



「零存致富」戶口條款

重要提示

務請審閱本文件。

本文件載列本行同意向閣下提供「零存致富」戶口的特定條款及細則。本文件須與構成本行銀行協議的本行的客戶條款、往來／支票／儲蓄戶口和定期存款戶口條款及任何其他文件一併閱讀。

關鍵詞

以此格式呈現的關鍵詞和本行銀行協議所用其他詞語的涵義在本行的客戶條款及往來／支票／儲蓄戶口和定期存款戶口條款中闡述。本條款所述產品相關的若干其他關鍵詞在本條款結尾處定義。

「零存致富」戶口合約

本條款、本行的客戶條款、本行往來／支票／儲蓄戶口和定期存款戶口條款和構成本行銀行協議的任何其他文件應為閣下與本行之間規限閣下「零存致富」戶口的合約。但如果本條款與本行的客戶條款、本行往來／支票／儲蓄戶口和定期存款戶口條款及有關其他文件有任何不一致之處，概以本條款為準。本條款不適用於閣下在本行開立的任何現有往來／支票戶口、定期存款戶口或儲蓄戶口產品，若該等戶口不屬於閣下的「零存致富」戶口的部分。

1 「零存致富」戶口

我們為閣下提供一系列的存款產品以滿足閣下的個人需要。「零存致富」乃其中之一。詳情可聯絡我們。

2 戶口開立、啟動及供款

2.1 開立「零存致富」戶口，閣下需要：

- 選擇*每月供款額*、*第一次每月供款日*、*最後一次每月供款日*及*戶口運作期*；以及
- 就*戶口運作期*內於*每月供款日*存入「零存致富」戶口的*每月供款額*，設立直接付款授權或轉賬指示，並提供有關的所需資料。

2.2 有關「零存致富」戶口按第2.1條開立後，有關戶口於收到第一次*每月供款額*前將按照適用於港幣儲蓄戶口的本行銀行協議，以港幣儲蓄戶口運作。當收到第一次*每月供款額*後，有關戶口將從第一次*每月供款日*起，自動由港幣儲蓄戶口轉換為「零存致富」戶口並按此條款運作。

2.3 閣下可除*每月供款額*以外存入額外數額至「零存致富」戶口。有關額外數額的利息將有別於下文第3.2條對*每月供款額*的計算方式。

3 利率

受限於*到期前終止*及第4條之條款：

3.1 利息由第一次*每月供款日*（當我們收到第一次*每月供款額*）至*到期日*前一天累計。

3.2 利息將根據以下情況，按「零存致富」戶口的結餘計算及存入：

- 以*特惠利率*計算的利息，將按已存入的*每月供款額*，以每年365日（閏年為366日）為基準按日以單息計算，並於*到期日*存入「零存致富」戶口；及
- 任何*每月供款額*以外存入的額外數額將以本行當時的港幣儲蓄戶口利率，按日以複息計算，並於*到期日*存入「零存致富」戶口。

4 到期前終止

4.1 閣下可於「零存致富」*戶口運作期*間終止向「零存致富」戶口供款或於「零存致富」戶口內提取結餘，惟將按以下情況處理：

- 自相關*每月供款日*到期起(或按本行的選擇，於*每月供款日*到期後五個營業日內)或自提款當日起(視情況而定)，「零存致富」戶口將自動轉換為一個港幣儲蓄戶口；及
- 對於*戶口轉換日*當日及以前之利息將按第4.2條計算。而*戶口轉換日*後之利息將按適用於港幣儲蓄戶口的本行銀行協議計算。

4.2 如*到期前終止*於以下期間任何時候發生：

- 若發生在第一次*每月供款日*至第四次*每月供款日*前一日停止營業時期間，「零存致富」戶口的結餘(包括*每月供款額*及*每月供款額*以外存入戶口中的任何額外金額)將不會累計利息(或由我行支付)；或
- 若發生在第四次*每月供款日*至*到期日*期間，「零存致富」戶口的結餘(包括*每月供款額*及*每月供款額*以外存入戶口中的任何額外數額)將根據本行於該段時期的港幣儲蓄戶口之利率，按日複息計算利息，並於*戶口轉換日*後第一個營業日存入「零存致富」戶口。

5 到期日

在*到期日*，閣下可：

- 提清所有存入「零存致富」的款項並取銷戶口；或
- 按相關的本行銀行協議，以港幣儲蓄戶口繼續運作；或
- 用戶口結餘全部或部份的款項開立新的「零存致富」戶口。

6 其他注意事項

6.1 閣下用於供款而設立的直接付款授權或轉賬指示將於以下時間被取消：

- 於第4.1條所述的*戶口轉換日*五個營業日內取消；或
- 除非閣下以全部或部份「零存致富」戶口的結餘用作新一筆「零存致富」戶口的運作，否則將於*到期日*後五個營業日內取消。

6.2 閣下以支票、其他票據或直接付款授權所作的任何存款（不論用以支付供款、過期供款或為額外款項），雖已入賬，惟仍須待兌現後及如適用，依照香港票據交易所當時之條例認可後，方能作實。

7 詞語涵義

謹請閣下同時參閱載有本條款所用關鍵詞定義的本行客戶條款及本行往來／支票／儲蓄戶口和定期存款戶口條款。本條款如有界定在本行客戶條款或本行往來／支票／儲蓄戶口和定期存款戶口條款中已定義的詞語，則本條款所載定義適用於「零存整付」戶口及相關服務。

*戶口轉換*指「零存致富」戶口按第4.1條自動轉換為港幣儲蓄戶口。

*戶口轉換日*為按第4.1條進行*戶口轉換*當日。

*戶口運作期*指一段不短於12個月或不超過24個月，以第一次*每月供款日*啟動至*到期日*為完結的時期。

*到期日*指最後一次*每月供款日*後下一個曆月的同一日。

*每月供款額*指以港幣為貨幣單位，及不得低於港幣1,000元的金額。

*每月供款日*指*戶口運作期*內每月的同一日。若該日並非營業日，則為該日緊接著的下一個營業日。若該日於相關曆月並不存在，每月供款日則應為該月的最後營業日。

*特惠利率*由本行訂定，並於開立「零存致富」戶口時通知閣下。受限於第4條，在*戶口運作期間*，即使本行當時的港幣儲蓄利率在任何時間高於*特惠利率*，*特惠利率*仍適用於閣下的「零存致富」戶口。

*到期前終止*發生於 (i) 閣下因任何原因未有在相關*每月供款日*支付任何供款；或 (ii) 閣下提取所有或任何部份戶口結餘(包括除*每月供款額*以外存入戶口中的任何額外數額的所有或任何部份)。

MoneyBuilder Account Terms

Important notice

You need to read this document. It sets out specific terms and conditions on which we agree to provide you with our MoneyBuilder Account service. You must read it in conjunction with our Client Terms, Current/Cheque/Savings Account and Time Deposit Account Terms and any other documents forming our *banking agreement*.

Key words

The meaning of key words printed *like this* and other words used in our *banking agreement* is explained in our Client Terms and our Current/Cheque/Savings Account and Time Deposit Account Terms. Some additional key words which apply to MoneyBuilder Account and related services referred to in these terms are explained at the end of these terms.

Contract for MoneyBuilder Account

These terms, our Client Terms, our Current/Cheque/Savings Account and Time Deposit Account Terms and any other documents forming *our banking agreement* shall be the contract between you and us governing your MoneyBuilder Account. However, if there is any inconsistency between these terms, and our Client Terms, our Current/Cheque/Savings Account and Time Deposit Account Terms and those other documents, these terms prevail. These terms do not apply to any existing current/cheque account, time deposit account or other savings account products you have with us which are not part of your MoneyBuilder Account.

1 MoneyBuilder Account

We offer a variety of savings account products designed to suit your personal banking needs, and MoneyBuilder Account is a kind of savings plan we offer. For the features of MoneyBuilder Account in detail, please contact us.

2 Set Up, Commencement and Deposit

2.1 To set up a MoneyBuilder Account, you must:

- choose and specify a *monthly installment amount*, the first and last *monthly installment day* and *account duration*; and
- set up a direct debit or periodical payment arrangement with us for the purpose of depositing the *monthly installment amount* into your MoneyBuilder Account on each *monthly installment day* during the *account duration*, and provide with us all necessary information we need in order to set up such arrangement.

2.2 After your MoneyBuilder Account is set up in accordance with clause 2.1 but before our receipt of the first *monthly installment amount* from you, your MoneyBuilder Account will only be operated as a Hong Kong Dollars *savings account* subject to our *banking agreement* applicable to such *savings account*. The *savings account* will be automatically converted into and operated as a MoneyBuilder Account in accordance with these terms on and from the first *monthly installment day* after our receipt of the first *monthly installment amount* from you.

2.3 You may deposit additional amounts over and above the *monthly installment amounts* into your MoneyBuilder Account. Calculation of interest on such additional amounts is different from that on the *monthly installment amounts* as provided in clause 3.2 below.

3 Interest Rates

Subject to any *pre-mature event* and the provisions under clause 4:

3.1 Interest will start to accrue on the balance of your MoneyBuilder Account from the first *monthly installment day* (after we receive the first *monthly installment amount* from you) until the day before *maturity date*.

3.2 Interest on the balance of your MoneyBuilder Account will be calculated at the following rates and credited to you as provide below:-

- interest at *preferential interest rate* will be calculated on the deposited *monthly installment amounts* simple daily on the basis of a 365 day year (a 366 day year in the case of a leap year), and will be credited to your MoneyBuilder Account on the *maturity date*; and
- interest at our prevailing interest rate as applied to Hong Kong Dollar *savings account* from time to time will be calculated on any additional amounts over and above the *monthly installment amounts* compounded daily, and will be credited to your MoneyBuilder Account on the *maturity date*.

4 Pre-mature Termination

4.1 You may at any time during the *account duration* discontinue from depositing any installment into or withdraw from your MoneyBuilder Account. However, if any *pre-mature event* happens, the following situations will apply:

- the MoneyBuilder Account will be automatically converted into a Hong Kong Dollars *savings account* with effect from the date the relevant *monthly installment amount* is due (or, at our option, within five *business days* after the date the relevant *monthly installment amount* is due) or the date of the withdrawal, as the case may be; and
- interest will be calculated in accordance with clause 4.2 for the period on and before the *account conversion date*, and in accordance with our *banking agreement* applicable to Hong Kong Dollars *savings accounts* after the *account conversion date*.

4.2 If a *pre-mature event* happens at any time:

- between the first *monthly installment day* and close of business of the day before the fourth *monthly installment day*, no interest will accrue (or be payable by us) on the balance of the MoneyBuilder Account (including the deposited *monthly installment amounts* and any additional amounts over and above the *monthly installment amounts*) or
- between the day of the fourth *monthly installment day* and the *maturity day*, interest will be calculated at our prevailing interest rate as applied to Hong Kong Dollar *savings account* from time to time on the balance of the MoneyBuilder Account (including the deposited *monthly installment amounts* and any additional amounts over and above the *monthly installment amounts*) compounded daily, and will be credited to the MoneyBuilder Account on the next *business day* after *account conversion date*.

5 Maturity

On *maturity date*, you may either:

- withdraw all monies standing to the credit of your MoneyBuilder Account and thereafter close the Account; or
- continue to operate your MoneyBuilder Account as a Hong Kong Dollars *savings account* subject to our applicable *banking agreement*; or

- use all or part of the balance standing to the credit of the Account to commence the operation of a new MoneyBuilder Account

6 Miscellaneous

6.1 The direct debit or periodical payment arrangement set up by you for the crediting of *monthly installment amounts* will be cancelled:

- within five *business days* after *account conversion date* specified in clause 4.1; or
- within five *business days* after the *maturity date* unless you use all or part of the balance standing to the credit to the MoneyBuilder Account on the *maturity date* to commence operation of a new MoneyBuilder Account.

6.2 Any deposit you made into the MoneyBuilder Account (whether in respect of monthly installment, overdue installment or additional amount) by cheque, other monetary instrument or direct debit or period payment arrangement will be credited to the MoneyBuilder Account subject to final payment and where applicable to the rules of the Clearing House in force at the time

7 Meaning of words

You also need to refer to our Client Terms and our Current/Cheque/Savings Account and Time Deposit Account Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Client Terms or our Current/Cheque/Savings Account and Time Deposit Account Terms, the definition in these terms applies for the purposes of MoneyBuilder Account and related services.

account conversion means the automatic conversion of your MoneyBuilder Account into a Hong Kong Dollars *savings account* as specified in clause 4.1.

account conversion date means the date when the *account conversion* happens under clause 4.1. From such *account conversion date* and onwards, our *banking agreement* applicable to Hong Kong Dollars *savings accounts* shall apply to your relevant account.

account duration means a period of not less than twelve months and not more than twenty-four months, commencing on the first *monthly installment day* and ending on the *maturity day*.

maturity date means the day one calendar month after the last *monthly installment day*.

monthly installment amount means an amount denominated in Hong Kong Dollars of not less than HK\$1,000.

monthly installment day means the same day in each month during the *account duration*, or if it falls on a day which is not a *business day*, the next *business day*; and if it falls on a day which does not exist in the relevant calendar month, the *monthly installment day* for that month shall be the last *business day* of that month.

preferential interest rate means the rate of interest determined by us and notified to you on the day when the MoneyBuilder Account is set up; and subject to clause 4, *preferential interest rate* will apply to your MoneyBuilder Account for the *account duration* notwithstanding our prevailing interest rate as applied to Hong Kong Dollar *savings account* from time to time may at any time during the *account duration* exceeds the *preferential interest rate*.

pre-mature event means either (i) for whatever reason, you fail to pay any installment on the relevant *monthly installment day*, or (ii) you make a withdrawal of all or any part of the balance on the MoneyBuilder Account (including a withdrawal of all or any part of any additional amounts credited to the MoneyBuilder Account over and above the *monthly installment amounts*).