

Standard Chartered

Deposit Terms and Conditions

存款条款与条件

These Deposit Terms and Conditions (hereinafter referred to as these "Terms") shall be automatically applied to all and any call or fixed deposit transactions entered into between the Client and the Bank from time to time.

本存款条款与条件（以下简称“本条款”）自动适用于客户与本银行不时达成的所有和任何通知或定期存款交易。

Where the Client and the Bank carry out Call Deposit, below "Call Deposit Terms" shall be applied.

当客户与本银行叙做通知存款时，应适用以下“通知存款条款”。

A. Call Deposit Terms /通知存款条款

1. For corporate Client, the minimum deposit amount for a Call Deposit (whether denominated in RMB or foreign currency) is RMB500,000 (or its equivalent in foreign currency), and the minimum amount for each withdrawal is RMB100,000 (or its equivalent in foreign currency).

就企业客户而言，本银行通知存款（无论是人民币还是外币通知存款）的最低起存金额为：人民币50万元（或其等值有关外币金额）；最低支取金额为：人民币10万元（或其等值有关外币金额）。

2. The Client must place the Call Deposit with the Bank in one lump sum in accordance with the Bank's minimum deposit amount requirement. The Client shall select the type of Call Deposit (i.e. 1-day Call Deposit or 7-day Call Deposit), which selection cannot be changed without the Bank's consent.

客户须按本银行规定的最低起存金额一次性将有关存款存入本行，并选择通知存款种类（即一天通知存款或七天通知存款）。未经本银行同意，客户不得变更在通知存款存入时选择的存款种类。

3. Unless otherwise provided herein, a Call Deposit shall accrue interest on a daily basis at the rate published by the Bank on the withdrawal day.

除非本条款另有规定，通知存款按支取当日本银行公告的相应利率按天计算利息。

4. The Client shall give the Bank 1 day or 7 days (as the case may be) prior notice in writing for any withdrawal. If the Client fails to give prior notice to the Bank for any withdrawal in accordance with the Call Deposit Application Form, current savings interest rate will apply to the amount withdrawn ("Current Savings Interest Rate"). If the Client has duly notified the Bank of a withdrawal, but fails to withdraw on the day as specified in the notice, Current Savings Interest Rate shall also apply to this amount. If the actual amount withdrawn is lower than or exceeds the amount specified in the withdrawal notice, or lower than the minimum withdrawal amount required by the Bank, Current Savings Interest Rate will apply to the shortfall or excess. However, the Current Savings Interest Rate will not apply to financial institution Clients. The interest rate applicable to financial institution Clients in such cases will be agreed between the Client and the Bank.

客户在支取通知存款时，需根据通知存款的种类，提前一天或七天以书面形式通知本银行。未按《通知存款申请书》规定的时间提前通知本银行的，本银行将按活期存款利率（“活期利率”）对支取金额计息；已按《通知存款申请书》规定的时间作出通知的，但在通知中载明的提款日期之前或逾期支取金额的，该支取部分亦须按活期利率计息；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银行规定的最低支取金额的，不足或超过部分亦按活期利率计息。但是，活期利率不适用于金融机构客户；金融机构客户将与本银行协定该情况下的适用利率。

5. If the Client would like to cancel its withdrawal notice made to the Bank, it shall properly notify such cancellation to the Bank before 16:00 pm in the same day when it made withdrawal notice; otherwise, the Bank shall carry out its previous withdrawal notice regardless of its belated cancellation notice (if any).

若客户做出取款通知后欲取消该取款通知的，则应当在做出取款通知当日下午16时前恰当通知银行；否则银行将继续执行客户的取款通知，而无论其是否做出逾期取消通知。

6. (1) Subject to other provisions herein, if the customer requests for partial withdrawal of a Call Deposit, the Bank may agree to such request, provided that the amount of such partial withdrawal is not less than the minimum withdrawal amount required by the Bank. If the remaining balance of a Call Deposit after a withdrawal becomes less than the minimum deposit amount required by the Bank, the remaining balance may be (i) transferred on the same day into a Current Account and subject to any terms and conditions applicable to such Current Account, or (ii) placed as another type of deposit as instructed by the customer and, as the case may be, after completion of necessary formalities. If the remaining balance of a Call Deposit after a withdrawal is more than or equivalent to the minimum deposit amount required by the Bank, the remaining balance will be retained as a Call Deposit as instructed by the customer, in which case the deposit term shall be calculated from the date of placement of the original Call Deposit.

受本条款中其他条款的约束之前提下，在客户要求支取部分存款金额的情况下且该支取不低于本银行规定的最低支取金额，本银行可同意客户实际支取部分存款。如果客户取款后剩余的通知存款低于本银行规定的通知存款起存金额，剩余的通知存款可能：(i)于当日自动转为活期存款，并使用本银行有关活期存款的条款和条件；或(ii)根据客户指示并办理其他类型的存款的申请和相关手续转为其他类型的存款。如果客户取款后剩余的通知存款等于或高于本行规定的通知存款起存金额，则剩余的通知存款继续从原开户日计算存期。

- (2) Where the customer ticks on the Call Deposit Application Form (or equivalent document in similar title) to apply or properly instructs the Bank in other manner to apply the Rollover Arrangement, the customer agrees and confirms to the Bank with application of specific operation and settlement on call deposit as follows:

(a) where the customer adopts the rollover of Principal and interest, consecutive seven days from the value date constitutes one call deposit tenor (the "Deposit Tenor"), and the customer is deemed to automatically instruct and authorise the Bank at the first day of a Deposit Tenor to conduct and operate the following: Principal and interest are settled on the next following day (which shall be the interest settlement day) of the expiry day of a Deposit Tenor based on then applicable call deposit interest rate; for such purpose, if foregoing interest settlement day falls into a none banking business day, it shall become the next following banking business day and Deposit Tenor shall be postponed accordingly; and, the settled principal and interest are automatically deposited as the principal of the next call deposit starting from aforementioned interest settlement day till the expiry of another Deposit Tenor. Foregoing operation and settlement shall be carried out repeatedly until the customer properly instructs the Bank to stop such rollover arrangement.

(b) where the customer adopts the rollover of Principal, consecutive seven days from the value date constitutes one call deposit tenor (the "Deposit Tenor"), and the customer is deemed to automatically instruct and authorise the Bank at the first day of a Deposit Tenor to conduct and operate the following: Principal and interest are settled on the next following day (which shall be the interest settlement day) of the expiry day of a Deposit Tenor based on then applicable call deposit interest rate; for such purpose, if foregoing interest settlement day falls into a none banking business day, it shall become the next following banking business day and Deposit Tenor shall be postponed accordingly; and,

CLIENT INITIAL	STAMP



the settled principal is automatically deposited as the principal of the next call deposit starting from aforementioned interest settlement day till the expiry of another Deposit Tenor, and meanwhile, the settled interest is transferred to designated Interest Receiving Account. Foregoing operation and settlement shall be carried out repeatedly until the customer properly instructs the Bank to stop such rollover arrangement.

- (c) where the customer adopts the arrangement of no rollover, consecutive seven days from the value date constitutes only one call deposit tenor, and the principal and interest shall be automatically settled at the expiry of such deposit tenor. The settled principal and interest shall be transferred to corresponding Principal Debit Account and Interest Receiving Account.

如客户在《通知存款申请书》(或类似名称的同等文件)中勾选使用或者另行恰当通知本银行使用“续存安排”,则客户同意并确认本银行如下操作和结算方式:

(a) 在客户使用“本息续存安排”的情况下,自起息日起每一个连续的七天为一个通知存款周期(下称“周期”),客户被视为在每一个周期的起始日已经自动通知并授权本银行在该周期到期日的次日(该日为每一个周期的通知存款的结息日,如果该结息日非银行营业日,则应当顺延至下一个银行营业日,而该周期的到期日也依此顺延),按照当时适用的七天通知存款的利率支取上一周期内通知存款的本金和利息,并将结存的存款通知存款本金和利息作为本金于同日继续转存为七天通知存款至下一个周期的到期日,并以此循环操作,直至客户恰当通知本银行停止“续存安排”。

(b) 在客户使用“本金续存安排”的情况下,自起息日起每一个连续的七天为一个通知存款周期(下称“周期”),客户被视为在每一个周期的起始日已经自动通知并授权本银行在该周期到期日的次日(该日为每一个周期的通知存款的结息日,如果该结息日非银行营业日,则应当顺延至下一个银行营业日,而该周期的到期日也依此顺延),按照当时适用的七天通知存款的利率支取上一周期内通知存款的本金和利息,并将结存的存款通知存款本金作为本金于同日继续转存为七天通知存款至下一个周期的到期日,同时结存的存款利息被支付至结息账户;本银行按前述规定循环操作,直至客户恰当通知本银行停止“续存安排”。

(c) 在客户使用“本息均不续存”的情况下,自起息日起连续的七天为唯一的一个通知存款周期,到期后自动不再续存;结存的存款通知存款本金和利息被相应地支付至本借记账户和结息账户。

7. Any placement, renewal or withdrawal of a Call Deposit will be processed by the Bank on its business days.

任何通知存款的存入,续存和支取,均须在本银行营业之日办理。

8. 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, unless the Bank at its sole discretion decides to process the withdrawal on the business day prior to such notified date of withdrawal.

任何通知若于非本银行营业之日送达本银行,则应视为于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银行营业之日,则应顺延该日下一个营业日发生,但本银行有权酌情决定将之提前至该日的前一个营业日办理。

Where the Client and the Bank carry out Fixed Deposit, below “Fixed Deposit Terms” shall be applied.

当客户与本银行叙做定期存款时,应适用以下“定期存款条款”。

B. Fixed Deposit Terms /定期存款条款

1. For corporate Clients, the minimum deposit amount for a Fixed Deposit (whether denominated in RMB or foreign currency) is RMB10,000 (or its equivalent in foreign currency); but if relevant mandatory rules released by the PBOC from time to time stipulate otherwise, such mandatory rules shall be applied.

就企业客户而言,本银行定期存款(无论是人民币还是外币定期存款)的最低起存金额为:人民币一万元(或其等值有关外币金额),但如中国人民银行不时公布有效之强制性规定与前述不一致的,应以相关法规为准。

2. The Client must place the Fixed Deposit with the Bank in one lump sum in accordance with the Bank's minimum deposit amount requirement. The Client shall select the type of Fixed Deposit, which selection cannot be changed without the Bank's consent.

客户须按本银行规定的最低起存金额一次性将有关存款存入本银行,并选择定期存款种类。未经本银行同意,客户不得变更在存款存入时选择的定期存款种类。

3. Unless otherwise provided herein, a Fixed Deposit shall accrue interest on a daily basis at the rate published by the Bank on the deposit day irrespective of any interest rate adjustment during the deposit period.

除非本条款另有规定,定期存款按存款当日本银行公告的相应利率按天计算利息。在存期内如遇利率调整,不分段计息。

4. Subject to other provisions herein, if the Client requests for early wholly or partial withdrawal of a Fixed Deposit, the Bank may agree to such request, but the Client could only request for early withdrawal once. If the remaining balance of a Fixed Deposit after a withdrawal becomes less than the minimum deposit amount required by the Bank, the remaining balance may be (i) transferred on the same day into a Current Account and subject to any terms and conditions applicable to such Current Account, or (ii) placed as another type of deposit as instructed by the Client and, as the case may be, after completion of necessary formalities. If the remaining balance of a Fixed Deposit after a withdrawal is more than or equivalent to the minimum deposit amount required by the Bank, the remaining balance will be retained as a Fixed Deposit as instructed by the Client, in which case the deposit term will be calculated from the date of placement of the original Fixed Deposit. The Bank will pay interest on the withdrawn amount at the current account interest rate published by the Bank on the day of withdrawal for the period from the date of deposit to the day of withdrawal.

受本条款中其他条款的约束之前提下,若客户要求全部或部分提前支取,本银行可同意客户实际支取全部或部分存款,但是客户只能要求提前支取一次。如果客户取款后剩余的定期存款低于本银行规定的最低起存金额,剩余的定期存款可能:(1)于当日自动转为活期存款,并使用本银行有关活期存款的条款和条件;或(2)根据客户指示并办理其他类型的存款的申请和相关手续转为其他类型的存款。如果客户取款后剩余的定期存款等于或高于本银行规定的最低起存金额,则剩余的定期存款继续从原开户日计算存期。本银行对提前支取的款项按支取当日的活期存款利率和实际存款天数计算利息。

5. Any placement, renewal or withdrawal of a Fixed Deposit will be processed by the Bank on its business days. If the date of withdrawal or renewal is a day other than the Bank's business day, such withdrawal or renewal shall be processed on the following business day, unless the Bank at its sole discretion decides to process the withdrawal or renewal on the business day prior to such date of withdrawal or renewal.

任何定期存款的存入,续存和支取,均须在银行营业之日办理。定期存款的任何支取或续存若将发生于非本银行营业之日,则应顺延至下一个营业日发生,但本银行有权酌情决定将之提前至该日的前一个营业日办理。

CLIENT INITIAL	STAMP



C. General Terms/一般条款

1. In the event of any inconsistency between the Chinese and English of these Terms, the Chinese shall prevail.
本条款的中英文本如有不一致之处，以中文为准。
2. These Terms are in addition to and subject to any other terms and conditions which the Client has agreed with the Bank with regard to its account(s); and if any conflict among them, these Terms shall prevail.
本条款将补充和适用于客户与本银行订立的其他账户有关之条款和条件；如与该等文件有任何冲突，则应以本条款为准。

The Client full consents to and complies with these Terms by duly execution below:

客户恰当签署如下以示完全同意和遵守本条款：

法定代表人/授权签字人：
(Legal representative/authorised signatory)

(加盖公司公章/Affixation of Company Chop)

CLIENT INITIAL	STAMP