

The Notification for the Revisions of HSBC General Agreement

Date: 20 Jun 2018

- 1. The following change will be effective from 05 Jul 2018. The original one is still applicable before the effective date.
- 2. 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 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.
- 3. 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)8072-3000.

Below please find the comparison table for your notification.

Original	Revised
V. ATM card and Visa Debit Card Services	V. ATM card and Visa Debit Card Services
V-1. Terms and conditions for ATM Card	V-1. Terms and conditions for ATM Card
(IV) Limits on Deposit Amount:	(IV) Limits on Deposit Amount:
The maximum amount is TWD 300,000 per day	The maximum amount is TWD 250,000 per day
when depositing into the Customer's account of	when depositing into the Customer's account of
the Bank via the Card at the Bank's ATM. The	the Bank via the Card at the Bank's ATM. The
limit for fund transfer to non-pre-designated	limit for fund transfer to non-pre-designated
accounts shall be applied when depositing into the	accounts shall be applied when depositing into the
Customer's account of the Bank via the Bank's	Customer's account of the Bank via the Bank's
ATM without the Card.	ATM without the Card.
(V) Limits for Withdrawal and Fund Transfer with	(V) Limits for Withdrawal and Fund Transfer with
the Bank:	the Bank:
The limit for cash withdrawal from the Bank's ATM	The limit for cash withdrawal from the Bank's ATM
with the ATM Card shall be as follows:	with the ATM Card shall be as follows:
1.Maximum TWD30,000 per withdrawal;	1.Maximum TWD30,000 per withdrawal;
2 Maximum TWD150,000 per day (Minor	2 Maximum TWD150,000 per day (Minor



Account's maximum limit is TWD100,000 per day).

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3. Foreign currency ATM card's maximum limit is TWD100,000 per day.

The limit for fund transfer to pre-designated accounts shall be as follows:

- 1.Maximum TWD2 million per transaction;
- 2.Maximum TWD3 million per day.

The limit for fund transfer to non-pre-designated accounts shall be as follows:

- 1.Maximum TWD30,000 per transaction;
- 2.Maximum TWD30,000 per day.

The limit for fund transfer to pre-designated accounts shall be as follows:

- 1.Maximum TWD2 million per transaction;
- 2.Maximum TWD3 million per day.

The limit for fund transfer to non-pre-designated accounts shall be as follows:

- 1.Maximum TWD30,000 per transaction;
- 2.Maximum TWD30,000 per day.

(VI) Limits for Inter-bank Cash Withdrawal and Fund Transfer:

The limit for cash withdraws with the Card at ATMs of other financial institutions participating in the inter-bank auto-transaction systems shall be as follows:

- 1.Maximum TWD20,000 per withdrawal;
- 2.Maximum TWD150,000 per day (Minor Account's maximum limit is TWD100,000 per day).

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- 1.Maximum TWD20,000 per withdrawal;
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- 3. Foreign currency ATM card's maximum limit is TWD100,000 per day.

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- 1.Maximum TWD2 million per transaction;
- 2.Maximum TWD3 million per day.

The limit for fund transfer to non-pre-designated accounts shall be as follows:

- 1.Maximum TWD30,000 per transaction;
- 2.Maximum TWD30,000 per day.

The limit for fund transfer to pre-designated accounts shall be as follows:

- 1.Maximum TWD2 million per transaction;
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The limit for fund transfer to non-pre-designated accounts shall be as follows:

- 1.Maximum TWD30,000 per transaction;
- 2.Maximum TWD30,000 per day.



(XVIII) Foreign Currency ATM Card:

The Customer may apply with the Bank for one or multiple foreign currency ATM Cards linked to the deposit account designated by the Customer (hereinafter as "the foreign currency ATM card designated Account") and the Bank will charge the Customer with application and annual fee. The Customer acknowledges that in respect of foreign currency ATM card matters, the following terms and conditions shall apply first:

- 1.Issuance of foreign currency ATM card and PIN: The Customer agrees that the Bank may issue the foreign currency ATM card(s) and PIN(s) to the Customer or the foreign currency ATM Cardholders designated by the Customer.
- 2.Number of Effective Cards and Validity of foreign currency ATM Card:

The Customer shall at any time maintain at least one effective foreign currency ATM card during the effective period of the foreign currency ATM card designated account.

3. Rights and Obligations:

Foreign currency ATM card transactions include withdrawals and any other transactions permitted by the Bank via foreign currency ATM cards. The service charges and relevant charges for the use of foreign currency ATM card shall base on the Tariff on Personal Banking Services.

- (XIX) Supplementary Rules in Respect of International Cards:
- 1.The Customer may apply for the international card functions. The Customer may use the Card with international card functions, through ATM of the Bank's overseas branches or ATM under international network in which the Bank participates, to withdraw cash or make balance inquiries in accordance with the relevant rules and regulations of the Bank or of the financial institutions that setup the ATM.
- 2.In consideration of the foreign exchangerestrictions imposed by R.O.C. competent authority, if the Customer is an individual underthe age of twenty or a corporate entity, the Bankwill not provide the functions of the internationalcard. Upon reaching the age of twenty, suchindividual Customer may apply for the issuance of the international card by attending to the Bankover the counter in person.
- 3. While using the Card to withdraw funds abroad, the Customer authorizes the Bank to apply for and

(XVIII) Foreign Currency ATM Card:

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- (XIX) Supplementary Rules in Respect of International Cards:
- 1.The Customer may apply for the overseas ATM cash withdrawal functions. The Customer may use the Card with overseas ATM cash withdrawal functions, through ATM of the Bank's overseas branches or ATM under international network in which the Bank participates, to withdraw cash or make balance inquiries in accordance with the relevant rules and regulations of the Bank or of the financial institutions that setup the ATM.
- 2. While using the Card to withdraw funds abroad, the Customer authorizes the Bank to apply for and report the foreign exchange remittance on behalf of the Customer.



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HSBC Bank (Taiwan) Limited