

# 客戶重要通知

## Important Notice to Customers



中國建設銀行(亞洲)  
China Construction Bank (Asia)

## 更改「戶口及有關服務的條款和條件(個人戶口)」 通知

尊貴的客戶：

多謝閣下選用中國建設銀行（亞洲）的銀行服務。現通知閣下本行將於2025年5月1日修訂「戶口及有關服務的條款和條件（個人戶口）」的條文並生效。修訂條款和條件旨在加入最新的監管要求，詳述銀行的相關服務，以及界清銀行和客戶各自的責任和義務。

下文載列可能影響閣下作為個人客戶的條款和條件之主要修訂摘要，供閣下參考。

### 1. 條款和條件的一般規定

對條款和條件一般規定的修訂包括但不限於下列新增條文：

- (1) 客戶就申請銀行的帳戶和服務向銀行作出的確認、聲明和保證，及銀行和客戶的關係；
- (2) 銀行就向客戶提供服務自第三方收取費用、佣金和回贈；
- (3) 客戶的指示和獲授權人士的權限；
- (4) 銀行對非活躍戶口的處理；
- (5) 客戶在提供事先書面通知的情況下關閉戶口及/或服務的權利，及銀行在不同的情況下經或不經通知關閉、限制、暫停、凍結或轉移客戶的任何戶口和/或服務的權利；
- (6) 銀行的存款、提款、收款和付款服務；

# 客戶重要通知

## Important Notice to Customers



- (7) 發出戶口結單的方式，客戶審核戶口結單的義務及客戶與超額付款有關的義務；
- (8) 銀行對聯名戶口的權利；
- (9) 銀行對第三方社交媒體渠道或平臺上發布的任何內容及銀行代理人的行為均免除責任；
- (10) 銀行要求客戶提供資料，向第三方披露客戶資料及使用客戶個人資料的權利；
- (11) 客戶就個人資料作出要求的權利；
- (12) 銀行的反洗錢義務；及
- (13) 可疑資金轉帳警示。

### 2. 附件一 有關支票的具體條款和條件

對條款和條件附件一的修訂包括但不限於下列新增條文：

- (1) 銀行假設客戶已收到支票簿及銀行拒絕發出支票簿的權利；
- (2) 客戶確保支票簿安全及對第三方向銀行提出的相關申訴進行彌償的義務；
- (3) 客戶接受支票簿的條款和條件；及
- (4) 簽發支票的方式。

### 3. 附件二 儲蓄戶口和定期存款戶口(包括「零存進富儲蓄計劃」戶口)的具體條款和條件

對條款和條件附件二的修訂包括但不限於下列新增條文：

# 客戶重要通知

## Important Notice to Customers



- (1) 客戶在存款到期時的續存或處理指示；及
- (2) 超過 5 年的定期存款不受香港存款保障計劃保障。

#### 4. 附件四 電子理財服務的具體條款和條件

對條款和條件附件四的修訂包括但不限於下列新增條文：

- (1) 電子理財服務的其他認證方法；及
- (2) 電子理財服務的風險披露。

#### 5. 附件五 外幣戶口及人民幣銀行服務的具體條款和條件

對條款和條件附件五的修訂包括但不限於下列新增條文：

- (1) 外幣戶口；及
- (2) 人民幣清算。

有關條款和條件新增條文和修訂的完整詳情，請瀏覽如下網址：

[https://www.asia.ccb.com/hongkong\\_tc/doc/about\\_us/whatsnew/20250501-f554-noa-track-changes.pdf](https://www.asia.ccb.com/hongkong_tc/doc/about_us/whatsnew/20250501-f554-noa-track-changes.pdf)

閣下可在如下網址下載並儲存完整版本的經修訂條款和條件：

[https://www.asia.ccb.com/hongkong\\_tc/doc/personal/accounts/F554.pdf](https://www.asia.ccb.com/hongkong_tc/doc/personal/accounts/F554.pdf)（該網址將持續有效直至另行通知）

閣下除可經分行查詢詳情，亦可致電客戶服務熱線 2779 5533 了解。

若閣下於生效日或之後繼續使用帳戶或維持或使用服務，上述更改將對閣下具有約束力。倘閣下不接受上述修訂，閣下有權根據條款和條件中列明的有關條款通過書面通知終止帳戶及/或服務。

# 客戶重要通知

## Important Notice to Customers



本通知之中英文文本如有歧異，概以英文文本為準。

中國建設銀行（亞洲）股份有限公司 謹啟

2025 年 2 月

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### Notice of Amendments to Terms and Conditions for Account and Related Services (For Individuals)

May, 2025

Dear Valued Customers,

Thank you for choosing China Construction Bank (Asia) banking services. Please be informed that Terms and Conditions for Account and Related Services (For Individuals) (the "Terms and Conditions") will be amended and take effect from May 1, 2025 ("Effective Date"). These amendments are made to incorporate the latest regulatory requirements, elaborate the bank's relevant services and clarify the respective liabilities and responsibilities of the bank and the customer.

We have set out below a summary of key amendments to the Terms and Conditions that may affect you as a personal customer for your kind reference.

#### 1. General Provisions of the Terms and Conditions

Key amendments to the general provisions of the Terms and Conditions include, among others, new clauses in relation to:

- (1) customer's acknowledgements, representations and warranties to the bank for application of the bank's accounts and services and the bank-customer relationship;

# 客戶重要通知

## Important Notice to Customers



- (2) bank's receipt of fees, commissions and rebates from third parties for its provision of services to the customer;
- (3) customer's instructions and authorized persons' authorities;
- (4) bank's dealing with dormant accounts;
- (5) customer's right in closing accounts and/or services with prior written notice, and bank's right in closing, restricting, suspending, freezing or transferring the customer's accounts and/or services with or without notice under different circumstances;
- (6) bank's deposits, withdrawals, collection and payments services;
- (7) delivery methods of account statements, customer's obligations in relation to verification of account statements and overpayments;
- (8) bank's rights for joint accounts;
- (9) bank's exclusion of liability for any content posted on third-party social media channel or platform and its agents' acts;
- (10) bank's right in requesting data from customer, disclosing customer's information to third parties and using customer's personal data;
- (11) customer's right to make requests in relation to personal data;
- (12) bank's anti-money laundering obligations; and
- (13) alerts on suspicious money transfer.

## 2. Schedule 1 Specific Terms and Conditions for Checks

# 客戶重要通知

## Important Notice to Customers



Key amendments to Schedule 1 of the Terms and Conditions include, among others, new clauses in relation to:

- (1) bank's assumption of customer's receipt of check books and right to refuse the issue of check books;
- (2) customer's obligation in ensuring the safety of check books and indemnifying the bank for third parties' claims against the bank in this regard;
- (3) customer's acceptance of terms and conditions on the check books; and
- (4) manner in drawing checks.

### **3. Schedule 2 Specific Terms and Conditions for Savings and Time Deposit Accounts (including Fixed Rate Target Savings Accounts)**

Key amendments to Schedule 2 of the Terms and Conditions include, among others, new clauses in relation to:

- (1) customer's renewal or disposal instructions upon maturity of deposits; and
- (2) time deposits over 5 years not being protected by deposit protection scheme in Hong Kong.

### **4. Schedule 4 Specific Terms and Conditions for Electronic Banking Services**

Key amendments to Schedule 4 of the Terms and Conditions include, among others, new clauses in relation to:

- (1) other authentication factors for electronic banking services; and
- (2) risks disclosure for electronic banking services.

# 客戶重要通知

## Important Notice to Customers



### 5. Schedule 5 Specific Terms and Conditions for Foreign Currency Accounts and Renminbi Banking Services

Key amendments to Schedule 5 of the Terms and Conditions include, among others, new clauses in relation to:

- (1) foreign currency accounts; and
- (2) Renminbi clearing.

Please visit the website below for full details of the newly added provisions and amendments to the Terms and Conditions:

[https://www.asia.ccb.com/hongkong/doc/about\\_us/whatsnew/20250501-f554-noa-track-changes.pdf](https://www.asia.ccb.com/hongkong/doc/about_us/whatsnew/20250501-f554-noa-track-changes.pdf)

You can download and store a full set of the revised Terms and Conditions at the website below.

<https://www.asia.ccb.com/hongkong/doc/personal/accounts/F554.pdf> (The website will be available until further notification)

For enquiries, please contact any of our branch staff or call Customer Service Hotline at 2779 5533.

The above amendments shall be binding on you if you continue to operate the account or maintain or use our services on or after the Effective Date. If you decline to accept the above amendments, you have the right to terminate the accounts and/or services by giving written notice to us in accordance with the Terms and Conditions.

The English version of this notice shall prevail if there is any discrepancy between the English and Chinese versions.

Yours faithfully,

**China Construction Bank (Asia) Corporation Limited**