

Dear Valued Customer,

Notification of New Version of Fubon JETCO Pay Mobile App & Amendment of
“Fubon JETCO Pay Terms and Conditions”

Fubon Bank (Hong Kong) Limited (the “Bank”) will soon launch a new version of Fubon JETCO Pay Mobile App on iOS and Android platforms. Besides the send and collect money services that you are using, more new features will be available in the new version, including:

- (1) Request Money – request fixed amount from friends, or let the system calculate the amount to be shared automatically
- (2) Pay Merchant – can be used in physical stores, in merchant apps, or on the web
- (3) Send Gift - scan QR code and send gift to your friend at once
- (4) Auto-Collection – when making money transfer, money will be deposited in the receiver’s bank account right away

The new features above are only available when JETCO Pay Mobile app of sender and receiver are both in version 1.6 or above.

Along with the launch of the new features, the “Fubon JETCO Pay Terms and Conditions” will be revised. A summary of major amendments can be found in the attached Annexure 1.

Please note that the amendments shall be binding on you if you continue to use the service(s) after the new version is launched. If you do not accept the amendments, the Bank will not be able to continue providing service(s) to you. Please refer to the applicable terms and conditions and notify the Bank to terminate the service(s) based on the customer’s right of termination pursuant to the “Fubon JETCO Pay Terms and Conditions”.

Stay tuned for more information on the new features. The Bank’s website will be updated accordingly.

Should you have any enquiry, please feel free to contact our Integrated Customer Service Hotline at 2566 8181 (Press 3 after selection of language) during office hours*.

* Monday to Friday: 9am to 7pm; Saturday: 9am to 1pm (except public holidays)

Fubon Bank (Hong Kong) Limited

June 2018

Enclosures: Annexure 1

Remark: Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

Annexure 1: Amendment of “Fubon JETCO Pay Terms and Conditions”

Section	Before Amendment	After Amendment
Heading	Please read the following terms and conditions (the "Terms and Conditions") carefully and in details before using the Fubon JETCO Pay service (the "Service").	The existing Heading will be replaced in its entirety as follows: Please read the following terms and conditions (the "Terms and Conditions") carefully and in details before using the Fubon JETCO Pay service (this "Service").
Clause 1.1	Fubon JETCO Pay is a Service for payments between individuals. It facilitates limited amounts to be transferred to the designated receiver(s) by their mobile number(s) instead of the bank account number(s). This Service is offered by Fubon Bank (Hong Kong) Limited ("the Bank"/"we"/"us"/"ours") in co-operation with Joint Electronic Teller Services Limited ("JETCO") in the form of a banking consortium. JETCO's role in this Service is strictly a facilitator for collecting and sending money between you and the Bank.	The existing Clause 1.1 will be replaced in its entirety as follows: Fubon JETCO Pay is a Service for payments between individual and designated receiver(s). It facilitates limited amounts to be transferred to the designated receiver(s) by their mobile number(s) instead of the bank account number(s) of the designated receiver(s). This Service is offered by Fubon Bank (Hong Kong) Limited ("the Bank"/"we"/"us"/"ours") in co-operation with Joint Electronic Teller Services Limited ("JETCO") in the form of a banking consortium. JETCO's role in this Service is strictly a facilitator for collecting and sending money between you and the Bank.
Clause 1.2	These Terms and Conditions shall apply once you have registered your bank account for sending money or collecting money through this Service and should be read and construed together with all those terms and conditions applicable to your related bank account for using this Service, including the Bank's "Global Terms and Conditions for Accounts and Services". Such relevant terms and conditions will also apply to the relevant account and service. In the event of any inconsistency between these Terms and Conditions and the applicable terms and conditions for your related bank account for using this service (such as the Bank's "Global Terms and Conditions for Accounts and Services") these Terms and Conditions shall prevail.	The existing Clause 1.2 will be replaced in its entirety as follows: These Terms and Conditions shall apply once you have registered your bank account for sending money or collecting money through this Service and should be read and construed together with all those terms and conditions applicable to your related bank account for using this Service, including but not limited to, the Bank's "Global Terms and Conditions for Accounts and Services". Such relevant terms and conditions will also apply to the relevant account and service. In the event of any inconsistency between these Terms and Conditions and the applicable terms and conditions for your related bank account for using this service (such as the Bank's "Global Terms and Conditions for Accounts and Services"), these Terms and Conditions shall prevail.
Clause 1.4	These Terms and Conditions of this Service may be added, deleted and/or revised as you may be notified by us from time to time.	The existing Clause 1.4 will be replaced in its entirety as follows: These Terms and Conditions of this Service may be added, deleted and/or revised as you may be notified by us

		from time to time in accordance with clause 16.4.
Clause 2.1	You hereby confirm that you are the legal and actual owner of the mobile number (and the mobile phone) registered with us to apply for using this Service.	The existing Clause 2.1 will be replaced in its entirety as follows: You hereby confirm that you are the legal and actual owner of the Registered Mobile Number (and the mobile phone) registered with us to apply for using this Service.
Clause 2.3	<p>Details of your registration (including but not limited to your bank account number, mobile number) will be shared and disclosed to the following parties:</p> <ul style="list-style-type: none"> Companies providing us services or are acting as our agents (including their sub-contractors), on the understanding any person to whom such information will be disclosed shall keep all such information strictly confidential. In this respect we shall only provide JETCO with information necessary to process payment transactions or comply with your requests, subject to these Terms and Conditions or other conditions as we may advise you when the said data is collected 	<p>The existing Clause 2.3 will be replaced in its entirety as follows:</p> <p>You authorize the Bank to handle and use any information relating to you, any Service transaction and the use of this Service by you (collectively “Customer data”), and to disclose and transmit the information necessary to process payment transactions, comply with your requests or investigate your relevant dispute to JETCO and the Customer Data to any other member of the Bank or any third party as the Bank may deem necessary in accordance with these Terms and Conditions and the Bank’s Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”) and Consumer Credit Data (“the Notice”). Among others, details of your registration (including but not limited to your bank account number, Registered Mobile Number, your Registered Bank Account Name in masked format, customer reference ID, information on Pay list to proceed transaction) will be shared and disclosed to the following parties:</p> <ul style="list-style-type: none"> Companies providing us services or are acting as our agents (including their sub-contractors), on the understanding any person to whom such information will be disclosed shall keep all such information strictly confidential. In this respect we shall only provide JETCO with information necessary to process payment transactions or comply with your requests, subject to these Terms and Conditions or other conditions as we may advise you when the said data is collected;(e.g. via program specific privacy notice);
Clause 2.4	You can change via the App	The existing Clause 2.4 will be replaced

	<ul style="list-style-type: none"> • The bank account for sending money and/or collecting money through this Service; and/or • Your Mobile PIN set in the App, any time through the App. Once you have made such a change the details concerned will be updated with immediate effect. 	<p>in its entirety as follows: You can change</p> <ul style="list-style-type: none"> • The Registered Bank Account for sending money and/or collecting money through this Service; and/or • Your mobile PIN set in the App (“Mobile PIN”). <p>any time through the App. Once you have made such a change the details concerned will be updated with immediate effect.</p>
Clause 2.5	Your mobile number is only capable of linking one bank account in the App for collecting money by using this Service. You must ensure that only one bank account has been set as the designated bank account for collecting money through this Service.	<p>The existing Clause 2.5 will be replaced in its entirety as follows: Your mobile number is only capable of linking one bank account in the App for collecting money and/or paying request by using this Service. You must ensure that only one bank account has been set as the designated bank account for collecting money and/or paying request through this Service.</p>
Clause 2.6	In case you would like to change your mobile number registered for this Service, you should first terminate your previous registration before re-registering for this Service with your new mobile number. If you fail to do so, you hereby agree that your previous registration shall be terminated by the Bank. In such case, the Bank and JETCO shall treat it as a new registration and all your transaction records linked to your old mobile number will no longer be available.	<p>The existing Clause 2.6 will be replaced in its entirety as follows: In case you would like to change your Registered Mobile Number for this Service, you should first terminate your previous registration before re-registering for this Service with your new mobile number. If you fail to do so, you hereby agree that your previous registration shall be terminated by the Bank without further notice to you. In such case, the Bank and JETCO shall treat it as a new registration and all your transaction records linked to your previous Registered Mobile Number will no longer be available.</p>
Clause 2.8	In the event this Service has not been used by you for more than 17 months consecutively, you will be alerted by JETCO through a notification message.	<p>The existing Clause 2.8 will be replaced in its entirety as follows: In the event this Service has not been used by you for more than 17 months, you will be alerted by JETCO through a notification message.</p>
Clause 3.1	You will be able to send money to another person who is also registered for this Service, with the receiver’s Hong Kong mobile number is required. For those not having registered for this Service but have a valid Hong Kong Dollar bank account opened in Hong Kong, a SMS notification will be sent to them telling them to register for this Service in order to collect money.	<p>The existing Clause 3.1 will be replaced in its entirety as follows: You will be able to send money to another person who also registered for this Service, with the receiver's Hong Kong mobile number or JETCO Pay QR code required. For those not having registered for this Service but have a valid Hong Kong Dollar bank account opened in Hong Kong, a SMS</p>

		notification will be sent to them telling them to register for this Service in order to collect money.
Clause 3.2	You can also add or remove any receiver(s) in the Service through the App.	The existing Clause 3.2 will be replaced in its entirety as follows: You can also add or remove any receiver(s) in this Service through the App.
Clause 3.3	Once you have provided us with the said information we shall show you the same for verification.	The existing Clause 3.3 will be replaced in its entirety as follows: Once you have provided us with the said information, we shall show you those information again for verification.
Clause 3.4	An option is available for you to send money with an additional sender code generated for the receiver to verify the authenticity of your instructions. You can send this code through SMS notification, WhatsApp, email, by phone or any method to the receiver for him/her to input the code for collection.	The existing Clause 3.4 will be replaced in its entirety as follows: When you see the masked name of the receiver above, money will be directly deposited in the bank account of the receiver for this transaction. Otherwise the receiver needs to confirm money collection for this transaction.
Clause 3.5	Once the "Confirm" button is pressed you have confirmed that all information input is correct and you have conclusively agreed to our debiting the money from your Registered Bank Account for sending money. Upon receipt of your said information, the money to be sent will be retained by JETCO before the receiver confirms money collection.	The existing Clause 3.5 will be replaced in its entirety as follows: Once the "Confirm" button is pressed you have confirmed that all information input is correct and you have conclusively agreed to our debiting the money from your Registered Bank Account for sending money.
Clause 3.6	Your instructions may be revoked in case money having been sent to a wrong receiver before the receiver confirms to collect money in the App. Once the receiver collects the money your instructions shall be absolute and irrevocable for this Service. You acknowledge that such instructions shall be final and conclusive and no further corrections, amendments and/or additions shall be possible. You shall remain fully responsible for any instruction given unless and until the request for cancellation of transaction is successfully completed and before the receiver collects the money.	The existing Clause 3.6 will be replaced in its entirety as follows: For the display of confirmation screen is without the masked name of the receiver, <ul style="list-style-type: none"> An option is available for you to send money with an additional sender code generated for the receiver to verify the authenticity of your instructions. You can send this code through SMS notification, WhatsApp, email, by phone or any method to the receiver for him/her to input the code for collection. If receiver fails to confirm collection of your money within 7 calendar days (including Saturday, Sunday and public holiday), no send money instruction shall be executed and the money will be returned to you.
Clause 3.7	If receiver fails to confirm collection of your money within 7 calendar days (including Saturday, Sunday and public	The existing Clause 3.7 will be replaced in its entirety as follows: Your instructions shall be absolute and

	holiday), no send money instruction shall be executed and the money will be returned to you.	irrevocable for this Service. You acknowledge that such instructions shall be final and conclusive and no further corrections, amendments and/or additions shall be possible. You shall remain fully responsible for any instruction given.
Clause 3.10	The Bank sets a maximum fund transfer limit on all small-value funds transfer transactions to unregistered payees, which is HKD5,000 per calendar day for all accounts (including your chosen bank account for the purpose of these Terms and Conditions) using all electronic banking channels, (including but not limited to the App) or up to an amount required by the regulator from time to time whichever is lower (the "Limit"). You are allowed to set a lower Limit by contacting us. You will be entitled to send money to another person using our App not exceeding the Limit.	The existing Clause 3.10 will be replaced in its entirety as follows: Subject to your transfer limit setting with the Bank, the maximum fund transfer limit on all small-value funds transfer transactions to unregistered payees is HKD5,000 per day for all accounts (including your chosen bank account for the purpose of these Terms and Conditions) using all electronic banking channels, (including but not limited to the App) or up to an amount required by the regulator from time to time whichever is lower (the "Limit"). You are allowed to set a lower Limit by contacting us. You will be entitled to send money to another person using our App not exceeding the Limit and not less than HK\$0.01 for each transaction.
Clause 4.1	Once you have registered for this Service, any money collected by you will be paid into the receiving account you have registered in the App.	The existing Clause 4.1 will be replaced in its entirety as follows: Once you have registered for this Service, a notification message will be sent to you by the App whenever money is sent to you through this Service mentioning (A) the money has been deposited in your bank account or, (B) the money is pending for your collection.
Clause 4.2	A notification message will be sent to you by the App whenever money is sent to you through this Service. You will be required to review the transaction detail of that particular transaction for collecting money or you can simply reject the collection.	The existing Clause 4.2 will be replaced in its entirety as follows: For Case A, <ul style="list-style-type: none"> • The Bank will credit the money to your account for collecting money immediately in accordance with the Bank's applicable practice. • If any money is credited to your account by mistake, you must notify us and return us the money concerned as soon as possible. The Bank and/or JETCO shall under no circumstances be liable for any consequences for you to collect the money by mistake.
Clause 4.3	4.3 Once you confirm having collected the money the instructions concerned will be treated as fully executed. You acknowledge that	The existing Clause 4.3 to 4.8 will be replaced in its entirety as follows: Otherwise for Case B <ul style="list-style-type: none"> • You will be required to review the

	<p>you are well aware the instructions involve collecting money from other bank account to your designated receiving account. The Bank will credit the money to your designated receiving account immediately in accordance with the Bank's applicable practice.</p> <p>4.4 If you fail to confirm collection of the money within 7 calendar days (including Saturday, Sunday and public holiday), no send money instruction shall be executed and the money will be returned to the sender.</p> <p>4.5 Sender has an option to send money to you with a sender code for verification purpose. This code will be sent to you through SMS notification, WhatsApp, email, by phone or other method made by the sender in person.</p> <p>4.6 Upon confirmation to collect money, it will be essential for you to ensure the sender's information (including the mobile number, payment amount or, if a reference is required by the sender) is correct.</p> <p>4.7 Having agreed to these Terms and Conditions and confirmed to collect money, you have also confirmed that you are the correct receiver of the transaction. If any money is collected by you by mistake, you must notify us and return us the money concerned as soon as possible. The Bank and/or JETCO shall under no circumstances be liable for any consequences for you to collect the money by mistake.</p> <p>4.8 Provided that the Bank has not been negligent, fraudulent or in willful default and has acted in good faith and with due diligence and also complied with the obligations under these Terms and Conditions, any transaction effected by the Bank pursuant to or as a result of any instruction initiated by you with the correct registration and Mobile PIN shall be legally binding on you.</p>	<p>transaction detail of that particular transaction for collecting money or you can simply reject the collection.</p> <ul style="list-style-type: none"> • Once you confirm having collected the money the instructions concerned will be treated as fully executed. You acknowledge that you are well aware the instructions involve collecting money from other bank account to your account for collecting money. The Bank will credit the money to your account for collecting money immediately in accordance with the Bank's applicable practice. • If you fail to confirm collection of the money within 7 calendar days (including Saturday, Sunday and public holiday), no send money instruction shall be executed and the money will be returned to the sender. • Sender has an option to send money to you with a sender code for verification purpose. This code will be sent to you through SMS notification, WhatsApp, email, by phone or other method made by the sender in person. • Upon confirmation to collect money, it will be essential for you to ensure the sender's information (including the mobile number, payment amount or, if a reference is required by the sender) are correct. • Having agreed to these Terms and Conditions and confirmed to collect money, you have also confirmed that you are the correct receiver of the transaction. If any money is collected by you by mistake, you must notify us and return us the money concerned as soon as possible. The Bank and/or JETCO shall under no circumstances be liable for any consequences for you to collect the money by mistake. • Provided that the Bank has not been negligent, fraudulent or in willful default and has acted in good faith and with due diligence and also complied with the obligations under these Terms and Conditions, any transaction effected by the Bank pursuant to or as a result of any instruction initiated by you with the correct registration and Mobile PIN shall be legally binding on you.
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<p>Clause 5 (Newly added and numbered)</p>		<p>A new Clause 5 shall be added as follows:</p> <p>5. Request Money</p> <p>5.1 “Request Money” is a feature where you can create a request for payment to the person(s) you want to receive money from. You can add your designated payer(s), the amount you request and a subject using the function “Send Money Request”. A mere money request made to the payer does not constitute a payment.</p> <p>5.2 Once a request has been made, your designated payer(s) will receive a notification of such request and such request will be expired after 14 days. You can create a request again if the original request expires. You will receive notification when your payer(s) have made a payment in response to the request.</p> <p>5.3 If someone has sent you a request for money, you will receive a notification in the App. When you tap on the notification, it will present you further instructions on how to proceed with a payment.</p> <p>5.4 You will make payment in response to a money request from the account for paying requests through this Service.</p> <p>5.5 Before making a payment in response to a money request, please make sure that:</p> <ul style="list-style-type: none"> • The Money Request is genuine and valid - that the payment requester is the person with legitimate intent on such request; and • The payment amount is correct - that you want to pay or are obliged to pay in full the amount shown. <p>If you are unsure, do not proceed with the payment.</p> <p>5.6 Similar to a normal peer-to-peer “(P2P)” payment, payment made in response to a money request is irreversible.</p> <p>5.7 You can disallow other people to send money request to you through the App by using the “Block friend” function in the App. You can choose to block requests from all your contacts or specify the ones you</p>
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		<p>want to block.</p> <p>5.8 You agree to use “Request Money” function for legitimate and lawful purposes. We reserve the right to suspend or terminate your registration if you are in breach of this clause.</p>
<p>Clause 6 (Newly added and numbered)</p>		<p>A new Clause 6 shall be added as follows:</p> <p>6 Send Gift</p> <p>6.1 “Send Gift” is a feature where you can send money (a “Gift”) to another person or a group of people also registered for this Service via QR code scanning at a time.</p> <p>6.2 The receiver’s JETCO Pay QR code is required for you to make a Gift payment.</p> <p>6.3 Once a Gift instruction has been made, your designated receiver(s) will receive a notification and such Gift instruction will be expired after 7 days. You will receive notification when your payee(s) have confirmed collection of Gift.</p> <p>6.4 If someone has sent you a Gift, you will receive a notification in the App. When you tap on the notification, it will present you further instructions on how to proceed with collection.</p> <p>6.5 Before making a Gift payment, please make sure that:</p> <ul style="list-style-type: none"> • You want to make a Gift to the receiver(s); and • The payment amount is correct - that you want to pay or are obliged to pay in full the amount shown. <p>If you are unsure, do not proceed with the payment.</p> <p>6.6 Your instructions may be revoked in case money having been sent to a wrong receiver before the receiver confirms to collect money in the App. Once the receiver collects the money your instructions shall be absolute and irrevocable for this Service. You acknowledge that such instructions shall be final and conclusive and no further corrections, amendments and/or additions shall be possible. You shall remain fully responsible for any instruction given unless and until the request for cancellation of</p>

		<p>transaction is successfully completed.</p> <p>6.7 You agree to use “Send Gift” function for legitimate and lawful purposes. We reserve the right to suspend or terminate your registration if you are in breach of this clause.</p>
<p>Clause 7 (Newly added and numbered)</p>		<p>A new Clause 7 shall be added as follows:</p> <p>7 Merchant payment Through the App, you can pay merchants that accept JETCO Pay.</p> <p>Online payment and in-app payment</p> <p>7.1 You will need to enable the account for payment requests in the App.</p> <p>7.2 In the merchant’s app or purchase confirmation page, you need to select Fubon JETCO Pay as payment method, then enter Mobile Number as registered for your Fubon JETCO Pay account. You will receive a push notification and confirm payment in the App.</p> <p>7.3 On the confirmation screen, we shall show you transaction details for verification. You must check all such information with due care. In case of any doubt you must terminate the transaction at once.</p> <p>7.4 Once the “Pay now” button is pressed, your instructions shall be absolute and irrevocable.</p> <p>Offline payment at retail merchants through QR Code</p> <p>Scan QR code</p> <p>7.5 When you proceed to checkout you need to select to pay with Fubon JETCO Pay and scan the Fubon JETCO Pay QR code via the App (in case of static QR code, you may be required to input the transaction amount). You will be able to retrieve the transaction detail and confirm payment.</p> <p>7.6 On the confirmation screen, we shall show you transaction details for verification. You must check all such information with due care. In case of any doubt you must terminate the transaction at once.</p> <p>7.7 Once the “Pay now” button is</p>

		<p>pressed, your instructions shall be absolute and irrevocable.</p> <p>These additional conditions relate to the use of Fubon JETCO Pay to purchase products from and/or pay participating merchants.</p> <p>7.8 You can use the functions in the App to order/pay products or services to participating merchants.</p> <p>7.9 When using the functions in the App, JETCO acts as a platform provider only, acting on your instruction to send a payment to the participating merchant.</p> <p>7.10 A single transaction may not exceed the said Limit or such other limit as may be imposed by the individual participating merchants at the material time.</p> <p>7.11 Making an order and/or payment through Fubon JETCO Pay does not create a contract between you and JETCO for the supply of any product or services. Fubon JETCO Pay is solely a payment service that you can use to instruct JETCO to pay a merchant. In all circumstances, any contract that is formed for the supply of products or services is only between you and the relevant participating merchant.</p> <p>7.12 You must ensure you have sufficient funds in your account when making payment for a product or service or bill, otherwise payment instruction given by you will be rejected.</p> <p>7.13 Once you confirm an order and/or payment for a product or service, we will send the payment for you to the relevant participating merchant for the full price of the product or service.</p> <p>7.14 If you cancel an order or are entitled to a refund or have a complaint, you must contact the relevant participating merchant directly.</p> <p>7.15 The participating merchant (and not JETCO) is responsible for:</p> <p>(a) the availability, supply, delivery, return and refunds of, and fulfillment of any order placed</p>
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		<p>by you for any product or service, including whether a delivered product conforms to the description; and</p> <p>(b) the quality, safety or legality of the products or services advertised, the accuracy of the description of the products or services or the ability of the participating merchant(s) to sell and deliver the products or services.</p> <p>7.16 In addition, JETCO is not responsible for, and has no liability to you in respect of:</p> <p>(a) any product complying with its specification or its fitness for any purpose, or whether it is free from defects or is of merchantable quality;</p> <p>(b) any dealings or contract between you and any participating merchant;</p> <p>(c) the solvency of any participating merchant or that any participating merchant will or is able to comply with its terms and conditions presented to you ;</p> <p>(d) any loss we could not predict at the time you gave us an instruction; or</p> <p>(e) any loss of business, loss of goodwill, loss of opportunity or loss of profit; or</p> <p>(f) any loss or damages of any kind incurred by you as the result of any of your dealings with any third-party QR codes.</p> <p>7.17 The participating merchant's use of your personal information will be governed by its own privacy policy or terms and conditions.</p> <p>7.18 Any purchases incurred in currencies other than Hong Kong dollars ("HKD") will be debited to your account after conversion into HKD at an exchange rate determined by JETCO.</p> <p>Top-up to your account(s) at Stored Value Facility as defined in section 2A of Payment Systems and Stored Value Facilities Ordinance (Cap. 584) ("SVF")</p>
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		<p>licensees</p> <p>7.19 In the SVF licensee's app or top-up confirmation page, you need to select Fubon JETCO Pay as payment method and which Bank to pay with, then enter Mobile Number as registered for your Fubon JETCO Pay account. You will receive a push notification and confirm payment in the App.</p> <p>7.20 On the confirmation screen, we shall show you transaction details for verification. You must check all such information with due care. In case of any doubt you must terminate the transaction at once.</p> <p>7.21 Once the "Pay now" button is pressed, your instructions shall be absolute and irrevocable.</p> <p>These additional conditions relate to the use of Fubon JETCO Pay to perform top-up to your e-wallets of SVF licensees.</p> <p>7.22 Top up of SVF Account via Fubon JETCO Pay are subject to the said Limit.</p> <p>7.23 Your SVF Account might be subject to transaction limit imposed by SVF licensee. For further details, please check with SVF licensee.</p> <p>7.24 The stored value facilities monies stored in the SVF Account are not protected deposit and are NOT protected by the Deposit Protection Scheme in Hong Kong.</p> <p>7.25 The Bank and/or JETCO is not the provider of SVF Account and does not give any warranty over the use of SVF Account. The Bank and/or JETCO is not responsible or liable in any manner whatsoever for any delay or failure in using SVF Account for any transaction.</p> <p>7.26 In case of disputes, you should raise dispute request to the SVF licensee directly.</p>
Clause 10.1	We shall be entitled, at any time, suspend or terminate your registration by giving you reasonable notice in writing except in circumstances where no prior notice is required or possible. Such situations will only occur if being necessary since:	<p>The renumbered Clause 10.1 will be replaced in its entirety as follows:</p> <p>We shall be entitled, at any time, to suspend or terminate your registration by giving you reasonable notice in writing except in circumstances where no prior notice is required or possible. Such</p>

	<ul style="list-style-type: none"> • We have reasonable grounds to believe that the security of your registration details is at risk; • You have exceed the threshold of the invalid password input attempt; • It is appropriate for your own protection; • We have reasonable grounds to believe that your registration has been used in relation to fraudulent or illegal activities; • We are required to do so by any applicable laws and/or regulations, regulatory authority, competent court of law or governmental body. 	<p>situations will only occur if being necessary since:</p> <ul style="list-style-type: none"> • We have reasonable grounds to believe that the security of your registration details is at risk; • You have exceeded the threshold of the invalid Mobile PIN input attempt; • It is appropriate for your own protection; • We have reasonable grounds to believe that your registration has been used in relation to fraudulent or illegal activities; or • We are required to do so by any applicable laws and/or regulations, regulatory authority, competent court of law or governmental body.
Clause 10.2	We have the right to reactivate your registration once we are satisfied that any of the grounds in 7.1 above does not exist.	The renumbered Clause 10.2 will be replaced in its entirety as follows: We have the right to reactivate your registration once we are satisfied that any of the grounds in 10.1 above does not exist.
Clause 11.1	<p>Unless the Bank (and/or JETCO) has been grossly negligent, fraudulent or in willful default, under no circumstances will the Bank (and/or JETCO) be liable to you for any losses (and/or costs) you may suffer or arising from:</p> <ul style="list-style-type: none"> • Any failure by you to update the Registered Mobile Number and/or other information of the designated recipient(s) under this Service; 	<p>The renumbered Clause 11.1 will be replaced in its entirety as follows: Unless the Bank (and/or JETCO) has been negligent, fraudulent or in willful default, under no circumstances will the Bank (and/or JETCO) be liable to you for any losses (and/or costs) you may suffer or arising from:</p> <ul style="list-style-type: none"> • Any losses or damages suffered by you arising from or in connection with the operation of such services in any manner; • Any failure by you to update the Registered Mobile Number and/or other information of the designated recipient(s) under this Service;
Clause 12.1	The Bank and JETCO do respect your privacy. The Bank's Privacy Policy Statement provides a detailed description of how we collect, use, share and protect your personal information related to this Service, as well as the choices and access rights you possess regarding to such personal information.	The renumbered Clause 12.1 will be replaced in its entirety as follows: The Bank and JETCO do respect your privacy. The Bank's "Notice to Customers and Other Individuals relating to Personal Data (Privacy) Ordinance (the "Ordinance") and Consumer Credit Data" ("Notice") provides a detailed description of how we collect, use, share and protect your personal information related to this Service, as well as the choices and access rights you possess regarding to such personal information.
Clause 12.2	To learn more about JETCO's privacy	The renumbered Clause 12.2 will be

	practices, please visit JETCO website at http://www.jetco.com.hk .	replaced in its entirety as follows: To learn more about JETCO's privacy practices, please visit JETCO website at http://www.jetco.com.hk . The Bank shall not be liable to you or any other person for any privacy obligations of JETCO.
Clause 12.3 (Newly added and numbered)		A new Clause 12.3 shall be added as follows: To the extent permitted by law, you agree that any and all Customer data relating to you collected by the Bank from time to time may be used and disclosed in accordance with the Bank's Notice
Clause 13.3	The provisions of section of 13.4 will apply to the terms and conditions for the fees (if any) set out in section 10.1 above.	The renumbered Clause 13.3 will be replaced in its entirety as follows: The provisions of section of 16.4 will apply to the terms and conditions for the fees (if any) set out in section 13.1 above.
Clause 14.3	The information you provide in clause 11.2 above may be validated against information we already have on file that is associated with you.	The renumbered Clause 14.3 will be replaced in its entirety as follows: The information you provide in clause 14.2 above may be validated against information we already have on file that is associated with you.
Clause 16.5 (Newly added and numbered)		A new Clause 16.5 shall be added as follows: No person other than the Bank, JETCO and you will have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the laws of Hong Kong) to enforce any terms and conditions of this Agreement.