



《賬戶及服務一般條款》修訂通知
(2017年5月15日生效)

《賬戶及服務一般條款》內的風險披露聲明將刪除以下段落：

✧ 結構性存款

結構性存款不等同一般定期存款，亦不應被視作一般定期存款的取代品或替代品。

✧ 股票掛鉤存款

股票掛鉤存款可能應收的利息一般高於普通定期存款的利息，但卻帶更高的風險。閣下將會承擔的風險視乎股票掛鉤存款的結構及條款而定。如果相關股份的價格跌至低於預先商定的價格，閣下須承擔法律責任，按預先商定價格承購相關股份而並非收取存款的本金。因此，閣下會取得已跌價的股份。如果相關股份變得毫無價值(例如在清盤或解散的情況下)，閣下將虧蝕全部存款。無論相關股份的價格升至多高，收益的金額可能受到限制。

股票掛鉤存款擬設定為持有至到期為止。未經本公司的事前書面同意，閣下不得轉移或終止股票掛鉤存款，閣下可能由於在到期前結束交易而承受重大損失。

✧ 外幣聯繫存款

外幣聯繫存款可能應收的利息一般高於普通定期存款的利息，但卻帶更高的風險。閣下將會承擔的風險視乎外幣聯繫存款的結構及條款而定。外幣聯繫存款的實際回報將取決於釐定時間及到期時的市場狀況。閣下必須準備承受因可能支付給閣下的貨幣貶值而產生任何虧損的風險。在某些情況下，閣下可能會虧蝕外幣聯繫存款的所有或部分本金及/或利息。

外幣聯繫存款擬設定為持有至到期為止。未經本公司的事前書面同意，閣下不得轉移或終止外幣聯繫存款，閣下可能由於在到期前結束交易而承受重大損失。



Revision Notice of
General Conditions for Accounts and Services
(With Effect from 15th May 2017)

The following paragraphs under Risk Disclosure Statement of the *General Conditions for Accounts and Services* will be deleted :

✧ **Structured Deposits**

Structured deposits are not the same as, and should not be treated as a substitute or alternative for, normal time deposit.

✧ **Equity-linked Deposits**

The interest which may be payable on an equity-linked deposit is generally higher than the interest on an ordinary time deposit. However, this carries with it higher risks. The risks which you will assume depend on the structure and terms of the equity-linked deposit. You accept a legal obligation to take the underlying shares at the pre-agreed price instead of receiving the principal of the deposit, if the price of the underlying shares falls below the pre-agreed price. You will therefore receive shares that have fallen in value. You will lose the entire deposit if the underlying shares become worthless such as in the case of a liquidation or dissolution. The amount of gain may be limited no matter how high the price of the underlying shares has risen.

Equity-linked deposits are intended to be held to maturity. You may not transfer or terminate an equity-linked deposit without our prior written consent, and could incur significant losses in closing a transaction before maturity.

✧ **Currency-linked Deposits**

The interest which may be payable on a currency-linked deposit is generally higher than the interest on an ordinary time deposit. However, this carries with it higher risks. The risks which you will assume depend on the structure and terms of the currency-linked deposit. The actual return on a currency-linked deposit will depend on the market conditions at the fixing time and at maturity. You must be prepared to risk any loss as a result of depreciation in the value of the currency which may be paid to you. In certain circumstances, you may lose all or part of the principal and/or interest of the currency-linked deposit.

Currency-linked deposits are intended to be held to maturity. You may not transfer or terminate a currency-linked deposit without our prior written consent, and could incur significant losses in closing a transaction before maturity.