

客戶重要通知

Important Notice to Customers



Amendments to Terms & Conditions for Accounts and Related Services (For Individuals)

Please be informed that Terms & Conditions for Accounts and Related Services (For Individuals) (collectively, the “Terms & Conditions”) will be amended with effect from **November 1, 2022 (Tuesday)** (“Effective Date”) as set out below:

A. Summary of the key changes to the Terms & Conditions

1. Provisions are amended to enhance clarity of the meaning of certain provisions.

B. Amendments to the Terms & Conditions (additions are underline and deletions are crossed out):

Terms & Conditions for Accounts and Related Services (For Individuals)

Clause number	Amendment(s)
SCHEDULE 2 Part A Point 2 (a)	2. Interest (a) Interest on <u>For a savings account, the Bank will pay interest on account balance. Interest is accrued daily and calculated at such rates and time as determined by the Bank from time to time. The accrued interest will be credited to or debited from (if negative interest is applicable to that type of deposits) the savings account on monthly basis or at the time determined by the Bank from time to time which may fall on a non-business day). Interest will be calculated for each day over a 365-day year (including a leap year) for HKD, GBP and SGD or a 360-day year for other currencies according to the Bank’s practice for the relevant currency (or any other basis the Bank choose). If an account is closed before a date for crediting or debiting interest, interest will be calculated and paid or debited up to the preceding month or up to any date determined by the Bank. Where such interest becomes payable by the Customer to the</u>

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	<p><u>Bank, the Bank is entitled to debit such amounts from any of the accounts for the purpose of settling such negative interest, if the debit causes the relevant account to be overdrawn (if applicable), the Customer is liable to repay the outstanding amounts to the Bank on demand together with any fees and interest accruing on the outstanding amounts at such rate as the Bank may determine and specify. will accrue on the daily credit balance of the account and at such rates as determined by the Bank from time to time. Accrued interest will be credited to the savings account on monthly basis.</u></p>
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Customers may contact our branch staff for a copy of the full version of the revised Terms & Conditions. For enquiries, please contact any of our branch staff or call our Bank by Phone at +852 2779 5533 or visit www.asia.ccb.com.

Please note that the above amendments shall be binding on you if you continue to use or retain your account(s) after the amendments are effective. If you do not accept the above amendments, we shall not be able to continue providing services. You may notify us for termination of accounts.

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

China Construction Bank (Asia) Corporation Limited
September 2022