

**Notice of Amendment to *Banking Services Fees and Charges & Business Account - Related Terms and Conditions***  
**「銀行服務收費表」及「商業賬戶 - 相關條款及細則」修訂通知**

We would like to inform you that with effect from 28 Nov 2023 ("Effective Date"), the *Banking Services Fees and Charges and Business Account - Related Terms and Conditions* will be revised. Details are as follows:

謹此通知，本行由 2023 年 11 月 28 日起（“生效日”）將修訂「銀行服務收費表」及「商業賬戶 - 相關條款及細則」。詳情如下：

1. *Banking Services Fees and Charges* 銀行服務收費表

From the Effective Date, the existing *Banking Services Fees and Charges* will be revised or supplemented as follows (the numbering used in the *Banking Services Fees and Charges* is adopted in this Notice of Amendment):

由生效日起，本行將調整或補充現行「銀行服務收費表」，詳見如下（按「銀行服務收費表」所採用的編號逐一列明）：

Type of Services 服務類型	Charges 收費
Remittances Services 匯款服務	
c. Faster Payment System (per transaction) 轉數快 (每筆) - Faster Payment System 轉數快	Waived 豁免

The above changes will take effect on the Effective Date and will be applicable to you. The Bank reserves the right to introduce new service charges from time to time. For prevailing *Banking Services Fees and Charges*, please visit our Website: [https://www.cebbank.com/site/gdfx/gdxgfywwz/useful\\_information/service%20charges/index.html](https://www.cebbank.com/site/gdfx/gdxgfywwz/useful_information/service%20charges/index.html).

以上更改將於生效日生效及適用於閣下。本行亦保留權利不時推行新收費。現行之「銀行服務收費表」請參閱本行網頁：<https://www.cebbank.com/site/gdfx/gdxgfywwz/ck25/fwsf17/index.html>。

2. *Business Account - Related Terms and Conditions* 商業賬戶 - 相關條款及細則

From the Effective Date, the existing *Business Account - Related Terms and Conditions* ("T&C") will be revised or supplemented as follows (the numbering used in the T&C is adopted in this Notice of Amendment):

由生效日起，本行將更新或補充現行「商業賬戶 - 相關條款及細則」（「條款及細則」），詳見如下（按「條款及細則」所採用的編號逐一列明）：

Customer Terms and Conditions relating to Faster Payment System 有關快速支付系統的客戶條款及細則
<b>5. Your Responsibility 閣下的責任</b>
<b>(h) Other obligations regarding payments and funds transfers 其他有關付款及資金轉帳的責任</b> (i) In giving instructions to make payments or effect transactions, you agree to take reasonably practicable steps to safeguard your own interest, money and assets from fraud or other illegal activities. You are responsible to check whether the payment recipient and the transaction are real and trustworthy in each case and exercise sound judgement. To help you stay vigilant against frauds, scams and deceptions, we will send risk alerts based on the risk warnings, messages and indicators received by us from the Faster Payment System or Hong Kong Police Force from time to time. 在發出付款或交易的指示時，閣下同意採取合理可行的步驟以保障閣下自身的利益、資金及資產免受欺詐或其他非法活動的損害。閣下每次均有責任查證收款人實屬可靠並且交易實屬真確，以及作出明智的判斷。為協助閣下對欺詐、詐騙和欺騙活動保持警惕，本行將根據從快速支付系統或香港警務處不時接收到的風險警告、訊息及指標發出風險警示。
<b>6. Our responsibility and restriction of liability 本行的責任及責任限制</b>
<b>(b) (ii) (2) any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of the Faster Payment System, or arising from any circumstances beyond our reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by us from the Faster Payment System or Hong Kong Police Force; and</b> 結算公司快速支付系統或快速支付系統的任何功能產生或引致的，或本行可合理控制以外的情況引致的延誤、無法使用、中斷、故障或錯誤，包括本行從快速支付系統或香港警務處接收到有關懷疑欺詐、詐騙或欺騙的風險警告、訊息及指標的任何延誤或錯誤；及

Please note that the T&C shall be binding on you if you continue to maintain your account(s) with us or use any of our banking, financial or other services. If you do not accept the T&C, we may not be able to continue providing service to you. For prevailing T&C, please visit our Website: [https://www.cebbank.com/site/gdfx/gdxgfywwz/useful\\_information/forms%20download/index.html](https://www.cebbank.com/site/gdfx/gdxgfywwz/useful_information/forms%20download/index.html)

請注意，如 貴司仍持有本行賬戶或使用本行任何銀行、金融或其他服務，條款及細則將對 貴司具約束力。若 貴司不接納條款及細則，本行可能無法為 貴司提供服務。現行之條款及細則請參閱本行網頁：

<https://www.cebbank.com/site/gdfx/gdxgfywwz/ck25/bgxz85/index.html>