



永隆銀行  
WING LUNG BANK

招商銀行集團成員  
Member CMB Group

## 「綜合理財總值」定義修訂通知

由 2017 年 9 月 18 日起，永隆銀行（「本行」）將修訂有關綜合理財總值的定義如下：

1. 「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。
2. 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。
3. 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。

註：證券的結餘等於證券結存和證券賬戶資金結存相加之總值。證券結存是證券持倉的市值，而證券賬戶資金結存是在證券賬戶內持有的現金金額。

如有任何查詢，請致電客戶服務熱線 230 95555 或與本行職員聯絡。

永隆銀行有限公司謹啟

2017 年 7 月



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## **Notice of Amendment of Definition of** **“Total Relationship Balance”**

With effect from 18<sup>th</sup> September 2017, Wing Lung Bank (“the Bank”) will amend the definition of Total Relationship Balance as below:

1. “Total Relationship Balance” is the average balance of previous three months of the accounts/products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.
2. 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.
3. 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.

Remarks: The balance of Securities is the summation of Securities Holdings and Securities Account Fund Holdings. Securities Holdings is the market value of securities in hand while Securities Account Fund Holdings is the total amount of cash in the Securities Account.

For any enquiries, please call our Customer Services Hotline at 230 95555 or contact the Bank staff.

**Wing Lung Bank Limited**

July 2017