant IBOR, benchmark interest rate or Prime Rate (as the case may be);</p> <p>(b) matching deposits are not readily available in the relevant interbank market; or</p> <p>(c) before close of business in the principal city of the relevant interbank market on the Quotation Day, the cost to the Bank of obtaining matching deposits in the relevant interbank market would be in excess of the relevant IBOR, benchmark interest rate or Prime Rate (as the case may be), but, where an event may be both a Market Disruption Event and a Screen Rate Replacement Event (contemplated under item (d) of such definition), as reasonably determined by the Bank, such event shall be a Screen Rate Replacement Event.</p>	<p>“Market Disruption Event” means:</p> <p>(a) at or about noon on the Quotation Day, the Screen Rate (or following a Screen Rate Replacement Event, the Replacement Screen Rate) is not available or is zero or negative, or reasonable and adequate means do not exist for ascertaining the relevant IBOR, <u>RFR</u>, benchmark interest rate or Prime Rate (as the case may be);</p> <p>(b) <u>the RFR is not available from other source(s) customarily used by the Bank for determining the RFR on any day of determination;</u></p> <p>(c) matching deposits are not readily available in the relevant interbank market; or</p> <p>(d) before close of business in the principal city of the relevant interbank market on the Quotation Day, the cost to the Bank of obtaining matching deposits in the relevant interbank market would be in excess of the relevant IBOR, <u>RFR</u>, benchmark interest rate or Prime Rate (as the case may be), but, where an event may be both a Market Disruption Event and a Screen Rate Replacement Event (contemplated under item (d) of such definition), as reasonably determined by the Bank, such event shall be a Screen Rate Replacement Event.</p>
1.1 Definitions – Quotation Day	<p>“Quotation Day” means for any period for which an interest rate is to be determined two (2) Banking Days before the first day of that period, or such other period which the Bank decides accords with market practice in the relevant interbank market.</p>	<p>“Quotation Day” means (i) <u>in respect of an RFR, any day on which the RFR is to be determined, and (ii) in respect of any other rate</u>, for any period for which an interest rate is to be determined two (2) Banking Days before the first day of that period, or such other period which the Bank decides accords with market practice in the relevant interbank market.</p>
1.1 Definitions – RFR (New)	-	<p><u>“RFR” means the relevant risk-free reference rate.</u></p>
1.1 Definitions – Screen Rate	<p>“Screen Rate” means a benchmark interest rate for the relevant currency and period displayed on the relevant page of the on-line electronic information service which for the time being the Bank normally uses for obtaining the relevant IBOR, benchmark interest rate or Prime Rate (as the case may be).</p>	<p>“Screen Rate” means a benchmark interest rate for the relevant currency and period displayed on the relevant page of the on-line electronic information service which for the time being the Bank normally uses for obtaining the relevant IBOR, <u>RFR</u>, benchmark interest rate or Prime Rate (as the case may be).</p>
1.1 Definitions – Screen Rate Replacement Event (d) and (e)	<p>(a) any underlying IBOR or other benchmark interest rate (or any component thereof) (x) has or will cease being, published or provided by any administrator in any manner (including, with respect to any tenors), or (y) has, or will become, non-representative (or similar) as announced or determined by any regulator or supervisory body (or similar); and/or</p> <p>(b) the Bank determines that an event covered under item (a) to (d) above has not occurred by 1 July 2021,</p>	<p>(d) any underlying IBOR, <u>RFR</u> or other benchmark interest rate (or any component thereof) (x) has or will cease being, published or provided by any administrator in any manner (including, with respect to any tenors), or (y) has, or will become, non-representative (or similar) as announced or determined by any regulator or supervisory body (or similar); and/or</p> <p>(e) the Bank determines that an event covered under item (a) to (d) above <u>is reasonably expected to occur, but has not occurred, by a date as determined by the Bank and notified to the Borrower,</u></p>
15.2 Indemnities (d) Communications through Channels	<p>Communications through Channels: Any Instructions, communications or information the Bank may receive or send in writing or via any Channel as agreed by the Parties.</p>	<p>Communications through Channels: Any Instructions, communications (including any document) or information the Bank may receive or send in writing or via any Channel as agreed by the Parties.</p>
25. Counterparts 25.1	<p>Each Finance Document may be executed in any number of counterparts, and this has the same effect as if the signatures on the counterparts were on a single copy of that Finance Document.</p>	<p>Each Finance Document may be executed in any number of counterparts, and this has the same effect as if the signatures on the counterparts were on a single copy of that Finance Document. <u>Any reference to “executed” or “signature” relating to any Finance Document shall be deemed to include any execution or signing of that Finance Document made, or delivered, by email or other electronic means, each of which shall have the same legal effect, validity or enforceability as a manually executed signature.</u></p>

Appendix 2

Over-the-counter transactions for Business Banking Clients will no longer be available at these branches

Branch Location & Address	The Nearest CEC
Des Voeux Road Shop G1, G/F & 1/F, Standard Chartered Bank Building, 4-4A Des Voeux Road Central, Central, Hong Kong	Central Corporate Express Centre 3/F., Standard Chartered Bank Bldg., 4-4A Des Voeux Rd Central, Hong Kong
Happy Valley G/F 16 King Kwong Street, Happy Valley, Hong Kong	
Aberdeen Shop 4A, G/F and Shop 1, 1/F, Site 5 Aberdeen Centre, 6-12 Nam Ning Street, Aberdeen, Hong Kong	
Admiralty Shop C, UG/F, Far East Finance Centre, 16 Harcourt Road, Admiralty, Hong Kong	
Causeway Bay G/F to 2/F, Yee Wah Mansion, 38-40A Yee Wo Street, Causeway Bay, Hong Kong	
Central G/F, 1/F, 2/F and 27/F, Two Chinachem Central, 26 Des Voeux Road Central, Hong Kong	
Cityplaza Shops 42-43, G/F, Cityplaza Phase II, 18 Taikoo Shing Road, Taikoo Shing, Hong Kong	
New Jade Garden Shop 145, 1/F, New Jade Shopping Arcade, New Jade Gardens, Chai Wan, Hong Kong	
North Point Centre Shop G2, G/F, North Point Centre, 278-288 King's Road, North Point, Hong Kong	
North Point Island Place Shop 3, G/F, Island Place Shopping Centre, 500 King's Road, North Point, Hong Kong	
Quarry Bay Shop G6, G/F & Shop LG1, LG/F Westlands Gardens, 1027 King's Road, Quarry Bay, Hong Kong	
Queen's Road East G/F & 1/F, Pak Fook Building, 208-212 Queen's Road East, Wanchai, Hong Kong	
Tai On Building Shops A & B, G/F & Shops 160-161, 1/F, Tai On Building, 85-87 Shaukiwan Road, Shaukiwan, Hong Kong	
Wanchai Great Eagle Shops 113-120, 1/F, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong	
Wanchai Southorn Shop C2, G/F & 1/F to 2/F, Lee Wing Building, 156-162 Hennessy Road, Wanchai, Hong Kong	
188 Des Voeux Road Shop No. 7 on G/F, whole of 1/F - 3/F Golden Centre, 188 Des Voeux Road Central, Hong Kong	Sheung Wan Corporate Express Centre Unit 2706, 27/F., Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong
Shek Tong Tsui Shops 8-12, G/F, Dragonfair Garden, 455-485 Queen's Road West, Shek Tong Tsui, Hong Kong	
Exchange Square The Forum, Exchange Square, 8 Connaught Place, Central, Hong Kong	
68 Nathan Road Basement, Shop B1 on G/F and M/F, Golden Crown Court, 66-70 Nathan Road, Tsim Sha Tsui, Kowloon, Hong Kong	Tsim Sha Tsui Corporate Express Centre Room 703, Grand Centre, 8 Humphrey's Avenue, Tsim Sha Tsui, Kowloon
Canton Road G/F & 1/F, Manley House, 86-98 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong	
Tsim Sha Tsui Shop G30 & B117-23, G/F, Mira Place One, 132 Nathan Road, Tsim Sha Tsui, Kowloon	
Tsim Sha Tsui East Shop 1D, G/F & Shop 100 1/F, New Mandarin Plaza, 14 Science Museum Road, Tsim Sha Tsui East, Kowloon, Hong Kong	
Elements Priority Banking Centre Shops 2030-2031, 2/F, Elements, 1 Austin Road West, Tsim Sha Tsui, Kowloon	
Whampoa Estate Shops 6E & 7C-1, Phase 4, Whampoa Estate, 36-60F Tak Man Street, Hunghom, Kowloon	
Hung Hom Commercial Centre Shop 33-37, G/F, Hunghom Commercial Centre, 37-39 Ma Tau Wei Road, Hung Hom, Kowloon	

Yaumati G/F to 1/F, Ming Fong Building, 564 Nathan Road, Yaumati, Kowloon	
Waterloo Road Shop A3 on G/F, 1/F & 2/F, Pine Manor, 61-63 Waterloo Road, Homantin, Kowloon	
Mongkok Shop B, G/F, 1/F & 2/F, 617-623 Nathan Road, Mongkok, Kowloon	
Argyle Centre Shops G30 - G31, G/F, Argyle Centre Phase I, 688 Nathan Road, Kowloon	
Prince Edward Road G/F & 1/F, Bijou Apartments, 157 Prince Edward Road West, Prince Edward, Kowloon	
Telford Gardens Shops P9-12, Telford Plaza Podium, Telford Gardens, Kowloon Bay, Kowloon	Kwun Tong Corporate Express Centre 15/F., Standard Chartered Tower, Millennium City, 388 Kwun Tong Road, Kwun Tong, Kowloon
Kwun Tong G/F & 1/F, 414 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong	

Appendix 3

Corporate Express Centres

Central Corporate Express Centre	3/F., Standard Chartered Bank Bldg., 4-4A Des Voeux Rd Central, Hong Kong
Sheung Wan Corporate Express Centre	Unit 2706, 27/F., Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong
Tsim Sha Tsui Corporate Express Centre	Room 703, Grand Centre, 8 Humphrey's Avenue, Tsim Sha Tsui, Kowloon
Kwun Tong Corporate Express Centre	15/F., Standard Chartered Tower, Millennium City, 388 Kwun Tong Road, Kwun Tong, Kowloon

Appendix 4

Notice of Change on Terms and Conditions governing your account(s) with us

Dear Valued Clients,

Thank you for banking with us. We are writing to inform you the below changes which will take effect from 13 June 2021 (“**Effective Date**”):

(A) Full list of applicable Terms and Conditions (“**T&C**”)

The versions of the following T&C at the link below (“**Link**”) shall be applicable to your account(s) which form part of your agreement with us: sc.com/hk/bbtncjun2021eng

1. Account Terms (version number Account_Terms_HK_BB_(English_version)_2021);
2. Standard Terms (version number Standard_Terms_HK_BB_(English_version)_2021);
3. Global Master Credit Terms (Uncommitted) (version number GMCT_(Uncommitted)_2020_v1);
4. Consolidated Local Supplement (Hong Kong) (version number Consolidated_Local_Supplement_HK_BB_(English_version)_2021);
5. Conditions for Accounts (Hong Kong) (version number Conditions_for_Accounts_HK_BB_(English_version)_2018);
6. Corporate RMB Banking Account for General Purpose (version number RMB_Corporate_Factsheet_HK_BB_2016);
7. Standard Chartered ATM Card Terms and Conditions (Hong Kong) (version number ATM_Card_Terms_Conditions_HK_BB_(English_version)_2016);
8. Terms and Conditions for Tele-electronic Banking Services (Hong Kong) (version number Tele-electronic_Terms_Conditions_HK_BB_(English_version)_2021);
9. Global Master Trade Terms (version number GMTT_2018_v1);
10. International Trade Account Terms and Conditions (version number International_Trade_Terms_Conditions_HK_BB_(English_version)_2016);
11. Terms and Conditions for 360° Business Rewards (version number BB-360-CUP ATM_T&C (11/2019) E); and
12. Terms and Conditions for Easy Account Opening Service (version number EasyAccountOpeningService_T&C (Eng_Version)_2021).

Disclosure of Information Clause

In particular, your attention is drawn to clause 11 of the Standard Terms: Disclosure of Information, which provides that we may disclose your information to the designated parties:-

11.1 We will keep information, including Personal Information, provided by You or relating to You confidential except that We may disclose such information to:

- (a) any Bank Member;*
- (b) any Bank Member’s service provider, insurer or insurance broker or professional advisor who is under a duty of confidentiality to the discloser;*
- (c) any actual or potential participant, sub-participant or transferee of Our rights or obligations under any Transaction between the Parties (or any of its agents or professional advisors); or*
- (d) any rating agency, or direct or indirect provider of credit protection.*

We, any Bank Member or third party referred to above may transfer and disclose any such information as required by law or by any Authority or by an agreement between Us and any Authority.

For definitions in clause 11, please refer to the Standard Terms at the Link.

Impact on You

- (1) If any of the above T&C were previously applicable to your account(s), then the versions at the Link shall supersede all previous versions of such T&C. Please also refer to the specific Notices of Change on the T&C in part (B) below. The T&C at the Link have already incorporated the changes set out in such Notices of Change.
- (2) If the above T&C were not previously applicable to your account(s), then the versions at the Link shall apply and supersede all previously applicable T&C.
- (3) For specific products, it will continue to be governed by the prevailing product T&C.

Next Step

No action is required if you accept the revised T&C. However, if you disagree to be bound by the above T&C, please send us the below **on or before 12 June 2021**:-

- (i) your duly signed written notification of your such disagreement to Account Closure Team, 17/F Standard Chartered Tower, 388 Kwun Tong Road, Kwun Tong, Hong Kong; and
- (ii) your notice, if any, that the account(s) opened by you with us shall be closed.

If we do not receive the said written notification of your disagreement to be bound by the said T&C on or before 12 June 2021, you shall be deemed to have agreed to be bound by them thereafter.

To obtain a copy of the above T&C, you may visit our website at the Link or our Business Banking Centres (locations can be found on our website sc.com/hk/business), or call our Business Banking Hotline on (852) 2886 6988.

(B) Key Changes on T&C

If the T&C below were previously applicable to your account(s), please note that they will be updated with effect from the Effective Date, with the key changes being summarized as follows.

Summary of Changes

Related T&C	Summary of the Changes
“Account Terms” “Standard Terms” “Consolidated Country Supplement (Hong Kong)”	The term “Country Supplement” is updated to “Local Supplement”
“Terms and Conditions for Easy Account Opening Service” “Terms and Conditions for Tele-electronic Banking Services (Hong Kong)”	The term “country(ies)” is updated to “country(ies)/place(s)”
“Global Master Trade Terms” “Global Master Credit Terms (Uncommitted)”	<ul style="list-style-type: none">• Simplify and tidy clauses under Global Master Trade Terms and Global Master Credit Terms (Uncommitted)• Restructure some definitions from Global Master Trade Terms to Global Master Credit Terms (Uncommitted)• Renumbering sections and clauses under Global Master Trade Terms and Global Master Credit Terms (Uncommitted)• Add new section under Global Master Trade Terms for grouping facilities of Trade Service into one table• Add new section under Global Master Credit Terms (Uncommitted) to cover the Replacement Screen Rate and Screen Rate Replacement Event

Details of the above changes can be found in the following Appendix section. You may also obtain a copy of the versions of the above T&C with the changes incorporated through the channels at Part (A) above.

We value our relationship and we look forward to continuing our support to your business. If you have any enquiry, please call our Dedicated Hotline for Business Banking on (852) 2886 6988.

If there is any inconsistency or conflict between the English and Chinese versions of the T&C and this letter, the English version shall prevail.

Yours sincerely
Standard Chartered Bank (Hong Kong) Limited
March 2021

Issued by Standard Chartered Bank (Hong Kong) Limited

附件 1

有關修訂之內容，請參考英文版本附件。

附件 2

以下所列出的分行將不再接受中小企客戶的分行櫃檯服務

分行及其地址	附近的企業特快中心
德輔道中分行 香港中環德輔道中4-4A號渣打銀行大廈地下G1號舖及1樓	中環 - 企業特快中心 德輔道中4-4A號渣打銀行大廈3樓
跑馬地分行 香港跑馬地景光街16號地下	
香港仔分行 香港香港仔南寧街6-12號香港仔中心第5期地下4A舖及1樓1號舖	
金鐘分行 香港金鐘夏愨道16號遠東金融中心地下高層C舖	
銅鑼灣分行 香港銅鑼灣怡和街38-40A號怡華大廈地下至2樓	
中環分行 香港中環德輔道中26號華懋中心II期地下，一樓，二樓及二十七樓	
太古城中心分行 香港太古城太古城道18號太古城中心第2期地下42-43號舖	
新翠花園分行 香港柴灣新翠花園新翠商場地下145號舖	
北角中心分行 香港北角英皇道278-288號北角中心地下G2舖	
北角港運城分行 香港北角英皇道500號港運城地下3號舖	
鯉魚涌分行 香港鯉魚涌英皇道1027號惠安苑地下G6號舖及地下低層LG1號舖	
皇后大道東分行 香港灣仔皇后大道東208-212號百福樓地下及1樓	
太安樓分行 香港筲箕灣筲箕灣道85-87號太安樓地下A-B舖及1樓160-161號舖	
灣仔鷹君分行 香港灣仔港灣道23號鷹君中心1樓113-120號舖	
灣仔修頓分行 香港灣仔軒尼詩道156-162號利榮大樓地下C2舖，1樓及2樓	
188德輔道中分行 香港德輔道中188號金龍中心地下7號舖，1樓至3樓全層	上環 - 企業特快中心 香港上環德輔道中199號無限極廣場27樓2706室
石塘咀分行 香港石塘咀皇后大道西455-485號龍暉花園地下8-12號舖	
交易廣場分行 香港中環康樂廣場8號交易廣場富臨閣	
68彌敦道分行 九龍尖沙咀彌敦道66-70號金冠大廈地庫，地下B1號舖及中層	尖沙咀 - 企業特快中心 九龍尖沙咀堪富利士道8號格蘭中心703室
廣東道分行 九龍尖沙咀廣東道86-98號文利大廈地下及1樓	

尖沙咀分行 香港九龍尖沙咀彌敦道132號美麗華廣場一期地下G30號舖及低層地下B117-23號舖	
尖東分行 九龍尖沙咀東科學館道14號新文華中心地下1D舖及1樓100號舖	
圓方優先理財中心 九龍尖沙咀柯士甸道西1號圓方2樓2030-2031號舖	
黃埔新邨分行 九龍紅磡德民街36-60F號黃埔新邨第4期6E及7C1號舖	
紅磡廣場分行 九龍紅磡馬頭圍道37-39號紅磡廣場地下33-37號舖	
油麻地分行 九龍油麻地彌敦道564號明芳樓地下及1樓	
窩打老道分行 九龍何文田窩打老道61-63號松亭閣地下A3號舖及1至2樓	
旺角分行 九龍旺角彌敦道617-623號地下B舖，及1樓至2樓	
旺角中心分行 九龍彌敦道688號旺角中心1期地下G30及G31號舖	
太子道分行 九龍太子太子道西157號別樹華軒地下及1樓	
德福花園分行 九龍九龍灣德福花園德福廣場平台P9-12號舖	觀塘 - 企業特快中心 觀塘道388號渣打中心15樓
觀塘分行 九龍觀塘觀塘道414號地下及1樓	

附件 3

企業特快中心

中環 - 企業特快中心	德輔道中4-4A號渣打銀行大廈3樓
上環 - 企業特快中心	德輔道中199號無限極廣場27樓2706室
尖沙咀 - 企業特快中心	九龍尖沙咀堪富利士道8號格蘭中心703室
觀塘 - 企業特快中心	觀塘道388號渣打中心15樓

附件 4

與閣下戶口相關的條款及細則之修訂通知

親愛的客戶：

多謝您使用本行銀行服務。由2021年6月13日起（「生效日期」），以下更改將會生效：

(A) 適用的條款及細則之完整列表

以下鏈接（「鏈接」）中與閣下戶口相關的條款及細則版本將適用於閣下與我們協議的一部份：
[sc.com/hk/bbtncjun2021chi](https://www.sc.com/hk/bbtncjun2021chi)

1. 賬戶條款 (版本編號Account_Terms_HK_BB_(local_version)_2021);
2. 標準條款 (版本編號Standard_Terms_HK_BB_(local_version)_2021);
3. 信貸條款 (版本編號GMCT_(Uncommitted)_2020_v1);
4. 綜合地區附件 (香港) (版本編號Consolidated_Local_Supplement_HK_BB_(Chinese_version)_2021);
5. 賬戶細則 (香港) (版本編號Conditions_for_Accounts_HK_BB_(local_version)_2018);
6. 企業人民幣戶口 (一般用途) (版本編號RMB_Corporate_Factsheet_HK_BB_local_2016);
7. 「渣打提款卡」條款及細則 (香港) (版本編號ATM_Card_Terms_Conditions_HK_BB_(local_version)_2016);
8. 電子理財服務條款及細則 (版本編號Tele-electronic_Terms_Conditions_HK_BB_(local_version)_2021);
9. 一般貿易條款 (版本編號GMITT_2018_v1);
10. 貿易「盈」商戶口條款及條件 (版本編號International_Trade_Terms_Conditions_HK_BB_(local_version)_2016);
11. 中小企「360°全面賞」之條款及細則 (版本編號BB-360-CUP ATM_T&C (11/2019) C); 及
12. 開戶易服務條款及細則 (版本編號EasyAccountOpeningService_T&C (Local_Version)_2021)。

「資料披露」條款

請閣下特別注意「標準條款」第11條款「資料披露」，該條款定明我們可以向指定人士披露閣下的資料：

11.1 本行會將閣下提供的或關於閣下的資料 (包括個人信息) 保密，但本行可向以下人士披露該等資料：

- (a) 任何渣打成員；
- (b) 對披露者負有保密責任的任何渣打成員服務供應商、保險公司或保險經紀或專業顧問；
- (c) 本行於雙方 (或其任何代理或專業顧問) 任何交易中的權利或責任的任何實際或潛在參與者、分參與者或受讓人；或
- (d) 任何評級代理或直接或間接的信貸保障供應商

本行，任一渣打成員或上述第三方可以遵照法律或當局要求或本行與任何當局的協定將任何上述資料進行轉移和披露。

有關第11條款的定義，請參閱鏈接中的「標準條款」。

對您的影響

- (1) 如果上述任何條款及細則於早前已適用於您的賬戶，則鏈接上的版本將取代該條款及細則先前的所有版本。另外，請參閱下面 (B) 部分中有關條款及細則的修訂概要。鏈接上的條款及細則已經合併了此修訂通知中的變更。
- (2) 如果上述條款及細則於早前並不適用於您的賬戶，則鏈接上的版本將適用並取代所有先前適用的條款及細則。
- (3) 有關個別產品，將繼續受現行產品的條款及細則約束。

下一步

如果您接受修訂後的條款及細則，則無需採取任何行動。若您不同意受上述條款及細則的約束，請在**2021年6月12日或之前**向我們提交：

- (i) 您不同意受上述條款及細則的約束的書面通知，簽署並郵寄到香港觀塘觀塘道388號渣打銀行中心17樓 Account Closure Team；及
- (ii) 註明關閉您在本行賬戶 (如有) 的通知。

如果我們在2021年6月12日或之前未收到您不同意受上述條款及細則的約束的書面通知，則此後您將被視為已同意接受上述條款及細則的約束。

您可於相關生效日起到本行鏈接下載，或到中小企業理財中心（位置可以參考sc.com/hk/zh/business）索取或致電中小企業理財專線 (852) 2886 6988要求以郵寄方式獲取上述新修訂之文件。

(B) 條款及細則之修訂概要

如果上述任何條款及細則於早前已適用於您的賬戶，由生效日期起，條款及細則將作出以下更改，詳情請參閱下表：

更改摘要

相關的條款及細則	修訂概要
「賬戶條款」 「標準條款」 「綜合國家附件 (香港)」	修改「國家附件」至「地區附件」
「開戶易服務條款及細則」 「電子理財服務條款及細則」	修改「國家」至「國家/地區」
「一般貿易條款」 「信貸條款」	<ul style="list-style-type: none">• 精簡及整理「一般貿易條款」和「信貸條款」的條款內容• 將部份定義由「一般貿易條款」調整至「信貸條款」• 將「一般貿易條款」和「信貸條款」的編號及章節重編• 「一般貿易條款」新增章節將貿易服務整合為一個表內• 「信貸條款」新增有關替代基準利率和基準利率替代事件的章節

請於本函之附件部份查閱有關此更改的詳細資料。此外，您亦可參閱 (A) 部分所列出的渠道獲取上述新修訂的條款及細則。

我們非常重視與您的夥伴關係。若需查詢，請致電中小企業理財專線 (852) 2886 6988。

中英文版之內容如有歧義，在任何情況下概以英文版本為準。

渣打銀行(香港)有限公司
2021年3月

由渣打銀行(香港)有限公司刊發