

The Notification for the Revisions of HSBC General Agreement

Date: 07 Jul 2021

1. According to HSBC General Agreement, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least 14/60 days in advance, amend the terms and conditions of General Agreement. If the Customer disagrees with such amendments, he/she/it may notify the Bank in written form within the designated notification period to terminate the applicable terms and conditions as well as transactions and services with the Bank. The Customer needs to be cooperative with the Bank in account closing procedure. If the Customer fails to notify of termination within the designated notification period and continues to conduct transactions with or using services of the Bank, the Customer shall be deemed to agree with the amendments.
2. This amendment is announced as this notification; should you have any query, please do not hesitate to contact us via our branch networks or our 24-hour Call Center at (02)6616-6000.

Below please find the comparison table for your notification.

- 1) **The following change will be effective from 06 Sep 2021. The original one is still applicable before the effective date. If the Customer disagrees with such change, he/she/it may notify the Bank in writing prior to the effective date to terminate the General Agreement as well as transactions and services with the Bank and should cooperate with the Bank in account closing procedure.**

Original	Revised
<p>I. General Terms and Conditions</p> <p>(XIV) Statements, Corresponding Receipts and Transaction Receipts: In order to verify the Customer's account activities, the Bank shall produce and send account statements or transaction notice to the Customer periodically via mail or in the form of email and the Bank will not issue any passbook additionally. In case there is any discrepancy in respect of the transactions shown on the statement, the Customer shall inform the Bank thereof within fourteen (14) days of dispatch of the statement. Otherwise, such statement shall be deemed correct. The Customer, who chooses account statements to be delivered via mail, agrees that, if no transaction has taken place for all his/her savings/chequing, savings/chequing account with revolving facility, time deposit, trust, non-trust investment product and installment loan accounts within the past consecutive six months, and the balances of such accounts at the end of the previous month are zero, the Bank may cease the delivery of account statements afterwards until any transaction takes place. The Customer agrees that any photocopies, microfiches, photos or computer data in respect of the related receipts shall have the same legal validity as that of the originals in proving the Customer's transactions with the Bank, provided that the Customer may prove that such records are erroneous and correction has been made by</p>	<p>I. General Terms and Conditions</p> <p>(XIV) Statements, Corresponding Receipts and Transaction Receipts: In order to verify the Customer's account activities, the Bank shall produce and send account statements or transaction notice to the Customer periodically via mail or in the form of email and the Bank will not issue any passbook additionally. In case there is any discrepancy in respect of the transactions shown on the statement, the Customer shall inform the Bank thereof within fourteen (14) days of dispatch of the statement. Otherwise, such statement shall be deemed correct. The Customer, who chooses account statements to be delivered via mail, agrees that, if no transaction has taken place within the past one month (subject to the Bank's system record) and the balance of trust, non-trust investment product, savings/chequing account with revolving facility, and installment loan accounts are zero, the Bank may cease the delivery of account statements afterwards until any transaction takes place. The Customer agrees that any photocopies, microfiches, photos or computer data in respect of the related receipts shall have the same legal validity as that of the originals in proving the Customer's transactions with the Bank, provided that the Customer may prove that such records are erroneous and correction has been made by the Bank after the execution of General Agreement,</p>

<p>the Bank. If there are any changes to the service charges of the Bank after the execution of General Agreement, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least thirty (30) days in advance, adjust the fee or charges. In addition, the Bank will inform the Customer that the Customer may terminate General Agreement before expiration of the foregoing period. If General Agreement is not terminated during the said period, the adjustment shall be deemed to have been accepted by the Customer. However, the notification period does not apply to adjustments favorable to the Customer.</p>	<p>the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least thirty (30) days in advance, adjust the fee or charges. In addition, the Bank will inform the Customer that the Customer may terminate General Agreement before expiration of the foregoing period. If General Agreement is not terminated during the said period, the adjustment shall be deemed to have been accepted by the Customer. However, the notification period does not apply to adjustments favorable to the Customer.</p>
<p>XI. HSBC Customer Encashment Service</p>	<p>XI. HSBC Customer Encashment Service</p>
<p>(I)Premier / Premier Plus Account The Customer and his/her parents, spouse or children (collectively "Immediate Family Members") who are authorized by the Customer will be entitled to overseas emergency encashment service, provided that Immediate Family Members should have opened bank accounts in the Bank or other HSBC banks in foreign countries. Such encashment shall not exceed USD 10,000 (or equivalent) per transaction. Other transactions and foreign exchange restrictions are subject to the Bank's internal policy and related regulatory requirements. The Customer shall designate one of the accounts with the Bank to be debited when applying for this service and further authorizes the Bank to debit funds from any other accounts with the Bank in the event of insufficient funds in the designated account. In the event that a foreign exchange transaction is involved, the Customer agrees that the debited amount shall be calculated at the Bank's board rate of the denominated foreign currency for the encashment at the debit date. The nature of foreign exchange transaction for declaration purpose is defaulted as travel expense.</p> <p>In case of emergency and in the event of insufficient funds in the Customer's saving/checking/current accounts with the Bank, the Bank may provide a single temporary line of up to USD 2,000 (or equivalent) corresponding to the Customer's encashment application, provided that the Bank reserves the right to grant such a line. Such a line shall be used in the full amount for a single drawdown. The customer agrees to repay the encashment amount in accordance with the related agreement and the Bank's Procedures.</p> <p>(II).Advance Account The Customer may enjoy the overseas emergency encashment service. Such encashment shall not exceed USD 10,000 or equivalent per transaction. Other transactions and foreign exchange restrictions are subject to the Bank's internal policy and related</p>	<p>(I)Premier / Premier Plus Account The Customer and his/her parents, spouse or children (collectively "Immediate Family Members") who are authorized by the Customer will be entitled to overseas emergency encashment service, provided that Immediate Family Members should have opened bank accounts in the Bank or other HSBC banks in foreign countries. Such encashment shall not exceed USD 2,000 (or equivalent) per transaction. Other transactions and foreign exchange restrictions are subject to the Bank's internal policy and related regulatory requirements. The Customer shall designate one of the accounts with the Bank to be debited when applying for this service and further authorizes the Bank to debit funds from any other accounts with the Bank in the event of insufficient funds in the designated account. In the event that a foreign exchange transaction is involved, the Customer agrees that the debited amount shall be calculated at the Bank's board rate of the denominated foreign currency for the encashment at the debit date. The nature of foreign exchange transaction for declaration purpose is defaulted as travel expense.</p> <p>In case of emergency and in the event of insufficient funds in the Customer's saving/checking/current accounts with the Bank, the Bank may provide a single temporary line of up to USD 2,000 (or equivalent) corresponding to the Customer's encashment application, provided that the Bank reserves the right to grant such a line. Such a line shall be used in the full amount for a single drawdown. The customer agrees to repay the encashment amount in accordance with the related agreement and the Bank's Procedures.</p> <p>(II).Advance Account The Customer may enjoy the overseas emergency encashment service. Such encashment shall not exceed USD 500 or equivalent per transaction. Other transactions and foreign exchange restrictions are subject to the Bank's internal policy and related</p>

<p>regulatory requirements. The Customer shall designate one of the accounts with the Bank to be debited when applying for this service and further authorizes the Bank to debit funds from any other accounts with the Bank in the event of insufficient funds in the designated account. In the event that foreign exchange transaction is involved, the Customer agrees that the debited amount shall be calculated at the Bank's board rate of the denominated foreign currency for the encashment at the debit date. The nature of foreign exchange transaction for declaration purpose is defaulted as travel expense.</p>	<p>regulatory requirements. The Customer shall designate one of the accounts with the Bank to be debited when applying for this service and further authorizes the Bank to debit funds from any other accounts with the Bank in the event of insufficient funds in the designated account. In the event that foreign exchange transaction is involved, the Customer agrees that the debited amount shall be calculated at the Bank's board rate of the denominated foreign currency for the encashment at the debit date. The nature of foreign exchange transaction for declaration purpose is defaulted as travel expense.</p>
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HSBC Bank (Taiwan) Limited