



《賬戶及服務一般條款》修訂通知
(2017年1月16日生效)

《賬戶及服務一般條款》將新增第 I 部分 M 節：

第 I 部分：一般條款

M. 自動轉數服務

1. 如果指定同名及相同幣別往來賬戶出現透支或超逾其透支限額的情況，本公司可提供自動轉數服務（「服務」）。在同一個銀行營業日自動將足夠資金從閣下所指定的相同幣別儲蓄賬戶轉賬至所指定的同名及相同幣別往來賬戶，以應付短欠數額。閣下須應要求向本公司支付透支款額或超過預先安排透支限額的墊付款項（包括所有收費及透支利息）。利息應就所有已墊付款項，自墊付日期起至實際還款日期止（判決之前及之後），按本公司可釐定的利率累計，並應按已過實際日數的基準計算。
2. 此服務只適用於從指定同名及相同幣別儲蓄賬戶轉賬至所指定的同名及相同幣別往來賬戶，並且受該同名及相同幣別儲蓄賬戶須有足夠可動用資金以及本公司不時訂明的條款及條件所規限。
3. 在指定同名及相同幣別儲蓄賬戶沒有足夠可動用資金或透支款額超逾預先指定限額的情況下，自動轉數服務將不會啟動。本公司保留權利酌情決定隨時取消、終止或更改此服務或其任何條款。
4. 在本公司與閣下訂立的任何協議及不時適用的相關條款及條件之規限下，本公司可向閣下的指定同名及相同幣別往來賬戶提供透支貸款便利。本公司保留權利酌情決定隨時取消、終止或更改透支貸款或其任何條款。
5. 有關指定同名及相同幣別往來賬戶或指定同名及相同幣別儲蓄賬戶必須為正常狀態，否則，自動轉數服務將不會被啟動。
6. 如果閣下結束指定同名及相同幣別往來賬戶或指定同名及相同幣別儲蓄賬戶，自動轉數服務將被自動終止，恕不另行通知。

永隆銀行有限公司謹啟
2017 年 1 月



Revision Notice of
General Conditions for Accounts and Services
(With Effect from 16th January 2017)

Section M will be added to Part I of the *General Conditions for Accounts and Services* :

PART I : GENERAL CONDITIONS

M. Auto-Sweeping Services

1. Auto-Sweeping Services (“Service”) may be provided if the designated same name same currency current account is overdrawn or has exceeded its overdraft limit. We will automatically transfer sufficient funds from your designated same name same currency savings account on the same banking day to cover the deficit. You shall on demand pay to us the overdrawn amount or the amount exceeding the pre-arranged overdraft limit (including all charges and overdraft interest). Interest shall accrue on all sums advanced from the date of advance to the date of actual repayment (before and after judgment) at such rates as we may determine and be calculated on the basis of the actual number of days elapsed.
2. The Service is only applicable for funds transfers from the designated same name same currency savings account to the designated same name same currency current account and subject to sufficient funds being available in that designated same name same currency savings account and the terms and conditions we prescribe from time to time.
3. The Service will not be activated if no sufficient funds are available in the designated same name same currency savings account or the overdrawn amount exceeds the pre-designated overdraft limit. We reserve the right to cancel, terminate or change the Service or vary any terms thereof at any time at our discretion.
4. Subject to any agreement with you and the relevant terms and conditions from time to time applicable, overdraft facilities in the designated same name same currency current account may be provided to you. We reserve the right to cancel, terminate or change the overdraft facilities or vary any terms thereof at any time at our discretion.
5. The Service will not be activated if the designated same name same currency current account or designated same name same currency savings account is not in normal status.
6. If the designated same name same currency current account or designated same name same currency savings account is closed, the Service will be automatically terminated without notice.

For and on behalf of
Wing Lung Bank Limited
January 2017