

## Regulatory Compliance Statement (the “Statement”)

### 1. Disclosure of Information

Standard Chartered PLC and its Affiliates (the “Group”, “we”, “us” or “our”, and each a “Bank Member”) need to collect, use, analyse, share and process Client Information to: (i) operate effectively, efficiently and securely in facilitating transactions and providing products and services to you; (ii) improve our processes and operations by better understanding you and your business; and (iii) comply with Laws and requests from Authorities.

In accordance with the above, we will keep Client Information confidential, except that we may disclose such Client Information, subject to applicable Laws in the jurisdiction(s) where you have a relationship with us: (i) to any Bank Member, including their agents; (ii) to any Bank Member's professional advisors, insurers, insurance brokers, partners, market infrastructure providers or service providers (such as operational, administrative, data processing and technology service providers), including anyone engaged or partnered with to analyse and facilitate improvements or enhancements in the Group's operations or provision of products and services across multiple jurisdictions, and including their respective sub-contractors, who are under a duty of confidentiality; or (iii) as required by Law or requested by any Authority.

“Affiliate” means, in relation to a company, any of its subsidiaries, holding companies or any other subsidiary of any such holding company and (where applicable) any representative and branch office in any jurisdiction.

“Authority” means, government, quasi-government, administrative, regulatory or supervisory body or authority or court or tribunal having jurisdiction over any Bank Member whether within or outside your jurisdiction and whether or not that Bank Member has a relationship with you.

“Client Information” means information provided by or relating to you that we receive in the course of our banking relationship with you.

“Law” means any law, regulation, rule, directive, order, request, guideline, sanction, embargo and restriction of or agreement with any Authority.

### 2. Privacy

Client Information may include Personal Data of your Data Subjects. You are responsible for ensuring that the collection and provision of Personal Data you provide to us is conducted in accordance with applicable Laws.

Our Privacy Notice ([www.sc.com/en/privacy-policy](http://www.sc.com/en/privacy-policy)) outlines how the Group processes Personal Data. You will ensure that your Data Subjects are aware of our Privacy Notice and that they acknowledge, or (where required) agree, to the processing and sharing of their Personal Data as described in the Privacy Notice.

## 监管合规声明 (“声明”)

### 1. 信息披露

Standard Chartered PLC 及其关联机构（合称为“集团”，“我们”或“我们的”；单称为“银行成员”）需要收集、使用、分析、共享和处理客户信息，以实现如下目的：（1）保障有效、高效和安全的营运以助力我们和客户的交易以及向客户提供产品和服务；（2）更好地了解客户和客户的业务，以提升我们的业务流程和营运；和（3）遵守法律和有权机关的要求。

依照前款，我们将对客户信息予以保密，但在不违反客户与我们的客户关系所在地司法管辖区域之适用法律的前提下，我们可以将客户信息(i)向任何银行成员披露，包括他们的代理人；(ii)向任何银行成员的负有保密义务的专业顾问、保险公司、保险经纪人、合作机构、市场基础设施机构或者服务提供方（例如：营运支持类、行政管理类、数据处理和科技服务类提供方）作出披露，包括集团所合作、使用及聘用的提供分析及提高或改善集团在多个不同司法管辖区内提供产品及服务或运营的任何人士及包括其各自的分包商；或 (iii)按照法律或任何有权机关的要求进行披露。

“关联机构”指，就一家公司而言，其在任何司法管辖区域内的任何子公司、控股公司或该控股公司的任何其他子公司以及（如适用）其任何代表处和分支机构。

“有权机关”指对任何银行成员有管辖权的政府、准政府、行政、监管或监督机构或机关、法院或仲裁庭，无论是否在客户所在的司法管辖区，亦无论所涉银行成员是否与客户有业务关系。

“客户信息”指我们在与客户的银行关系期间获得的，由客户提供或者与客户相关的信息。

“法律”指任何有权机关颁布的任何法律、法规、规定、指令、命令、要求、指南、制裁、禁令和限制、或与任何有权机关达成的协议。

### 2. 隐私

客户信息包括客户数据主体的个人数据。客户应当负责并确保其收集并向我们提供个人数据的行为遵守并符合有关适用法律。

我们的隐私通知 ([www.sc.com/en/privacy-policy](http://www.sc.com/en/privacy-policy)) 概述了集团如何处理个人数据。客户同意使客户的数据主体知晓我们的隐私通知。客户应确保客户数据主体充分知悉和承认我们的隐私通知，或者（在需要时）对

**"Data Subject"** means an individual whose Personal Data we receive in the course of our banking relationship with you, including your direct and indirect beneficial owners, directors, officers, employees, agents and authorised persons.

**"Personal Data"** means data that, by itself or together with other information, identifies, or is otherwise about, an individual.

### 3. Compliance with Laws

The Group is committed to complying with Laws (including those related to environmental, social and corporate governance issues, financial crime compliance, anti-money laundering and anti-bribery and corruption) in all jurisdictions in which the Group operates and the Group will not be obliged to do anything if by doing so it would or might cause the Group to breach any applicable Law.

As the Group's ability to comply with Laws is directly linked to the conduct of our clients, we require you to comply with all applicable Laws, and conduct your business in a manner which will not place yourself or the Group in breach of all applicable Laws.

If you become aware of any breach, or any action, investigation or proceeding brought against you or your subsidiaries with respect to any breach of any applicable Law in connection with our provision of products and services to you or matter set out in this Statement, you will notify us promptly (unless prohibited by Law to do so).

### 4. Sanctions

The Group is obliged to comply with sanctions Laws ("**Sanctions**"). Any breach of Sanctions may have a serious impact on our reputation, franchise, regulatory relationships and could impair the Group's ability to provide products and services to and enter into transactions with clients.

As the Group's ability to comply with Sanctions is directly linked to the conduct of our clients, you confirm and will ensure that (i) you and your subsidiaries are not targets or the subject of Sanctions; and (ii) no product, service or transaction (or proceeds of the same) involving a Bank Member has or will be utilised for the benefit of any person that is a target or subject of Sanctions or in any manner that would result in you or your subsidiaries or any Bank Member being in breach of any applicable Sanctions or becoming a target or subject of Sanctions. We reserve the right to not provide any product or service or process any transaction if by doing so it may cause us to breach the Group's Sanctions policy.

### 5. Tax Information Compliance

The Group has obligations under various tax information reporting Laws (such as the Foreign Account Tax Compliance Act) to collect information from our clients, report information to Authorities and withhold tax from payments to clients in certain circumstances.

隐私通知中提及的对其个人数据的处理和共享予以同意。

**"数据主体"**指在我们与客户保持银行关系期间，我们收到其个人数据的个人，包括客户的直接和间接受益所有人、董事、管理人员、雇员、代理人以及授权人员。

**"个人数据"**指单独地或与其他信息合并地识别一个自然人或者与一个自然人产生关联的数据。

### 3. 遵守法律

集团致力于遵守集团运营所在地的法律（包括关于环境保护、社会和公司治理、金融犯罪合规、反洗钱、反贿赂和腐败的法律），集团没有义务采取任何行动，如果该行为可能或将要导致集团违反任何所适用的法律。

由于集团遵守法律的能力与我们客户的行为直接相关，我们要求客户遵守所有适用的法律，并以不使客户或集团违反所有适用的法律的方式经营客户的业务。

如果客户发现或知悉就我们向客户提供的任何产品及服务有关所适用的法律的违反或对于本声明的事实的违反，或就上述事项针对客户或客户子公司的任何行动、调查或程序，客户应当立即通知我们（除非该等行为被法律所禁止）。

### 4. 制裁

集团有义务遵守制裁法律（"**制裁**"）。任何对制裁的违反可能对我们的声誉、特许经营权和监管关系产生严重影响，并可能损害集团向客户提供产品和服务的能力、以及与客户进行交易的能力。

由于集团遵守制裁的能力与我们客户的行为直接相关，客户确认并保证(i)客户和客户的子公司不是制裁的目标或主体；且(ii)不以任何成为制裁的目标或主体的人士的利益，或者以可能造成客户或客户的子公司或任何银行成员违反任何适用的制裁或者成为制裁的目标或主体的方式，利用或将要利用涉及银行成员的任何产品、服务或交易（或所涉的任何资金）。如果提供任何产品或服务或进行任何交易可能导致我们违反集团的制裁政策，我们保留不进行上述行为的权利。

### 5. 税务信息合规

集团在全球税务信息申报法律（例如《海外账户税收合规法案》）项下有义务收集我们客户的信息，将信息申报给有权机关，并在特定情况下从向客户的支付的款项中扣缴税款。

We may require you or your Data Subjects to provide documents and information for the purposes of establishing your tax status and that of your Data Subjects. You will promptly inform us of any changes to such documents and information or change in circumstances that may indicate a change in your tax status or that of your Data Subjects.

If you or your Data Subjects do not provide documents or information when we request it, we may make our own decision about your tax status and treat you accordingly.

We may be required to withhold taxes from payments made to you for onward remittance to applicable Authorities.

## 6. Client Classification

From time to time, we may request and obtain information from you and/or third-party or public sources, to determine your regulatory classifications (or that of the funds that you manage) under applicable Laws. These classifications will be notified to you and used by us to comply with our obligations including reporting, business conduct, margin and collateral, and other requirements under applicable Laws.

You will inform us immediately and in any event prior to entering into any transaction with us if any regulatory classification that we have previously notified you of or information (including contact details) that we have about you and/or the funds that you manage is known by you to be inaccurate or incomplete. Unless we receive notification otherwise, you shall be deemed to have (i) confirmed such regulatory classifications and that the information that we have about you and/or the funds that you manage is complete and accurate; and (ii) agreed and consented to the Group reporting your derivative transactions with us to any Authority (including trade repository(ies)).

## 7. Provision of Information

You agree to (or will procure that your Affiliates and Data Subjects) provide such documents and information as we may reasonably request in relation to matters covered by this Statement. You will promptly inform us of any changes to documents and information provided to us so that they are up to date, accurate and complete.

## 8. Sustainability

We maintain various position statements on sustainability ([www.sc.com/en/sustainability/position-statements](http://www.sc.com/en/sustainability/position-statements)) which form part of our environmental and social risk management framework ([www.sc.com/en/sustainability/position-statements/our-framework](http://www.sc.com/en/sustainability/position-statements/our-framework)). All products and services will be provided by the Group in accordance with these position statements. To address any concerns raised about an actual or potential adverse environmental or social impact in connection with financial services provided by the Group, we may disclose to others the fact that you have or had a relationship with us. We will

为建立客户和客户的数据主体的税收状况之目的，我们可要求客户或客户的数据主体提供文件或信息。如果该等文件和信息有任何变更，或发生了可以表明客户或客户的数据主体的税收状况变更的情形，客户应将该等变更立即告知我们。

如果客户或客户的数据主体未能在我们要求时提供文件或信息，我们可自行决定客户的税收状况并据此对待客户。

我们可能被要求从向客户支付的款项中预扣税款并上交有权机关。

## 6. 客户分类

我们可能不时从客户和/或第三方或公共渠道要求并获得信息，以便确定客户在适用法律项下的监管分类（或客户管理的基金的上述分类）。我们会将该等分类通知客户并且为遵守我们在适用法律下的义务使用该等分类，包括报告义务、商业行为、保证金和担保品以及其他要求。

如客户了解到我们先前通知客户的任何监管分类或我们持有的关于客户和/或客户管理的资金的信息（包括联系方式）不准确或不完整，客户将立刻并且无论任何情况下都应在与我们订立任何交易之前通知我们。除非我们收到相反通知，我们将认为客户(1)确认该监管分类并且我们持有的关于客户和/或客户管理的资金的信息完整且准确；并且(2)同意并允许集团将客户与我们订立的衍生品交易信息报告给任何有权机关（包括交易信息库）。

## 7. 信息提供

客户同意（或将促使客户的关联机构和数据主体）向我们提供我们可能合理要求的与本声明涵盖的事项有关的文件和信息。客户将及时将任何文件和信息的变更通知我们以保证它们是最新的、准确的和完整的。

## 8. 环境可持续性

我们在以下网站公布环境可持续发展相关的各种立场声明（[www.sc.com/en/sustainability/position-statements](http://www.sc.com/en/sustainability/position-statements)）该等声明构成我们在管理环境和社会风险的框架安排的一部分（[www.sc.com/en/sustainability/position-statements/our-framework](http://www.sc.com/en/sustainability/position-statements/our-framework)）。集团提供的全部服务和产品均需遵守该等立场声明。为处理任何与我们提供的金融服务相关的，实际发生的或潜在的负面的环境或社会影响，我们可能向他人披露客户与我们之间

endeavour to notify you in advance of such disclosure where legally permitted to do so.

## 9. Resolution

We are subject to Laws that provide certain Authorities with tools designed to allow them to manage a financial institution's failure in an orderly manner. If you have a relationship with Standard Chartered Bank or any of its branches, then the Regulatory Compliance Statement – Schedule: UK Contractual Recognition of Bail-in and Stays ([www.sc.com/en/rcs](http://www.sc.com/en/rcs)) may be applicable.

## 10. Termination and Suspension

We may suspend a transaction or service or terminate a transaction, service or our relationship with you if (i) you breach any applicable Law or contravene any matter set out in this Statement or (ii) by executing the transaction, providing the products and services or continuing our relationship with you, it will cause us to breach any applicable Law or contravene any matter set out in this Statement.

## 11. Product Documents

This Statement shall form part of any specific legal documentation governing a product, service or transaction that you enter into with us ("Product Documents").

In relation to any product, service or transaction under a Product Document, the relevant terms of such Product Document will prevail to the extent they are in addition to or inconsistent with this Statement.

## 12. Language

This Statement has been written in Chinese and English. In the event of any inconsistency, the Chinese version prevails.

## 13. Communication and Updates

You consent to receiving this Statement and any other information relevant to you through various methods, including letter, email or our website (irrespective of such information being personally addressed to you). Please read any such information carefully. Should you have any questions, we recommend that you seek independent legal and / or financial advice.

The most current version of this Statement (including translations) is available on our website ([www.sc.com/en/rcs](http://www.sc.com/en/rcs)). We may also provide other important regulatory information in relation to this Statement on our website or on any other website as notified by us.

Where you have a Financial Markets relationship with the Group, information on the regulatory standards we adhere to and how it may affect you can be found on our website ([www.sc.com/rcs/fm](http://www.sc.com/rcs/fm)).

We reserve the right to amend this Statement and any other important regulatory information provided to you

存在客户关系的事实。在法律允许的前提下，我们将尽量提前通知客户该等披露。

## 9. 纾困

我们受有关法律管辖，该等法律授权特定有权机关对经营失败的金融机构采取特殊监管措施。如果客户与 Standard Chartered Bank 或者任何其分行有业务关系，则《监管合规声明之附件：英国纾困措施和处置暂停措施的合同认可（UK Contractual Recognition of Bail-in and Stays）》（见于：[www.sc.com/en/rcs](http://www.sc.com/en/rcs)）可被适用。

## 10. 终止和中止

若(i)客户违反任何适用法律或任何本声明所列事项，或者(ii)履行交易、提供产品、服务或继续我们与客户的关系将导致我们违反任何适用法律或任何本声明所列事项，我们有权暂停交易或服务或者终止交易、服务或我们与客户的关系。

## 11. 产品文件

本声明应构成规范客户与我们达成的任何一项产品、服务和交易的任何特定法律文件（“产品文件”）的一部分。

对于具体产品文件下任何产品、服务或交易而言，如该产品文件条款是本声明的补充或与本声明不一致，以产品文件条款为准。

## 12. 文本

本声明语言为中文和英文。如有不一致，以中文文本为准。

## 13. 通讯更新

客户同意通过包括信函、电子邮件或浏览我们的网站在内的等多种方式收取本声明和与客户相关的任何其他信息（无论该等信息的收信人是否具名客户）。务请仔细阅读该等信息。如客户存有任何疑问，建议征询独立的法律及/或财务顾问意见。

本声明（包括其翻译）的最新版本可于我们的网站 ([www.sc.com/en/rcs](http://www.sc.com/en/rcs)) 上获取。我们也会于我们的网站或我们通知的任何其他网站提供与本声明有关的其他重要监管信息。

如果客户与集团有金融市场业务往来，有关我们须遵守的监管标准及其对客户的影响的信息可于我们的网站 ([www.sc.com/rcs/fm](http://www.sc.com/rcs/fm)) 获悉。

我们保留修改本声明及于我们的网站向客户提供的任何其他重要监管信息的权利。因其会不时修改，我们



on our website(s). We recommend that you regularly review the information on our website(s) as it may be updated from time to time. These updates shall apply to our relationship going forward and automatically.

建议客户定期浏览我们的网站上的信息。这些更新应进一步并自动适用于我们与客户的关系。