

親愛的客戶：

### 客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行股份有限公司香港分行（「本行」）會定期檢討各項銀行產品及服務，並就有關收費及條款作出修訂。現謹通知 閣下最新之修訂如下：

#### 1. 零售銀行服務收費的調整

由 2017 年 1 月 1 日起，本行部份服務收費將調整如下（修訂處見底線字）：

服務分類	項目			收費		
一般服務	託收票據	收妥或退票		每張票據計收 <u>HK\$120</u> ，另加掛號或快遞費如下： (另加代理行費用)  掛號信件費： 所有地區一律 <u>HK\$30</u> ；  快遞信件費： 澳門 <u>HK\$130</u> ； 非澳門 <u>HK\$250</u>		
	開立特別公司賬戶	信託性質賬戶		每次 <u>HK\$10,000</u>		
		公司架構具有三層以上		每次 <u>HK\$10,000</u>		
	開立海外註冊公司賬戶				每次 <u>HK\$10,000</u>	
商業登記 / 公司註冊查冊				每份 <u>HK\$200</u> ， 海外註冊公司另議（最低收 <u>HK\$2,000</u> ）		
匯出匯款	電匯	發出電報	本行客戶	匯交本行國內分行(含快匯)	每次 <u>HK\$170</u>	
				匯交其他銀行或本行海外分行 (註 1)	每次 <u>HK\$220</u>	
		非本行客戶 (註 1)		每次 <u>HK\$300</u>		
	附言費 (超出 10 個字)				每次 <u>HK\$80</u>	
	修改資料 / 查詢 / 退匯				每次 <u>HK\$220</u> (另加代理行費用)	
	票匯	發出匯票	本行客戶	匯交其他銀行或本行海外分行 (註 2)		每張 <u>HK\$100</u>
				掛失 / 止付匯票		每張 <u>HK\$300</u> (另加銀行公會費用及代理行費用)
	確證匯款		以電報方式向受款銀行確證匯款		每次 <u>HK\$120</u>	
	代客以長途電話向付款行查詢匯款解付情況				每次 <u>HK\$120</u>	
	匯入匯款	電匯 / 信匯 / 票匯	資料相符	由其他銀行或本行海外分行存入本行賬戶		每次 <u>HK\$60</u>
查詢		需發電報查詢資料者		每次 <u>HK\$150</u>		
註 1：若電匯至歐羅地區 / 英國而金額等於或少於 EUR150 / GBP100，另加收 <u>HK\$190</u> 代理行手續費。 若選擇的匯款貨幣為非收款國家的當地貨幣 / 非港元、非美元或非歐羅，另加收 <u>HK\$100</u> 郵電費。 若客戶指定所有代理行費用由客戶承擔（收款人收取全數），需另加收等值 <u>HK\$300</u> 之代理行費。 本行在確定代理行實收費用後，向客戶另收不足的差額。 註 2：若票匯貨幣為 SEK，另加收 <u>SEK50</u> 之代理行費用。						

## 2. 綜合服務總條款的修訂

由 2017 年 1 月 1 日起，本行的綜合服務總條款將修訂如下：

調整	章節
刪除	乙部份：特定條款 附表一 賬戶條款 原條文 10.2
修訂	甲部份：一般條款 條文 2.4
	乙部份：特定條款 附表一 賬戶條款 條文 3.8(a) (c) (d) (e)及 10.1 (a)

修訂條文如下：

<p>甲部份：一般條款</p> <p>2.4 客戶現保證、聲明及承諾：-</p> <p>(a) 所有客戶於任何時間向銀行提供的資料（書面的或是其他形式的）在所有要項上是真實及準確的，亦沒有遺漏重要事實；</p> <p>(b) 為使銀行符合任何適用法律、或符合與任何主管當局現在或將來合約訂明的或其他的承諾下向銀行集團的任何成員上施加的任何責任、或銀行內部的政策及程序，客戶會按銀行不時提出的要求或因銀行認為需要，而不時向銀行提供該等資料及文件（包括任何自我證明書）；</p> <p>(c) 客戶會就任何情況上的改變而導致任何已向銀行提供的資料有所改變，或任何客戶狀況上的改變（包括國籍、稅務居民身分、居所、居住地址及郵寄地址、電話號碼、傳真號碼及電郵地址），以書面形式及時通知銀行。若客戶是合夥商號或公司，則就任何其章程、合夥人（包括其稅務居民身分）、股東（包括其稅務居民身分）、董事或公司秘書、或客戶業務性質的改變，以書面形式及時通知銀行。</p> <p>乙部份：特定條款 附表一 賬戶條款</p> <p>3.8 (a) 在本第 3.8 條中： 「條件指令」指與外匯買賣有關的客戶有條件指令或指示，當中包括「週期指令」及「限價指令」； 「週期指令」指客戶可按個人需要選取指定週期，於有效期內進行外匯買賣； 「限價指令」指客戶可設定目標匯率，於有效期及分行指定執行時間內，由系統進行查核外匯買/賣價，並自動執行到價指令；及 「外匯」指銀行不時所指定的貨幣種類（包括港元）。</p> <p>(c) 在符合由客戶就條件指令所預先設定的所有條件時，銀行應獲授權(i)從客戶所指定的賬戶（「付款賬戶」）扣取進行買入所必需的資金，(ii)將所扣取並以付款賬戶貨幣計值的資金兌換為依據條件指令進行買入外匯，及(iii)將所買入的款項存入客戶指定且以擬存入款項的貨幣計值的賬戶（「收款賬戶」）。</p> <p>(d) 在符合由客戶就條件指令所預先設定的所有條件時，銀行應獲授權(i)從客戶所指定的賬戶（「付款賬戶」）扣取擬賣出的外匯，及(ii)透過將擬賣出的外匯按依據條件指令進行兌換為收款賬戶的貨幣，將代表賣出所得款項的資金存入客戶指定的賬戶（「收款賬戶」）。</p> <p>(e) 客戶同意接納 (i)若客戶發出「週期指令」：銀行有權按銀行不時報出的即期匯率為客戶進行貨幣兌換，及 (ii)若客戶發出「限價指令」：如銀行當時公佈的匯率符合客戶選擇的目標匯率，銀行有權按客戶選擇的目標匯率進行貨幣兌換，銀行並無責任將客戶選擇的目標匯率核對有關外匯市場的即時匯率，或按該等匯率進行貨幣兌換。</p> <p>10.1 下列規定適用於各種形式（不論定期或通知及不論一般存款或零存整付存款或其他）而為銀行接納或設立的存款賬戶： (a) 「定期存款」指以任何貨幣存放於銀行直至所固定的時間完結或雙方協定的一個日期為止的存款。此等固定存款期的最後一日或上述雙方協定的日期以下稱為「到期日」；為免生疑問，定期存款包括但不限於零存整付存款；</p>
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## 3. 綜合投資服務條款的修訂

由 2017 年 1 月 1 日起，本行的綜合投資服務條款將修訂如下：

調整	章節
修訂	甲部份：一般條款 條文 2.6

修訂條文如下：

<p>甲部份：一般條款</p> <p>2.6 客戶現保證、聲明及承諾：-</p> <p>(a) 所有客戶於任何時間向銀行提供的資料（書面的或是其他形式的）在所有要項上是真實及準確的，亦沒有遺漏重要事實；</p> <p>(b) 為使銀行符合任何適用規例、或符合與任何主管當局現在或將來合約訂明的或其他的承諾下向銀行集團的任何成員施加的任何責任、或銀行內部的政策及程序，客戶會按銀行不時提出的要求或因銀行認為需要，而不時向銀行提供該等資料及文件（包括任何自我證明書）；及</p> <p>(c) 客戶會就任何情況上的改變而導致任何已向銀行提供的資料有所改變，或任何客戶狀況上的改變（包括國籍、稅務居民身分、居所、居住地址及郵寄地址、電話號碼、傳真號碼及電郵地址），以書面形式及時通知銀行。若客戶是合夥商號或公司，則就任何其章程、合夥人（包括其稅務居民身分）、股東（包括其稅務居民身分）、董事或公司秘書、或客戶業務性質的改變，以書面形式及時通知銀行。</p>
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#### 4. 實施自動交換財務賬戶資料（「自動交換資料」）

自動交換資料是新的國際標準，旨在提高稅務透明度及打擊跨境逃稅活動，現已有超過 100 個稅務管轄區承諾，根據經濟合作與發展組織（「經合組織」）於 2014 年 7 月公布的「共同匯報標準」實施自動交換資料。作為國際社會負責任的成員及國際金融中心，香港承諾實施自動交換資料，並在 2018 年年底前進行首次資料交換。根據於 2016 年 6 月 30 日起生效的《2016 年稅務(修訂)(第 3 號)條例》（《修訂條例》），財務機構須識辨賬戶持有人的稅務居民身分之稅務管轄區。如賬戶持有人被識辨為與香港簽訂了自動交換資料協議的稅務管轄區（「申報稅務管轄區」）的稅務居民，財務機構需要就該等賬戶持有人的某些賬戶資料(例如姓名、地址、出生日期及地點、居留司法管轄區、稅務編號、賬戶編號、賬戶結餘及某些收入等等)向香港稅務局申報（「稅務局」），稅務局會與相關稅務管轄區的稅務機關交換資料。根據《修訂條例》訂明的盡職審查程序，所有新賬戶(即 2017 年 1 月 1 日或之後所開立的賬戶)的賬戶持有人均須提交自我證明。至於先前賬戶(即 2017 年 1 月 1 日之前開立的賬戶)，如財務機構就有關賬戶持有人的稅務居民身分存疑，可要求賬戶持有人提供自我證明以確認其稅務居民身分。自我證明是賬戶持有人就其稅務居民身分作出的一份正式聲明。財務機構會就被識辨為申報稅務管轄區的稅務居民的財務賬戶資料向稅務局申報。如香港為賬戶持有人的唯一稅務身分地，財務機構不需就其財務賬戶資料向稅務局申報。閣下可於稅務局就自動交換資料建立的專用網站內索取進一步資料及材料，該網址為 [http://www.ird.gov.hk/chi/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/chi/tax/dta_aeoi.htm)。如果閣下不清楚其稅務居民身分，建議閣下諮詢專業稅務顧問的意見。在經合組織建立的自動交換資料網站內，閣下可以尋找有關不同稅務管轄區的稅務法律對其稅務居民的定義的資料，該網址為 <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.3477600>。

因應《修訂條例》之實施，本行之《關於個人資料（私隱）條例（「條例」）致客戶的通知》（《通知》）亦將修訂，請參閱隨函附上之《通知》文本。

由 2017 年 1 月 1 日起，閣下可向本行任何一間分/支行免費索取綜合服務總條款及綜合投資服務條款的文本，亦可在本行網頁 [www.bankcomm.com.hk](http://www.bankcomm.com.hk) 瀏覽。

本行感謝閣下一直以來的支持，並將繼續竭誠為閣下提供優質的銀行服務。本行謹通知閣下，如閣下不接納上述修改，本行可能無法於有關生效日期後繼續為閣下提供服務。如於生效日後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之修改。

閣下如有任何查詢，請於辦公時間內與本行任何分/支行聯絡或致電本行客戶服務熱線 223 95559。

交通銀行股份有限公司香港分行 謹啟

2016 年 11 月

（本函為毋須簽署之電腦編印文件）

November 2016

Dear Customers,

### Customer Notice

To provide better and more efficient banking services to customers, Bank of Communications Co., Ltd. Hong Kong Branch (“Bank”) has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions. Please be informed of the following latest changes:

#### 1. Adjustment of Charges for Retail Banking Services

With effect from 1 January 2017, our charges for the following retail banking services will be adjusted as follows (as the underlined below):

Services	Item			Charges	
General Services	Outward Clean Bills Collection	Paid / Return item		<u>HK\$120 per draft (plus registered mail or courier charges as below arrangement) (plus correspondent bank charges)</u>  <u>By Registered Mail:</u> <u>All countries HK\$30;</u>  <u>By Courier:</u> <u>Macau: HKD130;</u> <u>Non Macau: HKD250</u>	
		Special Company Account Opening	Trust account	<u>HK\$10,000 per request</u>	
		Company with more than 3 layers in its structure	<u>HK\$10,000 per request</u>		
	Overseas Company Account Opening			<u>HK\$10,000 per request</u>	
Outward Remittances	Telegraphic Transfer	Send out	Bank Customers	Remit to our Branches in Mainland China (include Fast Transfer)	<u>HK\$170 per request</u>
				Remit to other Banks or our Overseas Branches (Note 1)	<u>HK\$220 per request</u>
		Non-Bank Customers (Note 1)		<u>HK\$300 per request</u>	
		Message (exceed 10 Chinese characters)		<u>HK\$80 per instruction</u>	
		Amendment/Enquiry/Refund		<u>HK\$220 per instruction (plus correspondent bank charges )</u>	
	Demand Draft	Issuance	Bank Customers	Issue to other Banks or our Overseas Branches (Note 2)	<u>HK\$100 per draft</u>
		Report Loss / Stop Payment			<u>HK\$300 per draft (An additional charge to HKAB for Report loss of Demand Draft plus correspondent bank charges )</u>
	Confirmation	Telex confirmation to Beneficiary Banks		<u>HK\$120 per item</u>	
	Confirmation and Enquiry of Remittances by Distance Call to Payment Banks			<u>HK\$120 per request</u>	
Inward Remittances	Telegraphic Transfer/ Mail Transfer/ Demand Draft	All information correct	Transfer from other Banks or our Overseas Branches to our accounts		<u>HK\$60 per transaction</u>
	Enquiry	Request to issue Cable for Enquiry		<u>HK\$150 per instruction</u>	
Note 1: Remittance to the Euro Zone / the UK in the amount equal to or less than EUR150 / GBP100, an additional correspondent commission of HK\$190 will be charged. If the remit currency is not the local currency of the recipient country or not HKD / USD / EUR, an additional cable fee of HK\$100 will be charged. If you have selected the option for all bank charges to be borne by you (the beneficiary receives full amount), an additional correspondent bank charges of HK\$300 equivalent will be charged. After ascertaining the charges actually charged by our correspondent bank, our Bank will charge for the difference between the actual charges and our Bank’s estimated charges. Note 2: If you request to issue the demand draft currency in SEK, an additional correspondent bank charge of SEK50 will be charged.					

#### 2. Amendment of the General Terms and Conditions for Banking Services

With effect from 1 January 2017, the General Terms and Conditions for Banking Services will be amended as follows:

Amendment	Clauses
Deletion	Part B: Specific Terms and Conditions Schedule I Terms and Conditions for Accounts Original clause 10.2
Revision	Part A: Common Terms and Conditions Clause 2.4
	Part B: Specific Terms and Conditions Schedule I Terms and Conditions for Accounts Clause 3.8 (a) (c) (d) (e) and 10.1 (a)

The revised clauses are as follows:

Part A: Common Terms and Conditions	
2.4	The Customer hereby warrants, represents and undertakes that:-
(a)	all information (written or otherwise) furnished by the Customer to the Bank at any time is true and accurate in all material respects and does not omit material facts;
(b)	the Customer will from time to time provide such information and documents (including any self-certification) as the Bank may from time to time require or deem necessary for the purpose of compliance with any Applicable Law or any obligations imposed on any member of the Bank Group under any present or future contractual or other commitment with any Authority or compliance with the Bank's internal policy and procedures;
(c)	the Customer will promptly notify the Bank in writing of any change in circumstances that results in any change in any information furnished to the Bank or any change in the status of the Customer (including any change in nationality, tax residence status or residence status, residence address and mailing address, telephone or facsimile number and email address) and where the Customer is a partnership or a company, any change in its constitution, partners (including any change in tax residence status), shareholders (including any change in tax residence status), directors or company secretary, or the nature of the Customer's business.
Part B: Specific Terms and Conditions	
Schedule I Terms and Conditions for Accounts	
3.8	(a) In this Clause 3.8:
	“Standing Order” means a conditional order or instruction of the Customer relating to the sale or purchase of FX which includes “Circular Order” and “Limit Order”;
	“Circular Order” means Customer can select a designated cycle to effect the sale or purchase of FX ;
	“Limit Order” means Customer can select a target rate, system will effect the sale or purchase of FX when the spot rate of exchange meets the target rate specified by the Customer within the effective period and at designated execution time set by the Bank; and
	“FX” means those types of currencies (including Hong Kong Dollars) as the Bank may from time to time designate.
(c)	Upon fulfillment of all the conditions pre-set by the Customer for the Standing Order, the Bank shall be authorized (i) to debit the funds necessary to make the purchase from the Account designated by the Customer ("Payment Account"), (ii) to convert the funds so debited and denominated in the currency of the Payment Account into the FX, and (iii) to credit the amount so purchased into an account specified by the Customer ("Receiving Account") denominated in the currency of the amount to be credited.
(d)	Upon fulfillment of all the conditions pre-set by the Customer for the Standing Order, the Bank shall be authorized (i) to debit the FX to be sold from the Account designated by the Customer ("Payment Account"), and (ii) to credit the funds representing the proceeds of sale into an account specified by the Customer ("Receiving Account") by converting the FX to be sold into the currency of the Receiving Account.
(e)	The Customer agrees to accept (i) If the Customer places a “Circular Order” : the Bank is entitled to effect a currency transaction for the Customer at the spot rate of exchange as quoted by the Bank from time to time, (ii) If the Customer places a “Limit Order” : the Bank is entitled to effect a currency transaction for the Customer at the rate of exchange specified by the Customer if such rate falls within the spot rate of exchange quoted by the Bank at the time. The Bank is not under any obligation to check rate of exchange specified by the Customer against the rate prevailing in the relevant foreign exchange market on a real time basis, nor to effect any currency transaction at such rates.
10.1	The following provisions shall be applicable to all types of time deposits (whether for a fixed term or on call and whether an ordinary deposit or a club deposit or otherwise) accepted or set up by the Bank under Account(s) which is/are time deposit account(s):
(a)	the term "fixed deposit" means any deposit denominated in any currency which is deposited with the Bank for a fixed term or up to an agreed date. The date falling on the end of such fixed term or such agreed date is hereinafter called the "Due Date". For the avoidance of doubt, a fixed deposit includes, but without limitation, a club deposit;

### 3. Amendment of Terms and Conditions for General Investment Services

With effect from 1 January 2017, the Terms and Conditions for General Investment Services will be amended as follows:

Amendment	Clauses
Revision	Part A: Common Provisions Clause 2.6

The revised clauses are as follows:

Part A: General Provisions	
2.6	The Customer hereby warrants, represents and undertakes that:-

- (a) all information (written or otherwise) furnished by the Customer to the Bank at any time is true and accurate in all material respects and does not omit material facts;
- (b) the Customer will from time to time provide such information and documents (including any self-certification) as the Bank may from time to time require or deem necessary for the purpose of compliance with any Applicable Regulations or any obligations imposed on any member of the Bank Group under any present or future contractual or other commitment with any Authority or compliance with the Bank's internal policy and procedures; and
- (c) the Customer will promptly notify the Bank in writing of any change in circumstances that results in any change in any information furnished to the Bank or any change in the status of the Customer (including any change in nationality, tax residence status or residence status, residence address and mailing address, telephone or facsimile number and email address) and where the Customer is a partnership or a company, any change in its constitution, partners (including any change in tax residence status), shareholders (including any change in tax residence status), directors or company secretary, or the nature of the Customer's business.

#### 4. Implementation of the Automatic Exchange of Financial Account Information ("AEOI")

AEOI is a new international standard, designed to enhance tax transparency and combat cross-border tax evasion, that over 100 jurisdictions have committed to its implementation based on the "Common Reporting Standard" (CRS) released by the Organization of Economic Co-operation and Development (OECD) in July 2014. As a responsible international citizen and a leading finance centre, Hong Kong has committed to implement AEOI and commence the first information exchanges by the end of 2018. Financial institutions ("FIs") are required by the Inland Revenue (Amendment) (No. 3) Ordinance 2016 (the "Amendment Ordinance"), which came into effect on 30 June 2016, to identify the jurisdiction(s) of tax residence of their account holders. If the account holders are identified to be tax residents of the jurisdictions with which Hong Kong has entered into AEOI agreements ("reportable jurisdictions"), FIs will be required to report certain account information (such as name, address, date and place of birth, jurisdiction of residence, tax identification number, account number, account balances and certain income, etc.) of those accounts holders to the Hong Kong Inland Revenue Department ("IRD") which will then exchange the information with the tax administration of the relevant jurisdictions. According to the due diligence procedures set out in the Amendment Ordinance, self-certifications would be required from account holders for all new accounts (i.e. accounts opened on or after 1 January 2017). As for pre-existing accounts (i.e. accounts opened before 1 January 2017), if an AI has doubts about the tax residence of an account holder, it can seek a self-certification from the account holder to verify its tax residence. Self-certification is a formal declaration that the account holder makes in connection with his/her tax residence. Financial account information of an account holder that is identified to be tax resident of a reportable jurisdiction(s) will be reported to the IRD. If Hong Kong is the sole tax residence of the account holder, his/her financial account information will not be reported to the IRD. You may obtain further information and materials in relation to AEOI in the dedicated AEOI portal on the IRD's website. The website address is [http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm). If you are unsure about your tax residence, you are recommended to seek advice from your own professional tax advisors. You can also find information regarding the tax laws of different jurisdictions for defining tax residence in the OECD's AEOI portal. The website address is <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>.

Due to the implementation of the "Amendment Ordinance", the "Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")" (the "Notice") will be amended, please refer to the enclosed "Notice".

You may obtain copies of the General Terms and Conditions for Banking Services and Terms and Conditions for General Investment Services at any of our branch/sub-branches free of charge from 1 January 2017 onward or by visiting our website at [www.bankcomm.com.hk](http://www.bankcomm.com.hk).

Thank you for your support over the years and we will continue to provide you quality services. If you do not wish to accept any of the above amendment, we may not be able to continue providing service to you after the effective date. Maintaining the account(s) and/or continuing to use the service(s) after the effective date will be regarded as your acceptance of the above arrangements.

Should you have any queries, please contact any of our branch/sub-branches or call our Customer Services Hotline at 223 95559 during office hours.

Yours faithfully,

**Bank of Communications Co., Ltd. Hong Kong Branch**  
(This is a computer print-out letter that requires no signature)