



《賬戶及服務一般條款》修訂通知

為配合業務發展及客戶需要，永隆銀行（「本行」）會定期覆核《賬戶及服務一般條款》（「《章則及條款》」）之條款及細則。由 2017 年 12 月 29 日（星期五）（「生效日」）起，《章則及條款》將有以下修訂：

第 I 部分：一般條款

- ✧ 修改 B 節第 11(a) 條
- ✧ 修改 C 節第 2(a) 條
- ✧ 修改 D 節第 1 及 3 條
- ✧ 新增 D 節第 10 條

第 II 部分：證券服務

- ✧ 修改 A 節第 1 條款關於股票經紀之定義
- ✧ 刪除 A 節第 1 條款關於永隆集團之定義
- ✧ 修改 A 節第 7.1(d) 條
- ✧ 修改 F 節第 2(a) 條

自生效日起，閣下／貴司將受新修訂之章則及條款所約束。若閣下／貴司拒絕接受有關修訂，可根據章則及條款終止賬戶或某項服務，有關修訂詳情請參閱附件。

此通知之中、英文版本如有任何歧義，一概以英文版本為準。

如有任何查詢，歡迎親臨本行各分行或致電客戶服務熱線 230 95555。

永隆銀行有限公司 謹啟
2017 年 9 月

附件

第 I 部分：一般條款

B. 往來賬戶

11. 利息逐日累算。如果閣下的透支賬戶的計值貨幣單位為：
 - (a) 港幣、英鎊、新加坡幣或泰銖，本公司將按照一年365天累算利息；

C. 儲蓄賬戶

2. 利息逐日累算。如果閣下儲蓄賬戶貸方結餘的計值貨幣單位為：
 - (a) 港幣、英鎊、新加坡幣或泰銖，本公司將按照一年365天累算利息；

D. 定期、通知及萬利錢儲蓄存款

1. 定期(包括掉期)、通知及萬利錢儲蓄存款可按由本公司所決定並在本公司發出的存款確認書／存摺／月結單所註明的貨幣、最低款額及期間存入。
3. 存款將以本公司發出的存款確認書／存摺／月結單作為證明。本公司可能要求閣下交回在完好狀況下的確認書正本，以提取存款。每次續期會發出一張新的存款確認書。請小心細閱存款確認書／存摺登錄賬項，如有任何錯誤，請立即通知本公司。
10. 「萬利錢」儲蓄存款
 - (a) 存戶須於開戶時選定期限及每月交款金額，按時交款。約定交款日如遇銀行假期，得順延至下一營業日交付。
 - (b) 若連續六個月停止交款，本公司不再接受補交存款。
 - (c) 到期時本金及應付利息總額將載列於存摺／月結單上。如有任何供款未能準時支付，本公司可按本公司所釐定的金額扣除應付利息。

第 II 部分：證券服務

A. 一般條款

1. 定義

「股票經紀」指本公司選擇為閣下進行或執行與證券交易有關的任何指示之任何股票經紀、包銷商、交易商或代理人(包括本公司的任何成員)。

7.1 如果發生違約事件，在無損於本公司對閣下可能擁有的任何其他權利或補救方法下，並在無須進一步通知閣下的情況下，本公司在適用法律准許的範圍內應有權：

- (d) 以本公司真誠地決定的條款出售或以其他方式處置閣下的任何或全部證券，用於解除閣下或閣下的代表對本公司、本公司的代名人或次保管人或本公司的任何成員所欠負的任何法律責任。

F. 保管服務

2 本公司可就閣下存放於本公司或本公司代閣下購買或收購的並由本公司持有以供妥為保管的一切證券：

- (a) 以閣下的名義或本公司或以本公司的代名人或次保管人的名義(包括本公司的任何成員)登記證券；



Revision Notice of
General Conditions for Accounts and Services

In order to cater for Wing Lung Bank's ("the Bank") business growth and its customers' needs, the Bank will review the terms and conditions of *General Conditions for Accounts and Services* of the Bank ("Terms and Conditions") regularly. With effect from 29th December 2017 (Friday) ("Effective Date"), the Terms and Conditions will be revised as below :

PART I : GENERAL CONDITIONS

- ✧ Revision of Condition 11(a) of Section B
- ✧ Revision of Condition 2 (a) of Section C
- ✧ Revision of Condition 1 & 3 of Section D
- ✧ Addition of Condition 10 of Section D

PART II : SECURITIES SERVICES

- ✧ Revision of the definition of Stock Broker for Condition 1 of Section A
- ✧ Deletion of the definition of Wing Lung Group for Condition 1 of Section A
- ✧ Revision of Condition 7.1(d) of Section A
- ✧ Revision of Condition 2(a) of Section F

Commencing from the Effective Date, the newly revised Terms and Conditions shall be binding on you / your company. If you / your company do(es) not wish to accept the relevant revisions, you / your company may terminate your account or particular service pursuant to the Terms and Conditions. For details of the amendment, please refer to the attachment.

In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

Should you have any enquiries, please visit any of our branches or contact our Customer Services Hotline at 230 95555.

For and on behalf of
Wing Lung Bank Limited
September 2017

Attachment

PART I : GENERAL CONDITIONS

B. CURRENT ACCOUNT

11. Interest accrues daily. If your overdraft account is denominated in:
 - (a) Hong Kong Dollars, Pound Sterling, Singapore Dollars or Thailand Baht, interest will accrue on the basis of a 365 day year;

C. SAVINGS ACCOUNT

2. Interest accrues daily. If the credit balance of your savings account is denominated in:
 - (a) Hong Kong Dollars, Pound Sterling, Singapore Dollars or Thailand Baht, interest will accrue on the basis of a 365 day year;

D. FIXED, CALL AND PLEASURE SAVINGS DEPOSITS

1. Fixed (including swap), call and pleasure savings deposits may be made in the currency, minimum amounts and for the periods determined by us and as stated in a deposit confirmation / passbook / account statement issued by us.
3. A deposit will be evidenced by a deposit confirmation / passbook / account statement issued by us. We may require surrender of the original confirmation in good order in order to withdraw the deposit. A new deposit confirmation will be issued for each renewal. Please examine deposit confirmations / passbook transaction entry carefully and notify us immediately of any error.
10. Pleasure Savings Deposit
 - (a) The account holder shall choose the term for the deposit and the amount of monthly deposit at the time of opening the account and made deposits as scheduled. If any monthly deposit date falls on the bank holidays, the agreed deposit shall be made on the succeeding business day.
 - (b) No further deposit would be accepted by us if the account holder has not made any deposit for 6 months consecutively.

- (c) The total amount of principal and interest payable at maturity will be stated in the passbook / account statement. If any instalment has not been paid on time, we may reduce the interest payable by an amount determined by us.

PART II : SECURITIES SERVICES

A. GENERAL CONDITIONS

1. Definitions

“Stock Broker” means any stock broker, underwriter, dealer or agent (including any of our member) selected by us for effecting or implementing any instructions relating to the Transactions for you.

- 7.1 If an Event of Default occurs, without prejudice to any other rights or remedies that we may have against you and without further notice to you, we shall be entitled to, to the extent permitted under applicable laws:

- (d) sell or otherwise dispose of any or all of your Securities, on such terms as we may determine in good faith, in settlement of any liability owed by or on your behalf to us, our nominee or sub-custodian, or any of our member.

F. CUSTODY SERVICES

- 2 We may, in respect of all Securities deposited by you with us or purchased or acquired by us on your behalf, and held by us for safe keeping:

- (a) register the Securities in your name or in our or nominee or sub-custodian’s name (including any of our member);