

Dear Valued Customer,

親愛的客戶，您好：

New Account Opening Agreement (“Account Agreement”) – Effective from 1st July 2014

新版的開戶合約將自 2014 年 7 月 1 日生效。

In our continuous efforts to enhance our customer experience to serve you better and to comply with the U.S. Foreign Accounts Tax Compliance Act (FATCA) which will become effective from 1st July, 2014, we have updated our original account opening agreement-“General Terms and Conditions for All Accounts”. The new Account Agreement as set out in the Master Agreement and Hong Kong Addendum will take effect from 1st July 2014.

爲了提供您更好的客戶服務及遵循將於 2014 年 7 月 1 日生效之美國外國帳戶稅收遵從法案下，我們更新了我們原本的賬戶合約「各類賬戶總條款」。新版的賬戶合約將以主約及香港附約的方式來組成，並將於 2014 年 7 月 1 日生效。

Our latest version of Account Agreement includes (among other things)

最新的開戶條款合約包含(但不限於)以下事項:

1. Clauses relating to FATCA as stipulated in Clause 22 of the revised Master Agreement with provisions that allow us to disclose your information to additional parities (e.g. new tax authorities or regulators).

依照主約中第 22 條的美國外國帳戶稅收遵從法(FATCA)相關條文，本行將有權揭露您的資料予美國國稅局或相關稅務單位。

2. Revisions that reflect the latest practices which are reasonable and fair. The new account opening agreement differences are listed as attachments.

本次條文修訂係以對貴我雙方合理及公平的方式來進行修改。新的開戶合約與原有「各類賬戶總條款」差異說明如附件。

3. The Hong Kong Addendum 15th clause “Supplemental provisions (for acting on facsimile instruction or imaged file by way of email instruction)” will be amended from original clause 30th clause.

修訂原合約第 30 條爲香港附約第 15 條「補充條款(用於傳真指示或電子郵件傳送表單影像指示)」

4. Hong Kong's outward remittance changes related charges, before and after adjustment differences are as follows:(Effective from 1st July, 2014)

香港匯出匯款相關收費變更,調整前後差異如下(並自 7 月 1 日起生效).

滙出滙款(outward remittance)	改變前(Before)	改變後(after)
電匯(臨櫃/傳真) Telegraphic transfer Instruction initiated through counter/ fax banking	每筆HK\$150/US\$20/CNY130	每筆HK\$200/US\$25/CNY175
our	每筆US\$15	Delete
<全額達帳> 服務 Full Pay No Deduct	每筆US\$25	除電匯手續費外，另加每筆US\$40/HKD300 (匯款幣別與收款地皆有限制，詳請洽本行查詢)" Full Pay No Deduct" Service(Remittance currency and beneficiary location are limited, please contact us for details)
加發送兩通電文 (MT202)	N/A	除電匯手續費外，另加HK\$100/US\$15/CNY85 Additional SWIFT cover Message (MT202)
付款詳情超過140個英文字母，並需另加發電報。	N/A	HK\$150/US\$20/CNY130 Additional fee for payments details exceeding 140 characters requiring the use of an additional SWIFT Message
另加海外代理銀行之手續費Plus Correspondent Bank Charges:	N/A	
.從收款人戶口扣除Charge to beneficiary' s account:		.按海外代理銀行收費 subject to correspondent bank charges
.從申請人戶口扣除 Charge to applicant' s account		.(a) HK\$150/US\$20或(b) 代理銀行實際所收取之費用，兩者以較高者為準the actual Correspondent Bank service fee, whichever is greater

You may also download the full content of the new Account Agreement from our website:

您也可以從我們以下的網址下載全部最新的開戶合約。

<https://corporate.chinatrust.com/hk/ctcb/tch/DownloadMore.html>

Please contact your Relationship Manager if you have further queries.

如果您有任何問題，請與您的關係經理聯繫。

Thank you for banking with CTBC Bank and we look forward to your continuing support

感謝您與中國信託往來，我們期待您的繼續支持。

Thank you.

謝謝

Management

CTBC Bank Co., Ltd.

Hong Kong Branch

中國信託商業銀行 香港分行

"This is a computer printout and no signature is required. 此信件為電腦列印文件，毋須簽署"

New Clauses in Master Agreement	Original clauses	Remarks
新版主約條文	舊版條文	說明
1.General 前言	前言	Rewording 文字調整
2. Application 申請	N.A	Add new clause No.2 新增第 2 條
3. Account Types 帳戶類型	第 11,12 條	Delete original clause 11& 12, and add new clause No.3 刪除原第 11,12 條，新增第 3 條
4. Authorized Signatory and Seal 授權簽樣與印鑑	第 5 條	Amend original clause No.5 as new clause No.4 修訂原條文第 5 條為新版主約第 4 條
5. Instructions 指示	第 1 條 第 2 條	Amend original clause No.1&2 as new clause No 5 修訂原條文第 1 條及第 2 條為新版主約第 5 條
6. Instruction Suspension or Cancellation 指示的暫停或取消	第 4 條	Amend original clause No.4 as new clause No 6.1 修訂原條文第 4 條為新版主約第 6.1 條 Add new clause No.6.2 新增第 6.2 條
7. Currency 貨幣	第 10 條	Add new clause No.7.1 & 7.3 & 7.4 新增第 7.1、7.3、7.4 條
8. Collection 託收	第 7 條	Amend original clause No.7 as new clause No 8 修訂原條文第 7 條為新版主約第 8 條
9. Account Statement and Error Rectification 帳戶對賬單及錯誤更正	第 19 & 21 條	Amend original clause No.19&21 as new clause No 9 修訂原條文第 19&21 條為新版主約第 9 條
10. Interest 利息	N.A	Add new clause No.10 新增第 10 條
11. Business Hours 營業時間	第 3 條	Amend original clause No.3 as new clause No 11 修訂原條文第 3 條為新版主約第 11 條
12. dormant Account/Inactive A/C and Abandoned Property 靜止戶/非活動戶/被遺棄資產	N.A	Add new clause No.12 新增第 12 條
13. Account Suspension 帳戶暫停	第 22 條(b)	Amend original clause No.2 (b) as new clause No 13 修訂原條文第 22 條(b)為新版主約第 13 條
14. Service Termination and Account Closure 服務中止及帳戶關閉	N.A	Add new clause No.14 新增第 14 條
15. Fees and Expenses 費用與開支	第 24 條	Add new clause No.15.1 and amend original clause No.24 as new clause No 15 新增 15.1 條，修訂原條文第 24 條為新版主約第 15 條
16. Right to Consolidate and Set off Accounts 整合與抵銷賬戶的權利	第 20 條	Add new clause No.16.2 ~16.5 新增 16.2 ~16.5 條
17. Representations and Warranties of the Account Holder 賬戶持有人的表示和保證	N.A	Add new clause No.17 新增第 17 條
18. Loss or Theft 遺失或盜用	第 18 條	Add new clause No.18.2 新增第 18.2 條
19. Assignment, Transfer, and Pledge 出讓、轉讓和抵押	第 12 條(d)	Amend original clause No.12 (d) as new clause No 19 修訂原條文第 12 條(d)為新版主約第 19 條
20. Confidentiality Obligations 保密義務	N.A	Add new clause No.20 新增第 20 條
21. Disclosure and Use of the Information 資訊的披露和使用	N.A	Add new clause No.21 新增第 21 條
22. Foreign Account Tax Compliance Act 美國外國帳戶稅收遵從法	N.A	Add new clause No.22 as FTACA clauses 新增第 22 條 FATCA 條款
23. Outsourcing 外包	N.A	Add new clause No.23 新增第 23 條
24. Limitation of Liability and Indemnification 義務和賠償的限制	N.A	Add new clause No.24 新增第 24 條
25. Force Majeure Event 不可抗力事件	N.A	Add new clause No.25 新增第 25 條
26. Notices and Correspondence 通知和通信	第 26 條	Amend original clause No.2 (b) as new clause No 13 修訂原條文第 2 (b)條為新版主約第 13 條
27. Amendment or Modification	第 27 條	Amend original clause No.27 as new clause No 27

修訂或修改		修訂原條文第 27 條為新版主約第 27 條
28. Applicable Laws, Regulations, Policies and Rules 適用的法律、法規、政策和規則	第 8 條	Amend original clause No.8 as new clause No 28 修訂原條文第 8 條為新版主約第 28 條
29. Inspection 查核	N.A	Add new clause No.29 新增第 29 條
30. Recordings and Records 錄音和紀錄	N.A	Add new clause No.30 新增第 30 條
31. Remedies Cumulative 補救的累積	N.A	Add new clause No.31 新增第 31 條
32. Waiver 豁免(放棄)	N.A	Add new clause No.32 新增第 32 條
33. One Agreement 一份合約	N.A	Add new clause No.33 新增第 33 條
34. Termination 終止	N.A	Add new clause No.34 新增第 34 條
35. Governing Law and Jurisdiction 管轄法律和司法管轄權	N.A	Add new clause No.35 新增第 35 條
36. Severability 可分割性	N.A	Add new clause No.36 新增第 36 條
37. Captions 標題	N.A	Add new clause No.37 新增第 37 條
38. Definitions 定義	N.A	Add new clause No.32 新增第 38 條
New Clauses in Hong Kong Addendum	Original clauses	Remarks
新版香港附約條文	舊版條文	說明
1. 香港銀行公會規則 Rules of the Hong Kong Association of Banks (“HKAB”)	第 9 條	Change the clause No 變更條文編號
2. 儲蓄賬戶 Saving Accounts	第 12 條	Move original clause No.12 (d) (e) (f) to new Master Agreement clause No.19, No.9, and No.3.1.1 respectively 原第 12 條(d).(e).(f)分別移至新版主約第 19 條，第 9 條及第 3.1.1 條 Amend original clause No.12.(g)(ii) as new clause No.2.1.5.2 修訂原條文第 12 條(g)(ii)為新版附約條文第 2.1.5.2 條
3. 存款賬戶 Deposit Accounts	第 13 條	Change the clause No 變更條文編號
4. 外幣賬戶 Foreign Currency Account	第 14 條	Add new clause No.4.1.2 “RMB” means the lawfully currency of the People’ s Republic of China. 新增新版附約條文 4.1.2 “RMB” 指中華人民共和國的法定貨幣。
5. 人民幣賬戶(特別條款) RMB Account (Special Clauses)	第 15 條	Amend original clause No.15 (b)(i)(ii) as new clause No 5.2.1&5.2.2 修訂原條文 15.(b)(i),(ii)為新版附約條文第 5.2.1 及 5.2.2 條
6. 聯合賬戶 Joint Account	第 16 條	Add new clause No.6.1.3~6.1.7 新增新版附約條文第 6.1.3~6.1.7 條
7. 靜止戶 Dormant Account	N.A	Add new clause No.7 新增新版附約第 7 條
8. 銀行賬戶對賬單 Account Statement	第 9 條	Amend original clause No.9 as new clause No 8 修訂原條文第 9 條為新版附約條文第 8 條
9. 商號名義的賬戶 Accounts in the name of a firm	第 17 條	Change the clause No 變更條文編號
10. 本行結清賬戶及/或暫停賬戶 Closing and/or suspension of the Accounts by the Bank	第 22 條	Restructure the wording 調整文字架構
11. 未經約定透支利息 Interest on unarranged overdraft	第 23 條	Change the clause No 變更條文編號
12. 對正/副本文據的處理 Treatment of original/copies documents	第 25 條	Change the clause No 變更條文編號
13. 關於個人資料(私隱)條例(“該條例”)致賬戶持有人的通知(個人賬戶持有人) Notice to Customers relating to the Personal Data (Privacy) Ordinance (the “Ordinance”) (for individual Account Holder)	第 28 條	Restructure the wording 調整文字架構

14. 賬戶持有人的資料(公司賬戶持有人)Account Holder' s Information (for corporate Account Holder)	第 29 條	Change the clause No 變更條文編號
15. 補充條款(用於傳真指示或電子郵件傳送表單影像指示) Supplemental provisions (for acting on facsimile instruction or imaged file by way of email instruction)	第 30 條	Amend original clause No.30 as new clause No 15 修訂原條文第 30 條為新版附約條文第 15 條
16. 適用法律及管轄範圍 Applicable law and jurisdiction	第 31 條	Change the clause No 變更條文編號
17. 中英文版本 English and Chinese versions	第 32 條	Amend original clause No.32 as new clause No 17 修訂原第 32 條為新版附約第 17 條 *Original clause No.32 /原第 32 條 若上述條款中、英文版本有任何歧異， 概以中文版本為準。 If there is any inconsistency between the English and Chinese versions, the Chinese version shall prevail. *New clause No.17 / 新第 17 條 若上述條款中、英文版本有任何歧異， 概以英文版本為準。 If there is any inconsistency between the English and Chinese versions, the English version shall prevail.