

華僑永亨循環貸款及循環貸款卡之修訂通知

由2021年4月15日起,華僑永亨循環貸款及循環貸款卡之收費及華僑永亨循環貸款協議 (「協議」)之條款將作出以下修訂:

循環貸款產品資料概要/循環貸款服務收費一覽表

項目1:郵寄月結單費用

由2021年4月15日起,本行將向持有由華僑永亨銀行發出的循環貸款及循環貸款卡之持卡人,每月就每份紙張月結單收取港幣10元之郵寄月結單費用(「費用」)。有關費用將直接從相關循環貸款及循環貸款卡戶口扣除。

基於上述改動,循環貸款產品資料概要之「其他資料」部份第五/六段的列表以及循環貸款產品資料概要之「收費項目」部份將相應新增以下項目:

郵寄月結	單費用	每月每份月結單HK\$10	
		註 - 下列客戶群可獲豁免收費:	
		(1) 18歲以下人士或65歲或以上長者;	
		(2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士;及	
		(3) 華僑永亨信用財務有限公司不時指定之客戶,包括低收入人士(客戶須就此以華僑永亨信用財務有限公司全權絕對酌情指定的格式作出相關聲明)。	
		符合上述條件 (2) 及/或 (3) 資格之客戶須主動向華僑永亨信用財務有限公司申報及作	

出相關聲明及/或向華僑永亨信用財務有限公司提供證明文件以作費用豁免申請。

循環貸款協議

項目1:釋義

「結單」定義將作以下修訂(修訂的內容已劃上底線以示識別):

條款	現行	修改後
1. 釋義	「結單」指由本行發予持卡人之月結單, 單上列明截至到期付款日持卡人須就賬戶 對本行承擔的財務責任與本行不時認為應 發放之其他資訊。	「結單」指由本行發予 <u>或提供予</u> 持卡人之 月結單,單上列明截至到期付款日持卡人 須就賬戶對本行承擔的財務責任與本行不 時認為應發放之其他資訊。

項目2:結單

下列條款將作以下修訂(修訂的內容已劃上底線以示識別):

條款	現行	修改後
5.1	結單將詳細列明最低付款額、總結欠及 期付款日。本行將於每月某一個預定不 (下稱「結單日」)。如持卡人在結單 向持卡人發出結單。如持卡人在結單 後七天仍未收到結單,應立即通知本有 後七天仍未收到本。即使持卡人何情 要求索取結單副本不行的責任在 時間 結單,持響記 結單,若有 等記錄或當結存為零時, 無進行交易記錄 不會發出結單。	結單將詳細列明最低付款額、總結欠及到期付款日。本行將於每月某一個預定日子(下稱「結單日」)或每隔一段時間不一及向持卡人發出或提供結單。本行有唯一及經對酌情權以任何形式或方法發出或提供結單予持卡人。即使持卡人表有收到或查 看結單,持卡人對本行的責任在任何情況下皆不受影響。然而,若由上一期結單地並無進行交易記錄或當結存為零時,則本行不會發出或提供結單予持卡人。
5.2	(條款修訂僅適用於英文版)	(條款修訂僅適用於英文版)



項目3:責任豁免權

條款8.1將作以下修訂(修訂的內容已劃上底線以示識別):

條款	現行	修改後
8.1	除直接及純粹因本行或本行職員在受僱工作期間的疏忽或故意失責所導致合理地可預見的直接損失及損害,本行在任何情況下概不就任何損失及損害(不論因何導致)承擔任何責任,包括但不限於任何因下列事宜引起之損失或損害:	除直接及純粹因本行或本行職員在受僱工作期間的疏忽或故意失責所導致合理地可預見的直接損失及損害,本行在任何情況下概不就任何損失及損害(不論因何導致)承擔任何責任,包括但不限於任何因下列事宜引起之損失或損害:
	a) 任何商號拒絕承認或接受貸款卡:	a) 任何商號拒絕承認或接受貸款卡:
	b) 因使用貸款卡而供應予持卡人之貨物或服務的品質及狀況,或任何商號未能交付任何貨物或服務,或任何商號清盤或破產;	b) 因使用貸款卡而供應予持卡人之貨物或服務的品質及狀況,或任何商號未能交付任何貨物或服務,或任何商號清盤或破產;
	c) 持卡人與商號之任何爭議及持卡人對商號 之任何投訴或申索。持卡人須在不牽涉本 行的情況下與商號自行解決該等爭議或對 商號提出投訴或申索。持卡人對商號提出 之爭議、投訴或申索均不會賦予持卡人向 本行提出抵銷或反申索的權利,亦不會免 除其對本行的責任。持卡人不可向本行申 索任何補償、損失或賠償;	c) 持卡人與商號之任何爭議及持卡人對商號 之任何投訴或申索。持卡人須在不牽涉本 行的情況下與商號自行解決該等爭議或對 商號提出投訴或申索。持卡人對商號提出 之爭議、投訴或申索均不會賦予持卡人向 本行提出抵銷或反申索的權利,亦不會免 除其對本行的責任。持卡人不可向本行申 索任何補償、損失或賠償;
	d) 任何終端機失靈:	d) 任何終端機失靈;
	e) 被任何其他不論是否獲持卡人授權的人士 使用持卡人之貸款卡及/或服務:	e) 被任何其他不論是否獲持卡人授權的人士 使用持卡人之貸款卡及/或服務:
	f) 由於本行行使其權利要求及促使退還貸款 卡(不論該要求退還是由本行或任何其他 本行授權的人士或由終端機所作出);	f) 由於本行行使其權利要求及促使退還貸款 卡(不論該要求退還是由本行或任何其他 本行授權的人士或由終端機所作出);
	g) 由於本行行使其權益削減信貸額,終止任 何貸款卡或賬戶之使用:	g) 由於本行行使其權益削減信貸額,終止任 何貸款卡或賬戶之使用:
	h) 本行根據本協議第13條而透露之任何有關資料,包括誤述、誤導、錯誤或遺漏;在本行執行本協議項下須承擔之職責時由於機械故障、失靈、損壞、中斷、暫停設備或裝署不足或在本行不能控制下而發生之事故,而不能辦理持卡人之任何指示或資訊;及/或	h) 本行根據本協議第13條而透露之任何有關資料,包括誤述、誤導、錯誤或遺漏;在本行執行本協議項下須承擔之職責時由於機械故障、失靈、損壞、中斷、暫停設備或裝署不足或在本行不能控制下而發生之事故,而不能辦理持卡人之任何指示或資訊;及/或
	i) 由於電腦正在處理日終之例行結算,本行 不能辦理持卡人之任何指示或資訊。	i) 由於電腦正在處理日終之例行結算,本行 不能辦理持卡人之任何指示或資訊。
		倘本行以電子方式向持卡人提供各種結單、 通知或通訊,不論使用任何管轄區之網絡服 務提供者、網絡系統或其他同等之系統,持 卡人明白及同意本行不能保證電子傳遞方式 的時效、保安、保密性或機密性。



項目4:通訊

條款14.1將作以下修訂(修訂的內容已劃上底線以示識別):

條款	現行	修改後
14.1	本信報行行,與一個人工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工	個本行 <u>以平郵方式</u> 向持卡人提供各種通知、 結單或書信,包括但不限於貸款卡帳戶付人 一大人投票。 一大大之通知可透過持一時, 一切數理 一切數理 一切, 一切通知 一切通知 一切通知 一切通知 一切通知 一切通知 一切通知 一切通知

貴客戶現可瀏覽 https://www.ocbcwhcr.com/o/tc/help-support/forms-and-information/index.html 以查閱更新版之文件。如欲終止收取郵寄結單,請即登記個人電子理財服務並選擇用電子方式接收結單。 貴客戶可參閱隨函之指南了解相關步驟。若 貴客戶拒絕接受上述修訂,請於2021年4月14日或之前以書面通知本行注銷循環貸款卡,同時將循環貸款卡剪成兩半並交回本公司,並即時清還循環貸款賬戶內的所有欠款。否則 貴客戶將被視作同意上述有關循環貸款及循環貸款卡之修訂。

如有任何查詢,歡迎致電客戶服務熱線2834 1818。

華僑永亨信用財務有限公司

2021年2月

倘本函之中英文本有任何歧異之處,概以英文本為準。



Notice of Amendment to the OCBC Wing Hang Revolving Credit Facility Loan and the Revolving Credit Card

Effective from 15 April 2021, the fees applicable to the OCBC Wing Hang Revolving Credit Facility Loan and the Revolving Credit Card and terms of the OCBC Wing Hang Revolving Credit Agreement ("Agreement") will be revised as follows:-

Key Facts Statement (KFS) for Revolving Credit Facility Loan/Revolving Loan Service Fee Table

Item 1: Paper Statement Fee

With effect from 15 April 2021, a paper statement fee ("Fee") of HK\$10 will be introduced to cardholders of Revolving Credit Facility Loan and the Revolving Credit Card issued by OCBC Wing Hang Bank for every set of paper statement received each month. The Fee will be directly debited from the relevant Revolving Credit Facility Loan and the Revolving Credit Card account.

Accordingly, the table in paragraph 5/6 of the "Additional Information" section of the Key Facts Statement (KFS) for Revolving Credit Facility Loan and the "Fees" section of the Revolving Loan Service Fee Table are respectively amended by inserting the following item thereto:

Paper Statement Fee	HK\$10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers: (1) Customers aged below 18 / senior citizens aged 65 or above;
	 (2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and (3) Designated customers of OCBC Wing Hang Credit Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Wing Hang Credit Limited at the sole and absolute discretion of OCBC Wing Hang Credit Limited).
	Eligible customers of groups (2) and (3) are required to inform OCBC Wing Hang Credit Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.

Revolving Credit Agreement

Item 1: Definition

The definition "Statement" is amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
1. Definition	"Statement" means a monthly statement of Account sent by the Bank to the Cardholder setting out the financial liabilities owed on the date of the Statement by the Cardholder with respect to the Account and such other information as the Bank considers appropriate from time to time.	"Statement" means a monthly statement of Account sent <u>or made available</u> by the Bank to the Cardholder setting out the financial liabilities owed on the date of the Statement by the Cardholder with respect to the Account and such other information as the Bank considers appropriate from time to time.

Item 2: Statements

The following clauses are respectively amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
5.1	A Statement showing the Minimum Payment Amount, New Balance and the Payment Due Date will be sent to the Cardholder at a specified date of each month or at such interval as determined by the Bank from time to time. If the Cardholder fails to receive the Statement within seven (7) days after the Statement date, he should immediately inform the Bank and request for a copy. The Cardholder's liability to the Bank shall not in any event be affected even if for any reason the Cardholder fails to receive the Statement. No Statement will be sent if the Account has maintained a zero balance or no transaction has been made since the last Statement.	A Statement showing the Minimum Payment Amount, New Balance and the Payment Due Date will be sent or made available to the Cardholder at a specified date of each month or at such interval as determined by the Bank from time to time. The Bank has the sole and absolute discretion to provide or make available to the Cardholder the Statement in whatever form and by whatever means. The Cardholder's liability to the Bank shall not in any event be affected even if for any reason the Cardholder fails to receive or view the Statement. No Statement will be sent or made available to the Cardholder if the Account has maintained a zero balance or no transaction has been made since the last Statement.
5.2	The Cardholder shall verify the correctness of each and every entry made in the Statement and immediately inform the Bank in writing of any inaccurate entries or unauthorized transactions printed in the Statement. Unless objection in writing is received by the Bank within sixty (60) days from the Statement date, the Bank's records and the Statement shall be deemed to be correct, conclusive and binding on the Cardholder for all purposes.	The Cardholder shall verify the correctness of each and every entry made in the Statement and immediately inform the Bank in writing of any inaccurate entries or unauthorized transactions shown on the Statement. Unless objection in writing is received by the Bank within sixty (60) days from the Statement date, the Bank's records and the Statement shall be deemed to be correct, conclusive and binding on the Cardholder for all purposes.



Item 3: Exclusion of Liability Clause 8.1 is amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
8.1	Except in respect of reasonably foreseeable and direct loss and damage caused directly and solely by the Bank's negligence or wilful default or that of the Bank's employees acting in the course of employment, the Bank shall not be liable in any circumstances whatsoever for any loss or damage howsoever caused, including without limitation, any loss or damage arising from:	Except in respect of reasonably foreseeable and direct loss and damage caused directly and solely by the Bank's negligence or wilful default or that of the Bank's employees acting in the course of employment, the Bank shall not be liable in any circumstances whatsoever for any loss or damage howsoever caused, including without limitation, any loss or damage arising from:
	a) the refusal of any merchant to accept or honor the Card;	a) the refusal of any merchant to accept or honor the Card;
	b) the quality and condition of the goods or services supplied to the Cardholder by the use of the Card, or failure of any merchant to deliver any goods or services, or the winding up or bankruptcy or liquidation of any merchant;	b) the quality and condition of the goods or services supplied to the Cardholder by the use of the Card, or failure of any merchant to deliver any goods or services, or the winding up or bankruptcy or liquidation of any merchant;
	c) any disputes between the merchant and the Cardholder and any complaints or claims against the merchant by the Cardholder. The Cardholder shall resolve any such disputes with the merchant or shall complain or claim against the merchant without any involvement of the Bank and no disputes complaints or claims by the Cardholder against the merchant may render the Cardholder any rights to set off or counter-claim against the Bank or relieve his obligation to the Bank. The Cardholder shall not claim against the Bank for any compensation, loss or damages;	c) any disputes between the merchant and the Cardholder and any complaints or claims against the merchant by the Cardholder. The Cardholder shall resolve any such disputes with the merchant or shall complain or claim against the merchant without any involvement of the Bank and no disputes complaints or claims by the Cardholder against the merchant may render the Cardholder any rights to set off or counter-claim against the Bank or relieve his obligation to the Bank. The Cardholder shall not claim against the Bank for any compensation, loss or damages;
	d) the malfunction of any Terminal;	d) the malfunction of any Terminal;
	e) access to the use of the Card and/or services of the Cardholder by any other Person whether or not authorized by the Cardholder;	e) access to the use of the Card and/or services of the Cardholder by any other Person whether or not authorized by the Cardholder;
	f) the exercise by the Bank and its right to demand and procure surrender of the Card (whether such demand or surrender is made by the Bank or by any other Person authorized by the Bank or by any Terminal);	f) the exercise by the Bank and its right to demand and procure surrender of the Card (whether such demand or surrender is made by the Bank or by any other Person authorized by the Bank or by any Terminal);
	g) the exercise by the Bank of its right to reduce the credit limit, to terminate usage of any Card or Account;	g) the exercise by the Bank of its right to reduce the credit limit, to terminate usage of any Card or Account;
	h) any misstatement, misrepresentation, error or omission in any detail disclosed by the Bank referred to in Clause 13 of the Agreement; inability to execute any of the Cardholder's instruction or information due to any mechanical failure, malfunction, breakdown, interruption, suspension or inadequacy of equipment or installation, howsoever arises, in connection with the performance of the Bank's functioning under this Agreement which is beyond the reasonable control of the Bank; and/or	h) any misstatement, misrepresentation, error or omission in any detail disclosed by the Bank referred to in Clause 13 of the Agreement; inability to execute any of the Cardholder's instruction or information due to any mechanical failure, malfunction, breakdown, interruption, suspension or inadequacy of equipment or installation, howsoever arises, in connection with the performance of the Bank's functioning under this Agreement which is beyond the reasonable control of the Bank; and/or
	i) inability to execute any of the Cardholder's instruction or information due to the running of the day end cycle of the Bank's computer system.	i) inability to execute any of the Cardholder's instruction or information due to the running of the day end cycle of the Bank's computer system.
		Where Statements, notices or correspondence are made available to the Cardholder in electronic form, the Cardholder acknowledges and agrees that the Bank does not warrant the timeliness, security, secrecy or confidentiality of the same electronically transmitted through any applicable internet service provider, network system or other equivalent system in any jurisdiction.



Item 4: Communication Clause 14.1 is amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
14.1	All notices, Statements or correspondence produced by the Bank will be sent by ordinary post to the usual or last known address of the Cardholder and shall be deemed to have been received two (2) days after posting. Notice or correspondence including but not limited to notices of payment to Card Accounts may be transmitted to the Cardholder's mobile phone number or e-mail address last notified in writing to the Bank and if the same was not returned undelivered shall be deemed to have been received by the Cardholder. Items sent to the Cardholder are sent at the Cardholder's risk. The Cardholder shall pay a handling charge for each registered mail specially requested by the Cardholder. All notices or correspondence sent by the Cardholder to the Bank shall be deemed to have been delivered to the Bank on the day of actual receipt.	All notices, Statements or correspondence provided by the Bank to the Cardholder, including but not limited to notices of payment to Card Accounts, if sent by ordinary post, shall be deemed to have been received two (2) days after posting. Notice or correspondence including but not limited to notices of payment to Card Accounts may be transmitted to the Cardholder's mobile phone number or e-mail address last notified in writing to the Bank and if the same was not returned undelivered shall be deemed to have been received by the Cardholder. Items sent to the Cardholder are sent at the Cardholder's risk. The Cardholder shall pay a handling charge for each registered mail specially requested by the Cardholder. All notices or correspondence sent by the Cardholder to the Bank shall be deemed to have been delivered to the Bank on the day of actual receipt.

You may now visit https://www.ocbcwhcr.com/o/en/help-support/forms-and-information/index.html for the said updated documents. If you prefer to receive eStatement, please register for the Personal eBanking Services and eStatement and eAdvice Service. The registration guide is attached for your reference. If you do not agree to the above amendments, you must terminate the use of the Revolving Credit Facility Loan and the Revolving Credit Card ("Card") by written notice to us and cut the Card into halves and return the same to us on or before 14 April 2021, and repay immediately all amounts outstanding on the account of the Card. Otherwise, you will be deemed to have consented to the above amendments.

Should you have any queries, please do not hesitate to call our Customer Service Hotline at 2834 1818.

OCBC Wing Hang Credit Limited

February 2021

In the event of any conflict or discrepancy between the English and Chinese versions of this document, the English version shall prevail.



如何登記個人電子理財服務?

進入 www.ocbcwhhk.com 並按立即登記

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華僑永亨銀行
                                                  中文 English
                                                           目前你在香港 ▼
   OCBCWING HANG
華僑永亨宏富理財
                                      零售銀行服務
                                                       網上理財
助你接通海外
物業投資機遇
                                      企業銀行服務
       了解詳情
                                                              立即登記
                                      關於華僑永亨銀行
                                                       聯繫我們
                                                       分行地址
                                                       電郵地址
                                                       聯繫電話
                                                       服務查詢熱線
                                                       (852) 2815 1123
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華僑永亨銀行 **OCBC WING HANG**

選擇以自動櫃員機卡或信用卡登記。然後按下一步

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English 简体
登記電子理財
         選擇登記方式
         請選擇你的登記方式及預備所需資料。
                                                      請選擇登記方式
           我已擁有密碼,及使用以下登記方式:
                                       - A
                 自動櫃貨機卡及密碼
                                      信用卡及自動牆員機密碼
                              下一步
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登記電子理財

華僑永亨銀行 OCBCWING HANG

請輸入你的資料

輸入卡號碼及自動櫃員機密碼。然後按下一步

如你擁有多於一張華僑永亨自動櫃員機卡,你可輸入其中任何一張的資料。

目動極質機卡號碼

6229630000017083

日動權員機密碼



+852***5673

如該手機號碼並非由你持有,請親臨本行任何一間分行更新

返回

發送驗證碼



已完成你的身份驗證 請選擇你的用戶名稱及密碼,即可完成發起網上機能

華僑永亨銀行 **OCBC WING HANG**

登記電子理財

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用戶名稱
                                                        輸入用戶名稱
                             UATCIF063
                            必須為8至20個位字母及數字之组合。
                            必須為8個位字母及數字之組合,請勿使用任何順即
                                                        輸入並確認密碼
                            或重複之字母及數字。
                            建認密理
                            我已閱讀。明白及同意以下內容:
                                                        點擊以閱讀條款及章則
                             所有戶口及相關服務之條款及意則
                               有關網上啓動電子理財服務之聲明
按同意以確認已閱讀及同意有關條款及章則
                條款及章則
                以下條數及章則(「本條數及章則」)適用於所有在華僑永亨銀行有限公司(「銀行」)關立之戶口(包括但不限於各個在銀行關立之任何
儲蓄、往來、定期、投資或貸款戶口),及上述任何戶口的持有人或連持有人(統稱「客戶」)與銀行之間的關係和所有交易或往來(不論
      登記電子
                有關交易或往來是否與客戶所持有或將持有的帳戶有關)。
                客戶在使用有關服務或進行交易前,應先行細閱及了解本條數及章則之內容。客戶於使用有關服務或進行交易時,除受指定銀行服務
                或融資之任何指定條數及章則所約束外,亦受本條數及章則所約束。
```

指不論在香港以內及/或以外由銀行安裝及管理之自動櫃員機或其他自動提款機。

指由銀行發出,可使用能以港幣、人民幣或其他由銀行不時指定之貨幣結算的自動櫃員機及/或

指演客戶授權並按銀行規定之方式知會銀行,可(連同簽署樣本)向銀行發出指示之人士。 指銀行的任何直接或關接控股公司,銀行或有關控股公司的任何直接或關接子公司,或其任何

關聯公司(即一家由任何前述者持有股權的公司),並須包括每家有關公司的繼承人和受讓人。 指銀行在香港作正常業務而開放予公眾人士之日子(不包括星期六、星期日及公眾假期),以及 "營業日" 在不損害上述日子的情況下,就任何貨幣之付款或交易而富,銀行及相關金融市場和機構在相 爾司法管轄區內作而開放或銀行準備以該貨幣進行交易的日子(不包括星期六、星期日及公眾假

1. 定義及釋義

"自動櫃員機"

"授權人士"

條款及章則

登記電子

"自動櫃員機卡"

"銀行集團公司"

若本條數及章則與指定條數及章則存有歧異。概以指定條數及章則為達。

其他総端機之自動櫃員機卡・

確認密題

其已是請 - 昭白及阿夏以下内容

所有戶口及經濟原政之經數及學則 有關項上被數學子度財軍技之機即

意就銀行、其代理、高級難員及僱員因該方提供含誤導成分或錯誤的資料,或並無遵守本附件VI的任何規定,或銀行使 用或倚賴客戶就銀行遵守任何外關法規定的目的而言而向銀行提供的任何資料、文件及支持材料而可能蒙受或招致的任

何性質的所有負債、素債、付款要求、損失、税項、成本費用、費用及關支,包括稅項、利息或罰金向銀行、其代理、 高級職員及僱員作出選倡。客戶進一步同意,銀行有權從其管有或控制的客戶資產或客戶在其關立的任何戶口中,扣 起、保留或扣減其釐定為足夠的有關部分或有關金額,以彌補客戶在本第7條下可能結欠的任何款項。圖卷銀行與客戶的銀行業務關係終止,此項獨徵終繼續。

1.1 除上下文另有規定,在本條數及章則中:



UATCIF063

或重複之字母及數字。

我已開讀。明白及問意以下內容:

於西戶口及相關服務之條數及單則

海關網上啓動電子理財服務之聲明

密碼

必須為8至20個位字母及數字之組合。

必須為 8 側位字母及數字之組合,請勿使用任何順序, 假序

點擊以閱讀聲明

有關網上啓動電子理財服務 (「網上啓動電子理財」) 之韓朗

登記電子

身份時,本人同意向銀行代表提供身份證或護照號碼及/或其他所帶資料。

本人已細閱、明白及同意所有戶口及相關服務之條數及章則 - 附件 II: 電子理財服務,並願受其約束。

本人確認在此向銀行提供的資料及文件全屬正確,並授權銀行以任何其認為適當的途徑以確證該等資料及文件之真確性及與有關

本人知悉及同意銀行可根據(i)關於個人資料(私陽)條例的客戶及其他個別人士通知; 或 (ii) 本人不時給予的訂明同意,使用本人的

個人資料(「資料」)作該等用途及向該等人士披露。 同時本人同意銀行可將「資料」轉移至香港特別行政區以外地方、使用「資料」和本人的其他個人資料和資訊作根據個人資料(私隱)條例所述的核對程序核對「資料」及其他關於本人的資料、作內部的值資管理和提供優質的賬戶服務和其他相關目的及提供有關本人之銀行證明書或值貨諮詢用途。本人同意銀行有權不時向任何第三

```
按同意以確認已閱讀及同意有關網上啓動電子理財服務(「網上
啓動電子理財」)之聲明
               有關網上啓動電子理財服務 (「網上啓動電子理財」) 之聲明
                  當本人向華僑永亨銀行有限公司(「銀行」)就網上啓動電子理財及/或任何其他相關之服務作出電話查詢而銀行需從電話辨別本人
    登記電子:
                  身份時,本人同意向銀行代表提供身份證或護照號碼及/或其他所需資料。
                  本人已細閱、明白及同意所有戶口及相關服務之條數及章則 - 附件 Ⅱ:電子理財服務,並顧受其約束。
                 本人確認在此向銀行提供的資料及文件全層正確,並授權銀行以任何其認為適當的途徑以確證該等資料及文件之真確性及與有關
                  方面交換資料。
               4. 本人知悉及同意銀行可根據(i)關於個人資料(私陽)條例的客戶及其他個別人士通知; 或 (ii) 本人不時給予的訂明同意,使用本人的
                  個人資料(「資料」)作該等用途及向該等人士披露。 同時本人同意銀行可將「資料」轉移至香港特別行政區以外地方、使用「資料」和本人的其他個人資料和資訊作根據個人資料(私隱)條例所述的核對程序核對「資料」及其他關於本人的資料、作內部的信
                  黃管理和提供優質的競戶服務和其他相關目的及提供有關本人之銀行證明書或信貸諮詢用途。本人同意銀行有權不時向任何第三
                  者索取有關本人的資料。包括但不限於向任何值貨資料機構對本人作出值貨調查(如有)。

    本人明白及同意關於個人資料(私隱)條例的客戶及其他個別人士通知之內容。

                 在不損害及附加於本人在所有戶口及相關服務之條款及章則下對銀行作出獨價的情況下,本人需承擔賠價銀行因本人網上啓動電
                  子理財而引起或有關連而令銀行蒙受任何(直接或閣接的)法律責任,損失,費用及關支(包括按全面獨償基準支付的法律費用及關支),申案,要求,法律行動及法律程序。即使有任何原因終止電子理財服務,此項彌償仍繼續維持有效。
                  如本人並無於結單日起計九十天內向銀行報告發現未經授權之交易,則該戶口結單已可作為有關交易之確證。
                  本人同意銀行有唯一及絕對權利拒絕或不接受本人網上啓動電子理財之申請而無需提供任何理由。
                  本人明白及同意本人可事先書面通知銀行而終止使用電子理財服務。
                  如本文件之中、英文版有抵觸或不相符、概以英文版為準。
                                    EN ENERGINE
                                    非蓝密级
                                    我已晚讀。明由及阿草以下內容:
                                    的有戶口及指揮斯茲之條數及原則
                                    西國網上於動電子提別指指之戰朝
      華信之中的公
OCBC 有照例上
```



必須為8個位字母及數字之組合,請勿使用任何順序、假序

下一步

確認密碼

我已閱讀 - 明白及同意以下内容: 所有戶口及相關服務之條款及意則 有關網上於動電子提財服務之聲明

퇕僑永亨銀 行 OCBC WING HANG

```
10 登記完成,即時登入網上理財以申請終止郵寄結單及交易通知書
   登記電子理財
                       登記已完成!
                    講即登入及體驗更方便快捷的理財模式・
                         登入
```

如何終止郵寄結單及交易通知書?



How to register for the Personal eBanking Services?

Visit www.ocbcwhhk.com and press Register Now



OCBCWING HANG

Select ATM card or Credit Card for registration. Then click Next

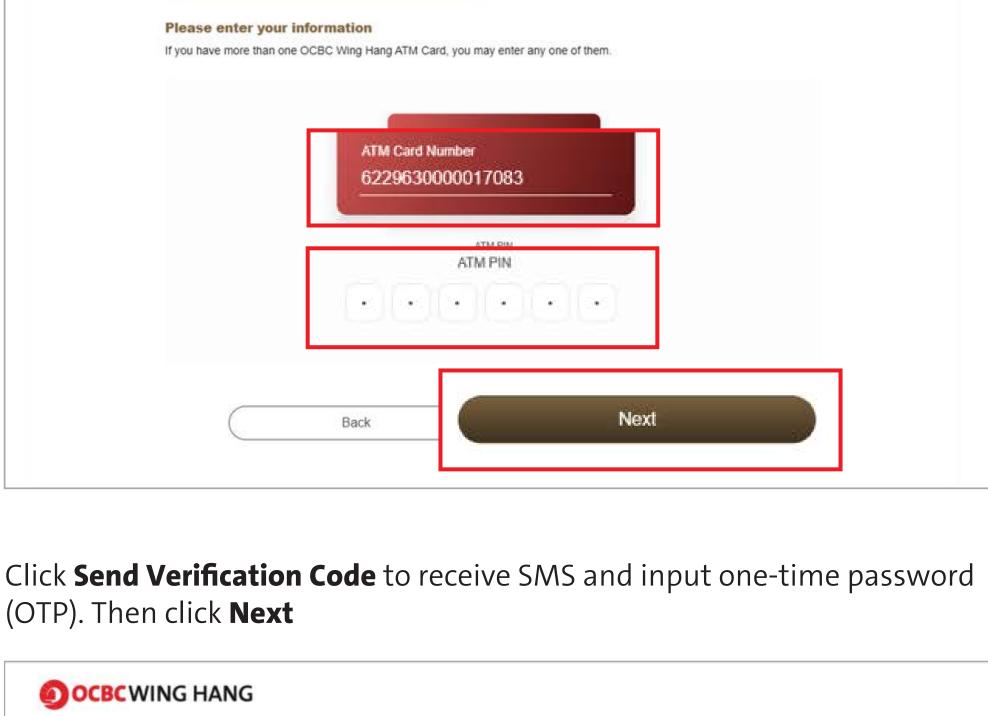
```
e-Banking Registration
                   Choose one registration method
                   Please choose your method for registration and have the listed information ready.
                                                                                        Choose one registration method
                        I have my PIN with me & I want to register using:
                          V
                                                                    Credit Card & Credit Card ATM
                                 ATM Card & ATM PIN
                                                        Next
Input Card number and ATM PIN. Then click Next
```

繁體 简体

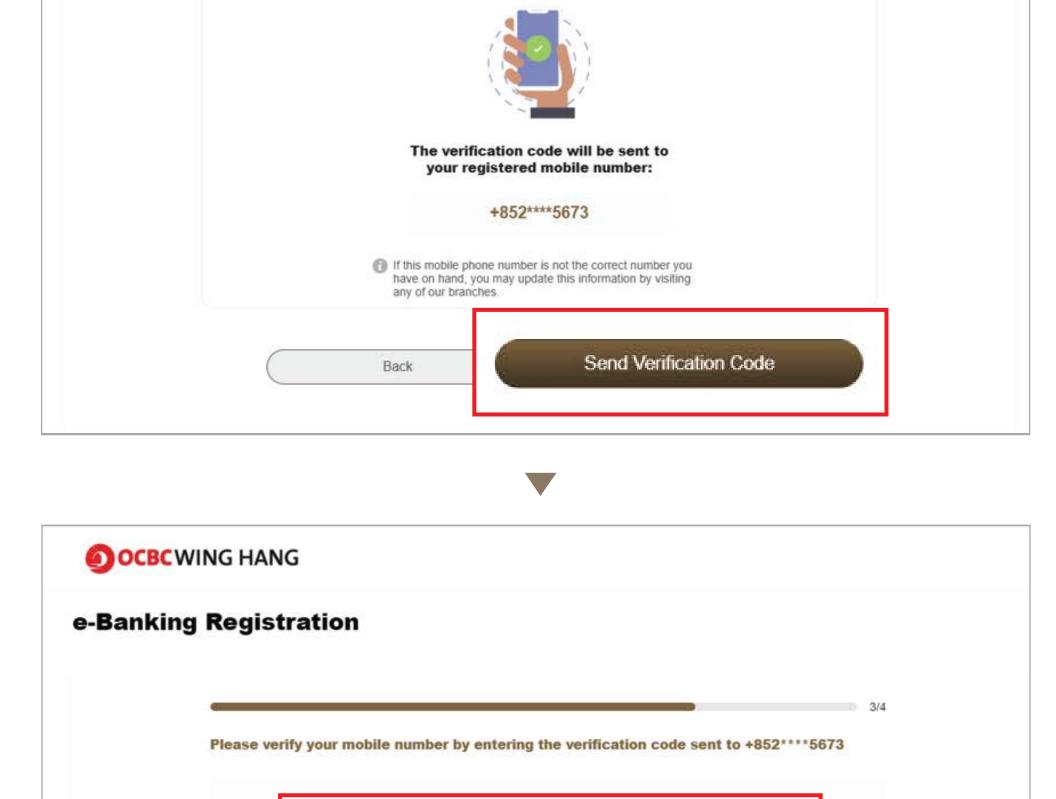
OCBCWING HANG

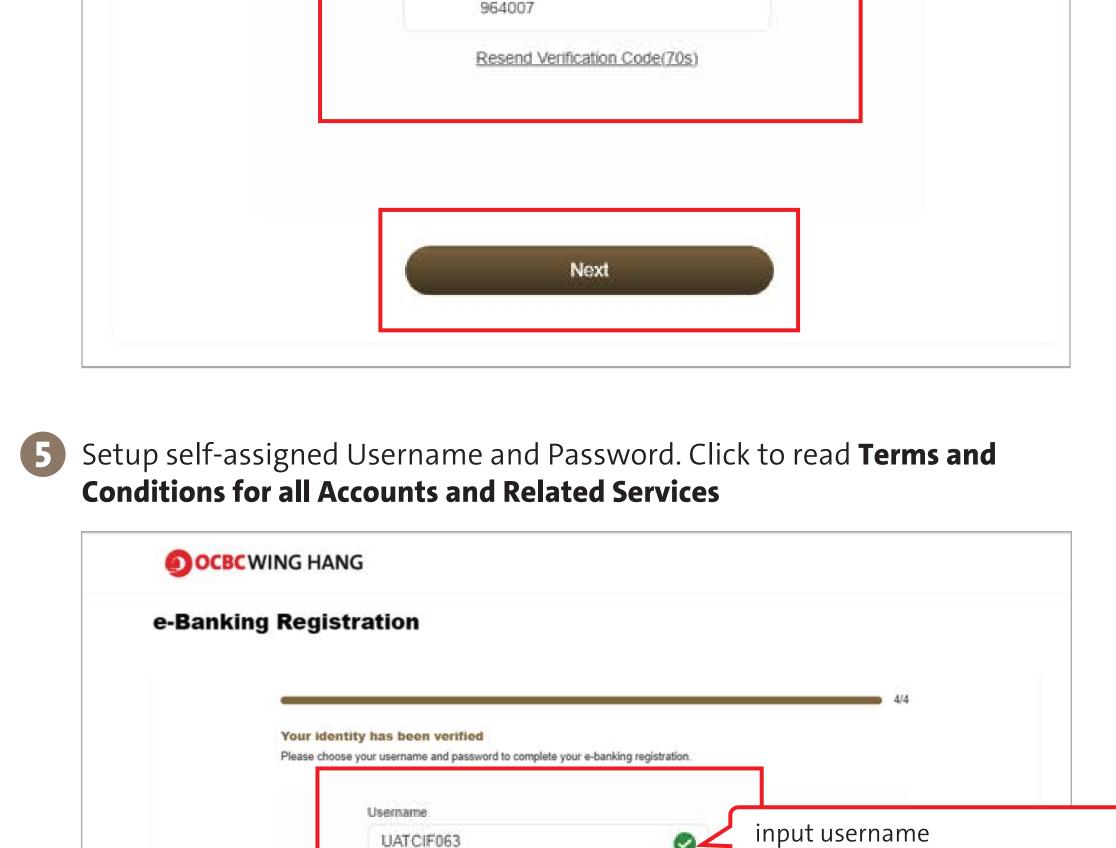
e-Banking Registration

e-Banking Registration



Please verify your mobile number by entering the verification code





Password Must be combination of 8 alphanumeric characters. Do not input and confirm password use any ascending, descend or repeating characters.

Must be a combination of 8-20 alphanumeric characters.

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```
Confirm Password
                                                                 I have read, understood and agreed to the following:
                                                                                                                                                          Click to read Terms and Conditions
                                                                         Terms and Conditions for all Accounts and Related
                                                                         Declarations in relation to online activation of e-
                                                                         Banking services
Read and accept Terms and Conditions by clicking Agree.
                     OCB
                                     Terms and Conditions
                                     The following Terms and Conditions ("these Terms and Conditions") apply to all accounts opened with OCBC Wing Hang Bank
                                    Limited (the "Bank"), including without limitation, any savings, current, time deposit, investment or loan accounts each opened with the Bank, and all relationship and all transactions or dealings (whether or not the transaction or dealing in question relates to any account kept or to be kept by the customer or the prospective customer (collectively "the Customer").
          e-Bankii
                                    The Customer should read and understand these Terms and Conditions in details prior to using any services or effecting any transactions. The Customer shall be bound by these Terms and Conditions (in addition to any specific terms and conditions applicable to any particular banking service or facility provided by the Bank) upon using any services or effecting any transactions.
                                     If there is inconsistency between these Terms and Conditions and the specific terms and conditions for a particular banking service
                                     or facility, the specific terms and conditions will prevail.
                                           Definitions & Interpretation
                                                    In these Terms & Conditions, unless the context otherwise requires:-
                                            "ATM"
                                                                                 means an automatic teller machine or other automated cash dispenser installed and operated
                                                                                 by the Bank, whether inside and/or outside Hong Kong.
                                            "ATM Card"
                                                                                 means the card issued by the Bank for access to the use of the ATMs and/or Other Terminals
                                                                                 which may be settled by Hong Kong Dollar, Renminbi or other currency designated by the
                                                                                 Bank from time to time
                                            "Authorized Person"
                                                                                 means the person authorized by the Customer to give instructions (together with specimen
                                                                                 and signatures) to the Bank from time to time in such manner as the Bank requires.
                                                                                 means any direct or indirect holding company of the Rank, any direct or indirect subsidiary of
                                            "Rank Groun Company"
```

O) OCB **Terms and Conditions** indemnity shall continue notwithstanding the termination of the banking relationship between the Bank and the Customer. e-Banki RIGHTS OF BANK CUMULATIVE 8.1 No limitation on existing rights Nothing in this Schedule VI limits the effect of any term or requirement of these Terms and Conditions or any other arrangement or agreement of the Customer with the Bank, and the rights of the Bank under this Schedule VI are in addition and without prejudice to any of its rights under these Terms and Conditions or any other arrangement or agreement of the Customer with the Bank. Failure to comply Without limiting the generality of Clauses 4.2 and 4.3 of this Schedule VI, the Customer acknowledges and agrees that if the Customer fails to comply with any requirement of this Schedule VI, including failing to provide information, documents and supporting materials as required by the Bank, the Bank may suspend or close the Customer's account(s); and/or transfer the Customer's account(s) to an affiliate of the Bank in another jurisdiction, for the avoidance of doubt including the PRC. CONFLICT BETWEEN TERMS In case of any conflict or inconsistency between the English and the Chinese versions of this Schedule VI, the English version Agree I have read, understood and agreed to the following. Terms and Conditions for all Accounts and Related Declarations in relation to online activation of e-Banking services Click to read Declaration in relation to online activation of e-Banking Services

OCBCWING HANG

e-Bankii

e-Banking Registration

Your identity Please choose v

Usemame:

Password

Confirm Password

UATCIF063

Must be a combination of 8-20 alphanumeric characters.

Must be combination of 8 alphanumeric characters. Do not use any ascending, descend or repeating characters.

I have read, understood and agreed to the following:

Terms and Conditions for all Accounts and Related

Declarations in relation to online activation of e-

Click to read Declaration

I have wait, understood and agreed to the following

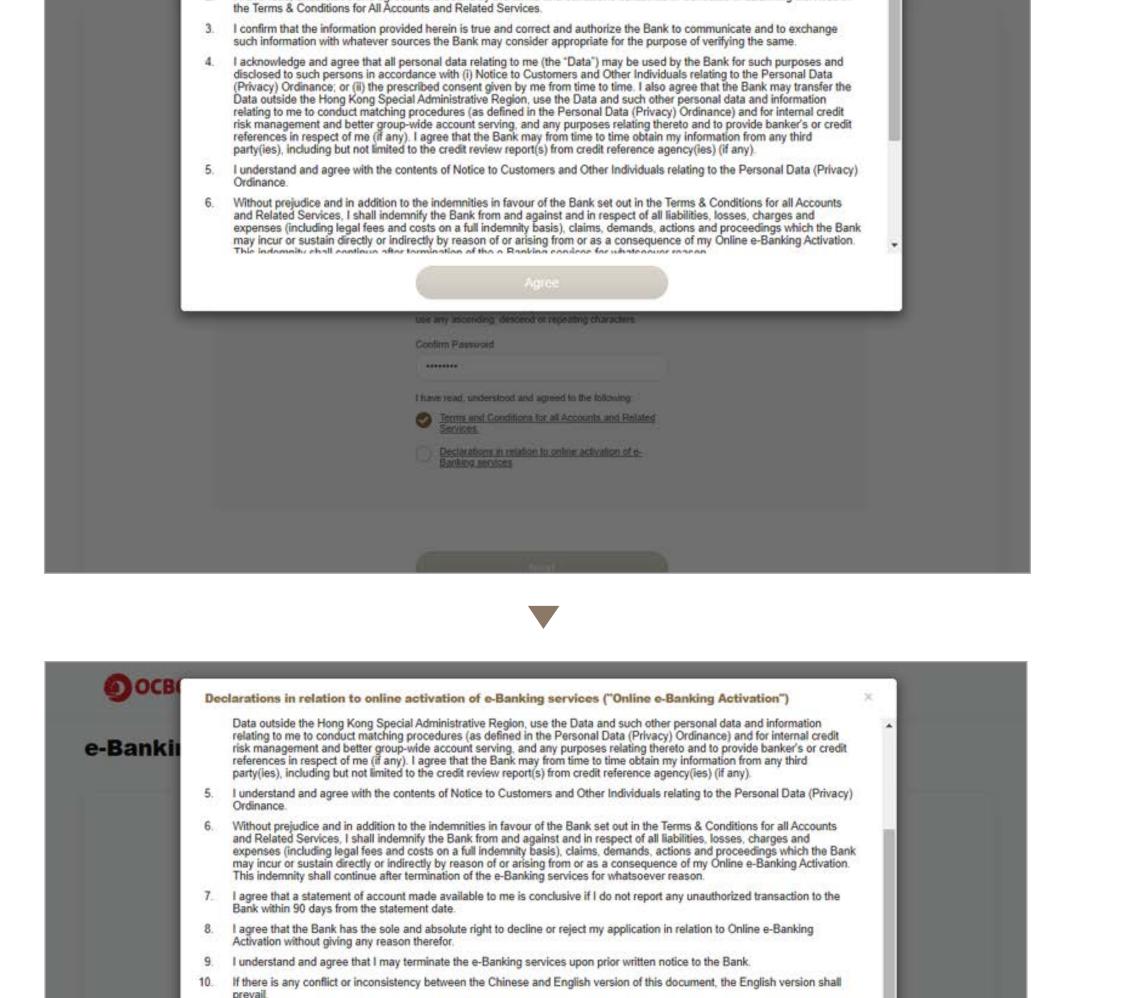
Terms and Conditions for all Accounts and Related

Declarations in relation to online activation of e-Banking services

Read and accept Declaration in relation to online activation of e-Banking services ("Online eBanking Activation") by clicking Agree OCB OCB Declarations in relation to online activation of e-Banking services ("Online e-Banking Activation")

I agree to provide my identity card or passport number and/or other necessary information to the representative of OCBC Wing Hang Bank Limited ("Bank") over the phone whenever I make any phone enquiries to the Bank regarding Online e-Banking Activation and/or any other services related thereto.

I have read, understood and agreed to be bound by the terms and conditions contained in Schedule II: eBanking Services of



Agree: mong, descend or repeating charac Terms and Conditions for all Accounts and Related Services Declarations in relation to online activition of e-Click Next OCBCWING HANG e-Banking Registration Your identity has been verified Please choose your username and password to complete your e-banking registration. Must be a combination of 8-20 alphanumeric characters. Must be combination of 8 alphanumeric characters. Do not Confirm Password

Paper Statement & Advice OCBCWING HANG

I have read, understood and agreed to the following: Terms and Conditions for all Accounts and Related

Declarations in relation to online activation of e-

Next

