

1. Introduction

- 1.1 This Service Guide outlines certain operational, procedural, technical, or other parameters, conditions, or requirements with regards to the "Payment Service Without CASA" offered by Standard Chartered Bank (China) Limited (the "Bank").
- 1.2 Availability of any Service may vary by Service Location and the provision of each Service is subject to the Bank's approval.
- 1.3 Please read this Service Guide together with the "Terms for Payment Service Without CASA - China" (the "Terms"). Capitalised terms used but not defined in this Service Guide have the meanings set out in the Terms.

2. Payment Service without CASA

What is this Service?

- 2.1 "Payment Service Without CASA" involves the following services (each a "Service"):
 - (a) payment service where You do not maintain a current account or savings account (CASA) with the Bank;
 - (b) currency conversion in connection with such payment service (Note: same currency payments are not allowed under "Payment Service Without CASA");
 - (c) electronic banking and other Channel services; and
 - (d) other services which the Bank specifies or are referred to in the Terms.
- 2.2 As You do not maintain any current account or savings account (CASA) with the Bank, there will be no account statements provided to You by the Bank. Further, no deposit interest will be paid by the Bank on settlement funds held by the Bank. Fees and charges will be levied as agreed between You and the Bank from time to time.
- 2.3 "Payment Service Without CASA" allows for cross-currency payments to be made in the form of electronic transfers only.
- 2.4 Electronic transfers include automated clearing house (ACH) payments, real time gross settlement (RTGS) payments, book transfers, outward telegraphic transfers (OTTs), instant payments or interbank funds transfer (IBFT).

How to use this Service?

- 2.5 To avail this Service, You must:
 - (a) Provide all documentation and information required by the Bank, to enable the Bank to carry out its client due-diligence and financial crime compliance screening processes in accordance with the Bank's policies.
 - (b) Provide an authorization document (including without limitation the authorization by your legal representative or a resolution of board of directors as required by your articles of association) in form and substance satisfactory to the Bank approving among other things:
 - the acceptance of the Bank's Services; and
 - the appointment of authorised persons to give Instructions, perform acts and execute documents on Your behalf.
 - (c) Complete and execute Payment Service Without CASA / Straight2Bank Set Up forms & enable User-level access to provide Instructions.
 - (d) Agree to the Terms, the Bank's Regulatory Compliance Statement and any other applicable terms and conditions.
- 2.6 The client onboarding manager and Your relationship manager will work together with You to initiate or terminate the Services.
- 2.7 After a currency conversion transaction has been booked by the Bank, You must remit to the relevant Bank's Designated Account the relevant amount in the Sell Currency within the Tenor. You must send Your remittance from Your Third-Party Bank Account. You must include the "FX Contract ID" or the "RFQ Reference" provided by the Bank in the "Remittance Information" or "Payment Details" fields.
 - FX Contract ID is available in FX Confirmations sent to You by the Bank when FX Contract is booked over voice. You must inform the Bank at the time You book the FX Contract over voice that You are doing so for the purposes of "Payment Service Without CASA".
 - RFQ can only be booked via Straight2Bank and RFQ "Reference" is available on Straight2Bank.
- 2.8 Payment instructions can be initiated via Straight2Bank Web or host-to-host connectivity. Payment instructions via host-to-host (H2H / iH2H) channel must be in the Bank's prescribed file format.
- 2.9 Payments for cross-border trade of Goods and Services are permitted. Transit Trade Payments (BOP code 122010) & Dividend payments (BOP code 322011) are not permitted under "Payment Service Without CASA".
- 2.10 Payment instructions must contain the "FX Contract ID" or RFQ "Reference" in the "My Reference" field and must also include all the information and supporting documents as required by regulators.

Important matters regarding this Service

- 2.11 Availing this Service is subject to the Bank being satisfied with the results of its client due-diligence and financial crime compliance screening processes on You and Your authorised persons.
- 2.12 The Bank can suspend or put a hold on any settlement balance or payment if required by law or any Authority.