

18 July 2016

Notice of Additional Service for e-Cheques (Effective 20 July 2016)

NOTE: This Notice supplements the Bank's Notice of Additional Service for e-Cheques issued on 15 April 2016 and the Further Notice of Additional Service for e-Cheques issued on 9 May 2016.

Effective 20 July 2016 ("Effective Date"), e-Cheques issued by the customers of Fubon Bank (Hong Kong) Limited (the "Bank") can be presented in Guangdong Province (the "Additional Service for e-Cheques"). The Additional Service for e-Cheques shall be subject to the following terms and conditions:

1. Unless otherwise indicated, capitalized terms used in this notice shall have the same meaning given to them in the "Customer Terms and Conditions for e-Cheques" and the "Global Terms and Conditions for Accounts and Services".
2. The provisions of the Existing Terms which apply to paper cheques or generally to the services of the Bank shall continue to apply to the Additional Service for e-Cheques.
3. For e-Cheques to be presented in Guangdong Province, the e-Cheque issuer must be a Hong Kong Resident. e-Cheques issued by a non-Hong Kong Resident Personal Customer will not be presentable in Mainland China.
4. A Personal Customer who is a Hong Kong Resident may draw e-Cheques on the RMB Current Account(s) to pay for consumer spending in the Guangdong Province of Mainland China or for such other purposes as the Bank may specify from time to time. The total aggregate amount drawn by the same Personal Customer who is a Hong Kong Resident under the RMB Current Account(s) in any one day shall not exceed RMB80,000 or such other amount as may be specified by the Bank from time to time. If the RMB Current Account is overdrawn or such limit is exceeded, the Bank may apply fees and charges and may at its sole and absolute discretion and without prior notice to the Personal Customer who is a Hong Kong Resident: (i) pay some of the e-Cheque(s) presented for payment under the RMB Current Account(s) on the same day, in such order as may be determined by the Bank; and/or (ii) return any one or all presented e-Cheque(s).
5. In case there are both e-Cheque(s) and paper cheque(s) drawn on the same Personal Customer for presentment in Mainland China on the same day, the Bank will process and pay the e-Cheque(s) first. Thereafter, the Bank will process and pay the paper cheque(s).

Please note that the above terms and conditions shall be binding on you if you use, continue to use or retain the relevant account(s) and/or services on or after the Effective Date. If you decline to accept these terms and conditions, you have the right to terminate the account(s) and/or services before the Effective Date in accordance with the relevant clauses under the Existing Terms. For any enquiry, please contact us at our branches or call our Customer Service Hotline (852) 2566 8181.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.