

## 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, 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.

"**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.

## 監管合規聲明 (“聲明”)

### 1. 資料披露

渣打集團有限公司和其聯屬公司(“**本集團**”，“**我們**”或“**我們的**”，及每一個都是“**渣打成員**”)需要收集、使用、分析、共享和處理客戶信息，以便：(i)有效、高效和安全地運作以促進交易並向貴戶提供產品與服務；(ii)通過更好地了解貴戶和貴戶的業務來改進我們的流程和運營；及(iii)遵守法律和主管機關的要求。

根據上述需要，我們均對客戶信息作保密處理，惟我們可能（前提為受限於貴戶和我們擁有關係的司法管轄地域當地所適用法律）披露該客戶信息(i)給予任何渣打成員，包括他們的代理；(ii)給予任何渣打成員的專業顧問、承保人、保險經紀、合作夥伴、市場基礎設施提供商或服務供應商（例如營運、行政、數據處理和技術服務供應商），包括任何參與或合作分析和促進本集團改善或提升在多個司法管轄地域內營運或提供的產品及服務，而以上各方均須履行保密責任；或(iii)根據法律要求或任何主管機關要求。

“**關係企業**”是指任何司法管轄地域內，一家公司的任何子公司、控股公司或任何該等控股公司的任何其他子公司以及（如適用）的任何代表處和分公司。

“**主管機關**”指任何對本行或渣打成員具有管轄權限的政府、半政府、行政、監管或監督團體或機構、法院或審裁處，無論主管機關是在貴戶的司法管轄地域範圍之內或之外，也無論該渣打成員是否與貴戶有關係。

“**客戶信息**”指我們在與貴戶建立銀行業務關係過程中收到的由貴戶提供或與貴戶有關的信息。

“**法律**”是指任何主管機關頒佈的任何法律、法例、規則、指令、命令、要求、指引、制裁、禁令和限制或與之達成的任何協議。

### 2. 隱私

客戶信息可能包括貴戶之資料當事人的個人數據。貴戶有責任確保貴戶提供給我們的個人數據是根據適用法律進行收集和提供的。

我們的私隱通知([www.sc.com/en/privacy-policy](http://www.sc.com/en/privacy-policy))概述了本集團如何處理個人數據。貴戶將確保貴戶之資料當事人了解我們的私隱通知，並且確認，或（在需要時）同意按照私隱通知中的描述處理和共享他們的個人數據。

“**資料當事人**”是指我們在與貴戶的銀行服務關係中收到其個人數據的個體，包括貴戶的直接和間接實益擁有人、董事、管理人員、員工、代理及被授權人。

“**個人數據**”是指單獨或連同其他信息，識別，或者是關於個體的數據。

### 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.

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.

### 3. 法律合規

集團致力於遵守其經營所在的所有司法管轄地域內的法律（包括有關環境、社會和公司治理問題、金融犯罪合規、反洗黑錢、反賄賂及反腐败有關的法律）。

由於集團遵守法律的能力與本行客戶的行為直接相關，本行要求貴戶遵守所有適用法律，並且在發展貴戶業務時，不得致使貴戶本身或集團違反所有適用法律。如集團的任何作為或不作為將會或可能導致集團違反任何適用法律，集團則無義務作為或不作為。

如果貴戶獲知任何有關本行向貴戶提供產品和服務或本聲明中所述事宜的任何違反適用法律的行為，或針對貴戶或貴戶的子公司提出的任何有關違反任何適用法律的起訴、調查或訴訟，貴戶將及時通知本行（除非受法律禁止）。

### 4. 制裁

集團有義務遵守各種制裁法律（“制裁”）。任何違反制裁的行為均可能對本行的聲譽、特許及監管關係產生嚴重的影響，並且可能損害集團向客戶提供產品及服務以及與之訂立交易的能力。

由於集團遵守制裁的能力與本行客戶的行為直接相關，貴戶確認並將確保：(i) 貴戶及貴戶的子公司不是制裁的目標或當事人；並且(ii) 任何涉及渣打成員的產品、服務或交易（或從中產生的收益）均未或將不會被用於任何作為制裁目標或當事人的利益上，也不會以任何方式導致貴戶或貴戶的子公司或任何渣打成員違反任何適用的制裁，或成為制裁的目標或當事人。如果提供任何產品或服務或處理任何交易的行為可能導致本行違反集團的制裁政策，本行保留不執行該等行為的權利。

### 5. 稅務資料合規

依照各種稅務資料報告法律（例如《外國賬戶稅務合規法》），集團有義務向本行客戶收集資料、向主管機關報告資料以及在某些情況下從向客戶的付款中代扣稅務的義務。

本行可能要求貴戶或貴戶的資料當事人提供文件及資料，以便確定貴戶以及貴戶資料當事人的稅務狀況。如果該等文件及資料發生任何變更，或發生可能顯示貴戶或貴戶資料當事人的稅務狀況發生改變，貴戶將及時通知本行。

如果貴戶或貴戶的資料當事人未於收到本行要求時提供相關文件或資料，本行可能自行決定貴戶的稅務狀況，並相應地予以處理。

本行可能被要求從向貴戶的付款中代扣稅款，並轉交適用的主管機關。

## 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 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.

## 6. 客戶分類

本行可能不時依照適用的法律向貴戶以及/或者第三方或公共來源要求並獲取資料，以確定貴戶（或貴戶管理的基金）的監管分類。貴戶將被告知該等分類，而本行將使用該等分類，以履行本行的義務，包括報告、商業操守、利潤率及抵押物以及適用法律中的其他要求。

如果貴戶獲知本行之前通知貴戶的任何監管分類或本行持有的與貴戶以及/或者貴戶管理的基金相關的資料（包括聯絡詳情）不準確或不完整，貴戶應立即通知本行，且在任何情況下，必須於貴戶與本行訂立任何交易之前通知。除非本行另行獲得通知，否則貴戶應被視為(i)已確認該等監管分類，並且確認本行持有的與貴戶以及/或者貴戶管理的基金相關的資料完整準確；並且(ii)已同意並認可集團向任何主管機關（包括貿易資料庫）報告貴戶與本行發生的衍生交易。

## 7. 資料提供

貴戶同意（或將確保貴戶的關係企業及資料當事人）提供本行可能合理要求的與本聲明所述事宜相關的文件及資料。如貴戶向本行提供的文件及資料發生任何變更，貴戶需及時通知本行，以確保該等文件及資料最新、準確及完整。

## 8. 可持續性

我們確立了各項有關可持續性的立場聲明([www.sc.com/en/sustainability/position-statements](http://www.sc.com/en/sustainability/position-statements))，該聲明為我們管理環境及社會風險框架([www.sc.com/en/sustainability/position-statements/our-framework](http://www.sc.com/en/sustainability/position-statements/our-framework))的一部分。集團提供的所有產品及服務均會根據此等立場聲明而提供。為著回應任何與集團提供的金融服務有關的實際或潛在不利環境或社會影響所提出的顧慮，我們可向其他人披露貴戶與我們有或曾經有過關係。在法例容許的情況下我們會努力在每次作此等披露前通知貴戶。

## 9. 處置機制

我們受限於的法律，當中會給予主管機關為著容許他們有秩序地管理金融機構失敗而設計的工具。假若貴戶與渣打銀行或其任何分行擁有關係，監管合規聲明-附件：英國合約認同內部財務重整及擱置([www.sc.com/en/rcs](http://www.sc.com/en/rcs))可能適用。

## 10. 終止與暫停

如發生下列情況，本行可以暫停交易或服務，或者終止交易、服務或本行與貴戶的關係：(i) 貴戶違反任何適用的法律或本聲明中列出的任何事宜；或者(ii) 執行交易、提供產品、服務或繼續本行與貴戶的關係將導致本行違反任何適用的法律或本聲明所列的任何事宜。

## 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 English 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 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.

## 11. 產品文件

本聲明將構成任何 貴戶與本行訂立的，管轄產品、服務或交易的特定法律文件（“**產品文件**”）的一部分。

就任何產品文件下提供的產品、服務或交易，如該等產品文件的相關條款附加於本聲明之上或與本聲明不一致，則以該等條款為準。

## 12. 語言

本聲明具備中文及英文版本。如發生任何不一致，以英文版本為準。

## 13. 通訊及更新

貴戶答應透過各方法，包括信件、電子郵件或本行網站接收本聲明及與 貴戶相關的任何其他資料（不論該資料是否指明致予 貴戶）。請仔細閱讀任何此等資料。如 貴戶有任何疑問，本行建議 貴戶尋求獨立法律及/或財務意見。

本聲明的最新版本（包括翻譯本）可在本行的網站瀏覽 ([www.sc.com/en/rcs](http://www.sc.com/en/rcs))。本行也可能在本行的網站或本行通知 貴戶的任何其他網站提供與本聲明有關的其他重要監管資料。

若閣下與本集團有金融交易市場相關業務往來，我們所需遵循之監管標準及其對閣下之影響，閣下可參閱我們網站 ([www.sc.com/rcs/fm](http://www.sc.com/rcs/fm)) 之相關資訊。

本行保留修訂本聲明的權利及在本行的網站提供給 貴戶的任何其他重要監管資料。本行建議 貴戶定期審閱本行網站上的資料，這是因為該資料可能會被不時更新。該等更新應自動適用於 貴戶與本行日後的關係。