恒生銀行
HANG SENG BANK

重要提示：客户在向本行申请办理任何通知存款前，须全文阅读并充分理解本条款(不限于加粗和/或下划线字体提示的条款)，并特别注意其中限制或者豁免本行责任的条款。如客户对本条款或本行的通知存款业务有任何疑问，客户可联系阁下在本行的客户经理以获得相关说明，或者咨询客户的律师和相关专业人士。

通知存款账户一般条款

一、 **本条款适用于在恒生银行（中国）有限公司（下称"本行"）及其中国内地各分支机构开立的所有通知存款账户。本行接受客户关于办理通知存款业务的申请乃基于客户已经全文阅读并同意下列各条款。**

二、 本条款中所规定的通知存款是指存款人在存入款项时不约定存期，支取时需按本条款要求提前通知本行，约定支取存款日期和金额方能支取的人民币存款。

三、 **办理通知存款应遵守本行和相关法律法规有关存款种类、币种、最低起存金额和最低支取金额的要求，且本行可随时自主调整前述要求并适用于所有已开立于本行的通知存款账户。**目前，客户可在我行开立七天通知存款账户，最低起存金额为：个人：五万元，单位：五十万元，最低支取金额为：个人：五万元，单位：十万元。

四、 就每笔通知存款而言，客户须将满足本行或法律法规规定的最低起存金额（以较高者为准）的存款一次性将存入本行，通知存款本金在存期内不得增加。

五、 客户支取通知存款时，应至少按通知存款存入时约定的取款时需提前通知的时间（七天）（以下简称"**通知期限**"）提前通知本行，通知的格式应符合本行要求。**若本行收到客户的两个或两个以上载有相同取款日的取款通知（无论客户作出该等通知的方式是否相同），除非该等通知中另有明确说明，本行将执行所有该等取款通知（但以通知存款账户内的余额为限）。所有的通知均须以本行不时规定或采纳的方式作出，否则；本行有权拒绝按该通知行事而无须通知客户。**

六、 除非本行另行同意，通知存款每日按照当日本行公告的相应利率计算利息（但不包括支取日），在每季度末月的 20 日结息。若该日并非银行营业日，则结息日顺延至下一个银行营业日。通知存款账户销户的，其利息将计至销户之日（但不包括销户之日）且所有待付利息于销户之日支付。

七、 无论是否有相反约定，本行有权随时基于监管要求、市场环境、运营成本等各种因素对通知存款适用的利率进行调整，本行将以官网或营业场所公告或书面通知(包括电子邮件形式)的方式通知客户该等调整。

八、 **每笔通知存款可以全部或部分支取。在满足本条款其他约定的前提下，客户要求部分支取的金额每次不得低于本行或法律法规规定的最低支取金额，亦不得使账户内剩余金额低于本行或法律法规规定的通知存款起存金额。如果客户取款后剩余金额等于或高于本行或法律法规规定的通知存款起存金额，则剩余金额保留作为通知存款，从原存入日计算存期。因任何原因（包括但不仅限于本行行使抵销权、有权机关进行扣划等）导致通知存款账户内的金额低于本行或法律法规规定的通知存款起存金额，则本行有权于当日撤销通知存款账户并将账户内存款（如有）转为活期存款。**

九、 **在发生任一下列情况时，除非以下另有约定，支取款项应当按照活期存款计息（即自存入日起每日按照本行公告的活期存款利率计息，直至（但不包括）支取日），如本行在之前的结息日已经向客户按照通知存款利率支付了相应的利息，则产生的利息差额应当由客户向本行返还，并且本行有权直接从支取款项中扣除该等利息差额：**

1. **实际存期不足通知期限的；**
2. **提前通知的天数不满足通知期限而要求支取的；**
3. **已按通知期限办理提前通知手续，但在通知中载明的取款日期之前或之后进行实际支取的；**
4. **支取金额低于本行或法律法规规定的最低支取金额；**
5. **支取金额超过取款通知中约定的取款金额（为免产生疑问，对超过约定取款金额的支取部分适用本第九条的规定）；**
6. **支取金额低于取款通知中约定的取款金额（为免产生疑问，对支取金额部分适用本第九条的规定）。**

九、 客户于取款通知所载取款日期前全部或部分取消通知的,视作客户的通知已整体取消，客户如需支取任何存款，则应当根据本条款约定另行发出通知。

十、 任何通知存款的存入、续存和支取均须在本行营业日办理。

十一、 **任何通知若于非本行营业日送达本行，则应被视为该日的下一个营业日送达。通知存款的任何支取若将发生于非本行营业日，则应顺延至该日下一个营业日发生，但本行有权酌情决定将之提前至该日的前一个营业日办理。**

十二、 除本条款外，适用于所有在恒生银行（中国）有限公司及其分支行开立的账户的"账户条款与细则"亦适用于所有开立于本行的通知存款账户。

十三、 本条款如与任何法律法规或监管要求（包括其不时的修订和更新）发生冲突，本行有权按照该等法律法规或监管要求执行。

十四、 本条款以中文和英文同时书写，如有不一致之处，以中文为准。

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CALL DEPOSIT ACCOUNT - GENERAL TERMS AND CONDITIONS

Important： Before applying for any call deposit with the Bank, you must read and fully understand these terms and conditions (including but not limited to the terms highlighted in bold and/or underlined font), and pay special attention to the clauses that limit or exempt the Bank's liability. If you have any questions about these terms and conditions or the call deposit, you may contact your relationship manager at the Bank for relevant explanations or consult your lawyers and relevant professionals.

1. **All call deposits placed with Hang Seng Bank (China) Limited (the 'Bank') and its branches in mainland China are subject to the General Terms and Conditions contained herein. The Bank's acceptance of the customer's application for applying call deposit services with the Bank in the Mainland China is based on the customer having read and agreed to the following terms and conditions.**
2. A call deposit mentioned in these terms and conditions refer to a deposit denominated in Renminbi ('RMB'), in respect of which the customer does not specify the tenor of deposit at the time of placement but the customer must notify the Bank of the proposed withdrawal date and amount prior to the withdrawal as provided herein.
3. **A call deposit shall be placed in such type and currency and with such minimum deposit amount and minimum withdrawal amount as determined by the Bank and relevant laws and regulations, which may, at the Bank's sole discretion, be changed from time to time and applies to all existing call deposit accounts opened with the Bank.** At present, customer can open 7-day call deposit accounts with the Bank, and the minimum deposit amount for a call deposit as required by the Bank is RMB50,000 for a personal customer and RMB500,000 for an entity customer, and the minimum amount of each withdrawal is RMB50,000 for a personal customer and RMB100,000 for an entity customer.
4. For every call deposit, the customer must place the call deposit with the Bank in one lump sum satisfying the minimum deposit amount as required by the Bank or applicable laws and regulations (whichever is higher), and the principal of the call deposit is not allowed to be added throughout the deposit tenor.
5. The customer must notify the Bank of a proposed withdrawal by no later than the time period of prior notice for withdrawal as agreed at the time of placement of the deposit (i.e. 7 days) (the '**Period of Notice**'), and the format of such withdrawal notice shall be in accordance with the Bank's requirement. **If the Bank receives two or more instructions from the customer prescribing for the same proposed date of withdrawal (whether or not the customer gives such instructions by the same means), unless otherwise expressly provided in such instructions, the Bank will act on all such instructions (but limited to the outstanding balance in the relevant call deposit account). All the notices given by the customer must be made by the means as prescribed for or adopted by the Bank from time to time; otherwise, the Bank shall have the right to refuse to act on such notices without notice to the customer.**
6. Unless the Bank agrees otherwise, a call deposit shall accrue interest on a daily basis at the rate adopted by the Bank each day (the date of withdrawal exclusive), and such accrued interest will be settled on the 20th day of the last month of each quarter, or the next bank business day if the aforesaid date falls on a non-bank business day. When a call deposit account is closed, interest will accrue up to the date of closure (but excluding the date of closure), and all outstanding interest will be paid on the date of closure.
7. Notwithstanding anything to the contrary herein, the Bank has the right to adjust the applicable interest rate for call deposits from time to time based on various factors such as regulatory requirements, market conditions, and operating costs. The Bank will notify customers of such adjustments by means of announcements on its official website or at its business premises, or by written notice (including email).
7. **A call deposit can be withdrawn in full or in part. Subject to other provisions herein, if the customer requests for partial withdrawal of a call deposit, the Bank will agree to such request, provided that the amount of such partial withdrawal shall not be lower than the minimum amount of withdrawal required by the Bank or applicable laws and regulations, and the remaining balance of a call deposit after the withdrawal shall not be lower than the minimum deposit amount required by the Bank or applicable laws and regulations. If the remaining balance of a call deposit after the withdrawal is higher than or equivalent to the minimum deposit amount required by the Bank or applicable laws and regulations, such remaining balance will be retained as a call deposit and the tenor of such call deposit shall be calculated from the date of placement of the original call deposit. If, for any reason (including but not limited to the Bank exercising its right of se-off, seizure made by competent judicial or administrative authorities and etc.), the remaining balance of a call deposit is lower than the minimum deposit amount required by the Bank or applicable laws and regulations, the Bank is entitled to close such call deposit account and remaining balance (if any) will be converted on the same day into the c**ustomer's current savings deposit.
8. In any of the following circumstances and unless otherwise provided below, the withdrawn funds shall accrue interest at the current savings deposit rate (i.e., interest shall accrue daily from the date of deposit at the current saving deposit rate published by the Bank (but excluding) the date of withdrawal. If the Bank has already paid the corresponding interest to the customer at the rate of call deposit on the previous interest settlement date(s), the interest difference shall be refunded to the Bank by the customer, and the Bank shall have the right to deduct such interest difference directly from the withdrawn funds:
   a. the actual tenor of deposit is shorter than the Period of Notice;
   b. the notification days of withdrawal is shorter than the Period of Notice;

c. the customer notifies the Bank of a proposed withdrawal in accordance with the Period of Notice, but the actual withdrawal is made before or after the withdrawal data specified in the notice;

d. the withdrawal amount is less than the minimum withdrawal amount required by the Bank or applicable laws and regulations;

e. the actual withdrawal amount exceeds the withdrawal amount set out in the withdrawal notice (for the avoidance of doubt, the calculation of interest accrued on such exceeding withdrawn amount shall be subject to the provisions of this Clause 9);

f. The actual withdrawal amount is lower than the withdrawal amount set out in the withdrawal notice (for the avoidance of doubt, the calculation of interest accrued on the withdrawn amount shall be subject to the provisions of this Clause 9).

9. If the customer cancels part or all of a withdrawal notice prior to the proposed withdrawal date, the relevant withdrawal notice shall be deemed to have been cancelled in its entirety. If the customer desires to withdraw any of the call deposit, a new withdrawal notice will be required to be made pursuant to the terms and conditions herein.

10. Any placement or withdrawal of a call deposit will be processed by the Bank on its business days.

11. **If any notice is received by the Bank on a day other than the Bank's business day, it shall be deemed as having been received by the Bank on the following business day. If the notified date of withdrawal is a day other than the Bank's business day, such withdrawal shall be processed on the following business day, provided that the Bank shall have the discretion to process the withdrawal on the business day preceding to such notified date of withdrawal.**

12. Without limitation to the terms and conditions contained herein, all call deposits offered by the Bank are subject to the Account Rules applicable to all accounts opened with Hang Seng Bank (China) Limited.

13. **If any of these Terms and Conditions conflict with any laws, regulations, or regulatory requirements (including their revisions and updates from time to time), the Bank shall have the right to comply with such laws, regulations, or regulatory requirements.**

14. These terms and conditions are both prepared in English and Chinese. If there is any discrepancy between the two versions, the Chinese version shall prevail.