

## 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”）的中国内地境内各分支机构开立的所有通知存款账户。本行接受客户关于开立通知存款账户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、 开立通知存款账户应遵守本行有关存款种类、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，客户可在本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、 客户须按本行或法律法规规定的最低起存金额一次性将有关存款存入本行，通知存款本金在存期内不得增加。
- 五、 每笔通知存款可以一次性提取，也可以分次提取。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。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、 除非本文件另有规定，通知存款每日按照当日的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。若该日并非银行工作日，则结息日顺延至下一个银行工作日，在结息日前销户的，其利息将计至销户之日（但不包括销户之日）。
- 七、 在受本文件其他条款规定的约束的前提下，客户可部分支取通知存款账户内的金额，但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。
- 八、 发生任一下列情况导致实际通知期限不足七天时，本行有权从支取款项及利息中，扣除支取款项本金就不足七天通知期限的天数按通知存款利率和活期存款利率分别计算所得的利息差额：
  1. 未按通知存款存入时约定的时间提前通知而支取的；
  2. 已按通知存款存入时约定的时间办理通知手续，但在通知中载明的提款日期之前支取或逾期支取全部或部分所通知的支取金额的（则该部分提前或逾期支取的金额的计息应适用本第八条的规定）；
- 九、 在发生任一下列情况时，本行有权对支取款项的利息进行调整，利息下调的金额为支取款项存入日至支取日之间（但不包括支取日）按通知存款利率和活期存款利率分别计算所得的利息差额：
  1. 实际存期不足通知存款存入时约定的通知期限的；
  2. 已按通知存款存入时约定的时间办理通知手续，但逾期支取全部或部分所通知的支取金额的（则该部分提前或逾期支取的金额的计息应适用本第九条的规定）；
  3. 支取金额不足或超过取款通知中约定的取款金额或低于本行或法律法规规定的最低支取金额的（为免产生疑问，超过取款通知中约定的取款金额的，对超过约定取款金额的支取部分的计息适用本第九条的规定）。
- 十、 客户在通知期限内于该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。
- 十一、 任何通知存款的存入、续存和支取均须在本行营业日办理。
- 十二、 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。
- 十三、 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。
- 十四、 本条款以中文和英文同时签署，如有不一致之处，以中文为准。

## CALL DEPOSIT ACCOUNT - GENERAL TERMS AND CONDITIONS

1. All call deposits placed with Hang Seng Bank (China) Limited (the 'Bank') in the People's Republic of China (but excluding Hong Kong, Macao and Taiwan) (the 'Mainland China') are subject to the General Terms and Conditions contained herein. The Bank's acceptance of the customer's application for opening a call deposit account (the 'Account') 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 time period 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. An Account may be opened in such type and currency and with such minimum deposit amount and minimum withdrawal amount as determined by the Bank, 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. The customer must place the call deposit with the Bank in one lump sum in accordance with the requirement by the Bank or law in respect of the minimum deposit amount. The principal of call deposit is not allowed to be added throughout the period.
5. A call deposit can be withdrawn in full or in part. 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 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), the Bank will act on all such instructions, unless otherwise expressly provided in such instructions. 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 otherwise provided herein, 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 working day if the aforesaid date falls on a public holiday or a weekend. Interest is payable on a call deposit account closed during an interest period only up to (and excluding) the closure day.
7. 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 law 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 law. 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 law, such remaining balance will be retained as a call deposit and the time period of such call deposit shall be calculated from the date of placement of the original call deposit. If the remaining balance of a call deposit is lower than the minimum deposit amount required by the Bank or law caused by any reason (including but not limited to exercising bank's setoff rights, transferring made by competent judicial or administrative authorities and etc.), the bank is entitled to close such call deposit account and remaining balance (if any) will be converted on the same day into customer's savings deposit account.
8. In any of the following events causing the actual period of notice falls short of 7 days, the Bank shall have the right to deduct relevant amount from the amount withdrawn and accrued interest, and such reduction amount shall be equal to the difference between (i) the interest of the relevant amount withdrawn calculated at the call deposit rate for the number of days the notice falls short of 7 days; and (ii) the interest of the relevant amount withdrawn calculated at the savings rate for the number of days the notice falls short of 7 days:
  - a. the customer fails to notify the Bank of any withdrawal by no later than the Period of Notice prior to such withdrawal;
  - b. the customer notifies the Bank of a proposed withdrawal by no later than the Period of Notice prior to such withdrawal, but withdraws in part or in whole the relevant amount prior to the notified withdrawal date (in which case the calculation of interest accrued on the amount early withdrawn shall be subject to the provisions of this Clause 8);
9. In any of the following events, the Bank shall have the right to adjust interest accrued on the relevant amount withdrawn, and such interest reduction amount shall be equal to the difference between (i) the interest of the relevant amount withdrawn calculated at the call deposit rate from the date of placement of the original deposit to (and excluding) the date of withdrawal; and (ii) the interest of the relevant amount withdrawn calculated at the savings rate from the date of placement of the original call deposit to (and excluding) the date of withdrawal:
  - a. the actual time period of deposit is shorter than the Period of Notice;
  - b. the customer notifies the Bank of a proposed withdrawal by no later than the Period of Notice prior to such withdrawal, but withdraws in part or in whole the relevant amount after the notified withdrawal date (in which case the calculation of interest accrued on the amount delayed in withdrawal shall be subject to the provisions of this Clause 9);
  - c. the amount of withdrawal is lower than or exceeds the amount stated in the withdrawal notice or lower than the minimum withdrawal amount required by the Bank or law (for avoidance of doubt, where the amount of withdrawal exceeds the amount stated in the withdrawal notice, the calculation of interest accrued on such exceeding withdrawn amount shall be subject to the

provisions of this Clause 9.)

10. If the customer cancels part or all of a withdrawal notice within the Period of Notice but prior to the proposed withdrawal date, the relevant withdrawal notice shall be deemed to have been cancelled. 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.
11. Any placement or withdrawal of a call deposit will be processed by the Bank on its business days.
12. 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.
13. 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.
14. The Chinese version and the English version of these terms and conditions shall be executed concurrently. If there is any discrepancy between the two versions, the Chinese version shall prevail.