

5 December 2022

Fubon Bank (Hong Kong) Limited Notice of Amendment to “Global Terms and Conditions for Account and Services”

With effect from 6 January 2023 (“Effective Date”), Fubon Bank (Hong Kong) Limited (the “Bank”) will revise section III K “Specific Terms for the Remittance Service” of its existing “Global Terms and Conditions for Account and Services”, details are as follows:

Clause	Amendment(s)
SECTION III K. SPECIFIC TERMS FOR THE REMITTANCE SERVICE	<p>K. SPECIFIC TERMS FOR THE REMITTANCE SERVICE</p> <p>The existing Clause 1-12 will remain unchanged. New Clause 13-17 relating to Inward Remittance are added as below:</p> <p>13. All inward remittances, cheques and other monetary instruments accepted for deposit into an account are credited subject to final payment and the Bank is entitled not to make the proceeds available until they have been cleared. The Bank reserves the right to charge the account with items which are subsequently returned unpaid and remittance amounts which are not eventually received.</p> <p>14. An inward remittance (whether in Hong Kong dollars or in any other currencies) to an account may not be credited to the account on the same day if the related payment advice is not received by the Bank before the relevant cut-off times specified by the Bank from time to time. No interest will accrue on any inward remittance before the funds are actually credited into the Customer’s account.</p> <p>15. An inward remittance or item (item means cheques and other monetary instruments accepted for deposit) may be in Hong Kong dollar or any other currency and may include a payment pursuant to the standing instruction of the sender. The Bank accept each inward remittance or item for deposit into an account subject to final payment or clearing. The Bank may not make the proceeds available for use until receipt of unconditional payment. If unconditional payment of an inward remittance or item is not actually received by the Bank for any reason (including but not limited to insufficient funds for effecting payment), the Bank has the right to debit the relevant account of the Customer with the appropriate amount plus any charges.</p> <p>16. The proceeds of an inward remittance or item may not be credited to the Customer’s account on the same day of the Bank’s receipt of the remittance or Item if such was not received by the Bank before the relevant cut-off time set by the Bank. No interest (whether at a rate above or below zero) will accrue before the proceeds are actually credited to the Customer’s account.</p>

	17. The Bank will take reasonable steps to comply with the value date for a remittance instruction, but do not guarantee that the Customer's request can be met. Local and outside Hong Kong cut-off times and other procedures may apply before the payee or its banker will receive payment.
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Please note that the above amendments set out in this notice shall be binding on the customer if the customer continue to use or retain the account(s) and/or service(s) on or after the Effective Date. If the customer does not accept the above amendments, the customer has the right to notify the Bank to terminate the account(s) and/or service(s) in accordance with the relevant clauses under the existing "Global Terms and Conditions for Accounts and Services" before the Effective Date.

For the full version of the latest "Global Terms and Conditions for Accounts and Services", please visit any of our branches or website www.fubonbank.com.hk.

For enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (press 3 after language selection) during office hours*.

Fubon Bank (Hong Kong) Limited

Remarks: The Bank reserves the right to revise and/or introduce any terms and conditions of various services from time to time. Should there be any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.

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