

招商永隆「私人銀行」服務綜合理財總值最低要求修訂通知

除特別註明外，由 2019 年 3 月 1 日起，招商永隆銀行有限公司（「本行」）將修訂招商永隆「私人銀行」服務的綜合理財總值*之最低要求，由原來的美金 100 萬元調整至港幣 3,000 萬元，其他服務將維持不變。

基於上述修訂，本行亦將同時修訂招商永隆「私人銀行」服務月費，其他收費項目將維持不變。

修訂項目	新收費
招商永隆「私人銀行」服務月費	如招商永隆「私人銀行」客戶之綜合理財總值*達港幣 30,000,000 元，可獲豁免服務月費；否則，將於下月收取港幣 4,000 元之服務月費。

註：招商永隆「私人銀行」客戶將獲豁免招商永隆「私人銀行」服務月費至 2019 年 12 月 31 日。

如客戶之綜合理財總值未能符合招商永隆「私人銀行」服務之最低要求，客戶可能會被安排轉用招商永隆「私人財富管理」服務。

如有任何查詢，請致電招商永隆「私人銀行」服務專線（香港）（852）268 95555 / 招商永隆「私人銀行」及「私人財富管理」服務專線（內地）（86）4008 309585 或與您的客戶經理聯絡。

招商永隆銀行有限公司謹啟

2019 年 1 月

備註：

* 「綜合理財總值」計算客戶資產組合之賬戶 / 產品（包括往來 / 儲蓄存款、定期存款、黃金、證券及理財投資）於過去三個月的平均總值。

- 本行會以每個交易日收市之相關市價計算黃金、證券結存及理財投資於過去三個月平均總值。
- 信用卡賬戶結餘、往來存款賬戶的已動用透支額及保證金證券賬戶的已動用保證金額不會計算在綜合理財總值內。

招商永隆銀行有限公司

**Notice of Amendment of Total Relationship Balance Minimum Requirement of
CMB Wing Lung Private Banking Service**

Unless otherwise specified, with effect from 1st March 2019, the minimum requirement of Total Relationship Balance* of CMB Wing Lung Private Banking Service of CMB Wing Lung Bank Limited ("the Bank") will be adjusted from USD1,000,000 to HKD30,000,000, while other services will remain unchanged.

Due to the above adjustment, the Monthly Maintenance Fee of CMB Wing Lung Private Banking Service will be revised as well, while other charges items will remain unchanged.

Revised Charged Item	New Charge Scale
Monthly Maintenance Fee of CMB Wing Lung Private Banking Service	CMB Wing Lung Private Banking Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD30,000,000. Otherwise, a Monthly Maintenance Fee of HKD4,000 will be charged in the following month.

Note: Monthly Maintenance Fee of CMB Wing Lung Private Banking Service will be waived for CMB Wing Lung Private Banking Clients until 31st December 2019.

If the Total Relationship Balance of the Client does not meet the minimum requirement of CMB Wing Lung Private Banking Service, the Client may be changed to CMB Wing Lung Private Wealth Management Service.

Should you have any enquiries, please call our CMB Wing Lung Private Banking Service Designated Hotline (HK) at (852) 268 95555 / CMB Wing Lung Private Banking and Private Wealth Management Service Designated Hotline (Mainland China) at (86) 4008 309585 or contact your Relationship Manager.

For and on behalf of
CMB Wing Lung Bank Limited
 January 2019

Notes:

* "Total Relationship Balance" means the average balance of the immediate preceding three months of the accounts / products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.

- The closing prices of gold, securities holdings and wealth management on every trade day are used to calculate the average balance of previous three months.
- The balance of credit card account, utilized overdraft facilities of current account and utilized margin loan of securities margin account are excluded in calculating the Total Relationship Balance.