

关于修改《个人电子银行服务条款》的通知

尊敬的客户：

渣打银行（中国）有限公司（下称“我行”）近期修订《个人电子银行服务条款》，具体修改如下：

■ 第八章，增加第 5 条

个人网上银行客户每日可通过网上银行进行电子支付的最高限额（以下简称“每日最高交易限额”）请见如下说明，

- (a) 年累计限额为当前每日最高交易限额乘以当前自然年自然日天数。
 - a. 个人理财客户 - 100,000 元人民币
 - b. 优逸理财客户 - 200,000 元人民币
 - c. 优先理财及私人财富管理客户 - 1,000,000 元人民币
- (b) 每日通过网上银行进行跨境汇款、跨行转账、自助缴费、在线支付以及行内向他人转账的实际发生数额之和不得超过“每日最高交易限额”。
- (c) 客户可以在“新限额”字段中设置各类交易类型对应的每日限额，该限额可以为每日最高交易限额范围内的任何金额。
- (d) 如果客户设置的新限额高于当前限额，则需要通过短信验证码进行验证。
- (e) 请确保设置的日交易限额高于计划的转账金额，以避免交易失败。
- (f) 行内他人转账及跨行转账每日笔数不得超过 10 笔。

上述修改后的条款自 2017 年 09 月 27 日起生效并施行，且将于 2017 年 9 月 26 日在我行官方网站 www.sc.com/cn 上通知及公布。

渣打银行（中国）有限公司

2017 年 09 月 26 日

附件：《个人电子银行服务条款》

为更好地向您提供个人电子银行服务，防范电子银行业务风险，明确各方在电子银行业务中的权利义务，本行特制定个人电子银行服务条款。请您在使用本行任何电子银行服务前仔细阅读本条款。如有任何疑问，请联系本行，您可以登陆本行官方网站 www.sc.com/cn 查询离您最近的营业网点以及最新的联系方式。

个人电子银行服务条款

一 适用范围

1. 个人电子银行服务条款（包含对其不时进行的变更和修订，简称“本条款”）适用于渣打银行（中国）有限公司（简称“本行”）提供的电子银行服务，对客户和本行具有法律约束力。客户和本行应共同遵守本条款。
2. 客户向本行申请开通电子银行服务，或客户首次使用电子银行服务前，应当仔细阅读本条款并充分理解其相关规定，客户有权要求本行就本条款进行充分解释和说明。**客户向本行申请开通电子银行服务，或客户首次使用电子银行服务，即视为客户已仔细阅读、理解并接受本条款，同意受其约束。**

二 服务的提供

1. 客户可向本行申请开通电子银行服务，本行亦可能为符合条件的客户开通电子银行服务的全部或部分功能。部分电子银行服务无需申请亦无需本行的额外操作，客户即可使用。客户可向本行申请终止特定电子银行服务，本行有权接受或拒绝客户的该等申请。
2. 客户可利用计算机、固定电话、移动电话、自动柜员机等银行自助服务设施，或其他电子设备，通过互联网、电话通信网络、无线网络、其他开放型公众网络或本行提供的专用网络使用或操作全部或部分金融业务（以下简称“电子银行服务”或“本服务”）。

三 服务内容

1. 个人网上银行服务
 - (a) 客户可通过本行的互联网网址 www.sc.com/cn 享受个人网上银行服务。
 - (b) 个人网上银行服务包括移动版网银即移动银行服务。
2. 信用卡在线账户服务，信用卡商城服务

客户可通过本行的互联网网址 <http://ccibanking.standardchartered.com.cn/>以及 <http://ccreward.standardchartered.com.cn/> 分别享受信用卡在线账户服务以及信用卡商城服务。
3. 微信银行服务

客户可通过深圳市腾讯计算机系统有限公司（“腾讯”）研发的微信公众平台享受信用卡微信银行服务，“渣打中国”为本行唯一微信公众账号。为避免疑问，本条款不适用于客户与腾讯，以及本行与腾讯之间的互联网技术服务关系。
4. 个人电话银行服务
 - (a) 客户可通过在本行官方网站 www.sc.com/cn 上公布的电话银行客户服务热线或联系号码享受个人电话银行服务。
 - (b) 对于信用卡业务，信用卡客户服务热线为 400-820-6663；若客户在香港、澳门、台湾及海外地区，信用卡服务热线为（86-755）82686080。
 - (c) 本行/本行的分支行亦可拨打客户预留在本行的电话号码以为客户提供金融服务。
5. 视频银行服务

本行官方网站 www.sc.com/cn 的部分网页会设置视频银行服务，客户可点击网页上的“开始对话”按键，选择视频通话、网络电话以及文字对话的方式，享受远程客户顾问提供的相关银行服务。
6. 个人短信银行服务
 - (a) 个人短信银行服务指本行根据客户发送的短信指令，为客户办理金融业务，并将相关办理结果自动以短信方式通知客户的服务。
 - (b) 客户可通过本行的注册短信平台号码享受个人短信银行服务，本行在官方网站 www.sc.com/cn 上公布当时有效的注册短信平台号码。
7. 个人传真银行服务

客户可通过本行传真享受个人传真银行服务，本行传真号码为 4006200880。
8. 自动柜员机服务

客户可在中华人民共和国境内（为本条款之目的，不包含香港特别行政区、澳门特别行政区和台湾）通过本行的自动取款机（ATM）和自动存取款机（CDM）享受自动柜员机服务。
9. 本行可能不时向客户提供其他电子银行服务
10. 本行可能不时修改电子银行服务的网址、电话、短信号码、传真号码、域名等并在合理时间内进行公告或通知，具体信息应以本行不时公告或通知客户的电子银行服务网址、电话、短信号码、传真号码、域名等为准。
11. **客户不应使用未经本行公告或通知的电子银行服务网址、电话、短信号码、传真号码、域名等。如客户知悉或怀疑存在其他个人或单位以本行名义提供电子银行服务的情形，应立即通知本行。**
12. 在法律允许的范围内，本行可能不时地通过本服务发送本行或关联方的产品或服务的宣传广告。

四 服务对象

本服务提供给：

1. 年满十八周岁具有完全民事行为能力，且同时在本行已开立活期存款账户的本行客户；
2. 天骄少年成长账户客户，该等客户应根据《渣打银行天骄少年成长账户的特别条款和条件》和本条款使用本电子银行服务；
3. 本行的信用卡主卡和附属卡持卡人；以及，
4. 有意向咨询本行产品和服务的潜在客户。

五 本服务的功能、运行、暂停和终止

1. 客户承诺按照本行规定的流程（如有）申请开通及使用本服务的部分或全部功能。
2. 客户可通过本服务查询部分/全部金融业务的信息，但这些信息有可能不是最新的，因为有些金融业务可能尚待本行处理，除非经本行核实并确认，本行不对客户通过本服务查询到的金融业务信息作出任何保证。
3. 对于不同的电子银行服务渠道，和/或不同的金融业务，和/或不同的客户类型，和/或其他因素，本行可能提供不同的电子银行服务内容，例如，对于联名账户，本行提供给不同联名账户持有人的电子银行服务内容可能不同；对于信用卡附属卡，本行提供给附属卡持卡人和主卡持卡人的电子银行服务内容可能不同。
4. 电子银行服务的具体适用条件、服务内容或功能、运行时间等以实际操作和实际运行环境为准。本行可能不时制定或修改相关电子银行服务的使用手册、指南、功能介绍、公告或通知等，客户可阅读和参考，如与本服务实际操作和实际运行环境不同，应以实际操作和实际运行环境为准。
5. 有关本服务运行时间的规定对于本服务项下不同的功能可能有所不同，具体以电子银行服务项下该功能的实际操作和实际运行环境为准。当客户在非本服务运行时间通过本服务提交交易指令时，该指令可能在下一运行时间内执行。
6. 本行将采取合理可行的措施确保本行电子银行服务系统进行了充分的安全设置，控制及管理运营系统的风险，持续提供本服务，但应受限於第八条的规定。
7. **客户确认并同意：**
 - (a) 由于定期维护的需要等原因，本行在任何时候都有权经通知而单方面（1）添加、删除、修改或者暂停任何可用的功能或本服务内容；（2）更改运行时间；（3）或暂停、终止部分/全部本服务。除非法律另有规定，本行不就上述措施造成的损失承担责任。
 - (b) 除非本行另行同意，客户可能无法暂停或终止电子银行服务的部分功能。
 - (c) 本服务的修改、暂停和终止可能并不影响本行已收到的客户指令，该客户指令可能仍然有效。

六 身份验证

1. 对于不同的电子银行服务渠道，和/或不同的金融业务，和/或其他安全考虑因素，本行可能要求不同的身份验证方式（简称“身份验证信息”），包括但不限于下述一种或多种身份验证：
 - 各类电子银行服务密码，包括但不限于电话银行密码、网上银行密码、查询密码、交易密码、电子通知书密码（在某些情形中亦称为“登陆码”）等，以下简称“电子银行服务密码”或“密码”
 - 验证码
 - 指纹识别密码
 - 预设安全问题及答案
 - 个人信息（客户/本行设定的，和/或，政府部门数据库/其他银行数据库/其他商业数据库中记录的客户的用户名、电话银行用户号、借记卡的卡号、信用卡的卡号、到期日、CVV2码、客户的证件及证件号码、手机号码、固定电话、通讯地址等与本服务有关的用于验证客户身份的信息）。
本行可能不时增加、删除或变更身份验证方式。
2. **对于无需身份验证的金融业务，客户认可其所带来的方便和灵活性，也知晓并同意承担可能产生的相关风险。**
3. 客户须遵照本行要求，以本行要求或客户自行设定的身份验证方式使用电子银行服务。电子银行服务项下所有通过身份验证所进行的操作（包括正确的身份验证信息中的任意一项或几项足以证明客户身份的情形）将视为是由客户本人所为，是客户本人的真实意思表示，而无需获得客户另外的任何书面或其他方式的确认，即使该等操作事后被证明实际上并非由客户亲自进行。
4. 客户致电电话银行或电话银行致电客户时，本行可要求客户通过电话银行密码，或查询密码（如为信用卡），或预设安全问题的方式验证客户身份，客户应配合完成。
5. 对于某些金融业务，本行可以单方面决定要求客户使用手机验证码（由本行生成，并发送到客户注册在本行的手机号码上的一次性密码，简称“验证码”）来进行额外的身份验证。客户明确了解验证码手机或在本行注册的手机号码遗失、被盗或离开客户的实际控制会造成身份验证信息的泄露，客户的资金有可能受到损失。
6. 如客户在使用相关电子银行服务时输入的身份验证信息与本行所记录的不符，本行有权冻结客户的相关身份验证信息（如密码）、账户和服务，直至客户根据本行相关规定完成身份核实、重置或修改相关身份验证信息。
7. 客户可修改本服务项下部分身份验证信息，但任何修改均须根据本行的相关要求来进行，且经本行接受后，方为有效。本行有权对客户进行身份验证后再执行客户修改身份验证信息的指令。

七 指令的授权和操作

1. 客户保证通过本服务发出的指令准确、充足和完整。除非客户收到本行作出的已收到指令的确认，本行不得被视为已收到该指令。本行通过本服务收到客户交易指令后，有权从客户账户里先扣除规定的相关费用，再执行相关指令。
2. **客户知晓并同意，除非本行另行同意且实际可操作，客户通过本服务发出的指令将无法撤回或撤销。**
3. 如果客户要求本行在客户提交指令后将其撤回或撤销，本行可以（但无义务）根据本行的判断决定是否执行撤回或撤销，并且客户同意承担在此过程中产生的全部成本和支出。本行仅能在本行实际可操作（例如，系统允许）的范围内执行撤回或撤销，且本行并不保证可以撤回或撤销成功。
4. 如果本行认为收到了未经客户适当授权的指令，本行可能通过合理的方法检查该指令是否经客户授权，客户应当对此予以配合。
5. 如本行合理怀疑所收到的一项指令未经客户适当授权，或者，本行收到的指令中的内容与预留在本行的不一致，或者，本行收到的身份验证信息与本行记录不符，本行可以：
 - (a) 拒绝执行或撤销通过本服务提交的指令；及/或
 - (b) 对于特殊指令，要求客户提供书面确认。
客户理解本行出于交易安全考虑而采取上述措施，同意并接受因此可能造成的不便、延迟或损失。
6. 若在指定的执行日期或进行相关交易时发生下列情况，本行并无义务执行客户的全部或部分交易指令，客户可能因此遭受相关损失或损害：

- (a) 客户的指定账户内并没有足够的资金让本行执行客户的指令；
 - (b) 客户的指定账户内并没有足够的资金支付客户应向本行支付的任何收费、费用或其他款项；
 - (c) 执行客户的指令将导致客户指定账户内的结余超过本行就客户及 / 或客户的指定账户设定的信贷额或信用额度；
 - (d) 客户的交易指令所要求的交易金额将超过本行及 / 或客户就客户及 / 或客户的指定账户设定的交易限额或笔数；或
 - (e) 客户的指定账户因任何原因被关闭、冻结或不能使用。
7. 如在本行执行交易指令的过程中，该交易指令发生错误，客户应在知道或应当知道错误发生之日起 30 日内与本行联系，否则视为客户承认并接受本行之执行，并承担由此产生的相关后果。
8. 根据相关法律规定，客户通过本服务进行支付（指客户通过网上银行、电话银行等发出支付指令实现货币支付与资金转移的行为，简称“电子支付”）的，应遵守如下规定：
- (a) 客户应按照本行规定的流程（如有）开通本服务项下的电子支付功能，并指定用于电子支付的账户；
 - (b) 客户知晓并接受，部分电子银行服务已包含电子支付功能，开通该电子银行服务后，本行有权（但非必须）获得客户另外的确认，以开通该电子银行服务中的电子支付功能；
 - (c) 客户应保证用于办理电子支付业务账户的支付能力；及
 - (d) 除本行另行同意外，所有的电子支付交易指令都需要经过身份验证。

八 风险提示和责任约定

1. 客户明确了解并认可可使用电子银行服务，如通过互联网、电话通信网络、无线网络、其他开放型公众网络或专用网络传送指令、信息或通讯将增加错误、安全和隐私及欺诈等风险，包括但不限于：
- (a) 指令或通知在发送过程中出现的任何错误、延迟或时差；
 - (b) 疏忽或遗漏执行指示或通知内所载的任何指令或要求；
 - (c) 指令或通知存在任何不清楚的地方或本行错误地理解指令或通知的内容；
 - (d) 任何客户或其他人对于客户系统的错误操作；
 - (e) 由于客户的原因而使第三方通过本服务获得客户的个人信息或使用客户的账户；
 - (f) 本行对于身份验证的任何误解或错误；
 - (g) 通过本行身份验证、被本行视为是客户亲自提交的，但实际上是其他人使用客户的用户名、密码或验证码等提交指令并据此执行；
 - (h) 声称是由客户发出的指示或通知实际未经客户授权的；及/或/或
 - (i) 任何人士做出的欺诈或假冒行为。
- 客户理解并同意，本行不会对本服务项下任何指令或通知的可靠性做出任何陈述或保证，或就任何该等指令或通知的错误、可靠性缺失或机密泄露负责。尽管如此，客户仍愿意接受相关风险并受该等指示或通知约束。本行无须为客户或任何第三方因此而遭受之损失或损害负相关责任，但本行故意或有重大过失的除外。
2. 对于本行依照客户之指令或通知行事及/或因以下任何情形而直接或间接引起之所有索赔、法律程序、法律责任、损失及在行使或执行本行的权利时（包括在向客户追讨款项时）所产生的一切开支（包括法律费用），客户同意自行承担该等开支，并承诺在本行要求时就本行蒙受的该等损失及开支向本行作出全面的赔偿：
- (a) 因客户指定的手机号码错误或被停用、验证手机的丢失等非本行原因导致 (i) 客户未收到验证码；(ii) 验证码发送给他人；(iii) 本行没有收到客户通过本服务发送的指令；或 (iv) 其他情形；
 - (b) 因 (i) 电子通知书密码遗失；(ii) 客户指定电子邮箱有误；或 (iii) 由指定电子邮箱引致的接收电子通知书及相关密码失败等其他原因；以及
 - (c) 客户所预留之手机、电子邮箱地址或其他相关信息有变动而没有及时通知本行；
 - (d) 就此目的而言，客户授权本行可以从客户在本行所开立的任何账户中扣除任何款项，用以支付向本行做出上述赔偿所需的款项。
3. 客户理解并接受，发生以下情形，或，客户不当使用本服务，或，本行无法控制的其他情形，可能导致本服务不能正常使用或不能使用，或，本行未能或延迟按本服务项下的指令或通知行事，客户可能因此遭受相关损失：
- (a) 任何客户使用的设备/系统与本服务的系统不兼容；
 - (b) 传送或通讯设施因任何原因损坏或失效，或因任何其他原因导致传送或通讯无法进行或发生延误或错误；
 - (c) 使用需求超过系统负荷或系统限制、系统或网络故障；
 - (d) 黑客攻击、系统故障、通讯故障、网络拥堵、供电系统故障、电脑病毒、恶意程序；
 - (e) 任何机器、系统或通信的错误，产业纠纷或其他本行无法控制的情况以至于本服务全部或部分无法使用或客户提交的指令无法执行或无法按时执行或无法正确执行。
4. 如客户通过并非由本行控制的任何第三方服务接入本服务，或通过本服务接入第三方服务，或从并非由本行控制的任何服务获得验证码或其他电子银行服务密码，或因使用该第三方服务而遭受任何损失，本行无需承担责任。客户应当根据第三方服务条款及细则，向第三方服务提供商主张相关权利。
5. 个人网上银行客户每日可通过网上银行进行电子支付的最高限额（以下简称“每日最高交易限额”）请见如下说明，
- (a) 年累计限额为当前每日最高交易限额乘以当前自然年自然日天数。
 - a. 个人理财客户 - 100,000 元人民币
 - b. 优选理财客户 - 200,000 元人民币
 - c. 优先理财及私人财富管理客户 - 1,000,000 元人民币
 - (b) 每日通过网上银行进行跨境汇款、跨行转账、自助缴费、在线支付以及行内向他人转账的实际发生数额之和不得超过“每日最高交易限额”。
 - (c) 客户可以在“新限额”字段中设置各类交易类型对应的每日限额，该限额可以为每日最高交易限额范围内的任何金额。
 - (d) 如果客户设置的新限额高于当前限额，则需要通过短信验证码进行验证。
 - (e) 请确保设置的日交易限额高于计划的转账金额，以避免交易失败。
 - (f) 行内他人转账及跨行转账每日笔数不得超过 10 笔。

九 安全保障

1. 客户应当妥善保管用于接收验证码的手机（简称“验证手机”），身份验证信息，本行向客户指定电子邮箱发送的电子通知书密码（如有）等。
2. 客户知晓，身份验证信息在任何情况下泄露给其他人士将可能遭受损失。客户同意承担身份验证信息被未经授权人士使用或被用于未经授权用途的相关风险，以及因该等信息泄露造成的相关损失。
3. 一旦客户知悉或怀疑其身份验证信息为未经授权人士所知悉、验证手机遗失、或有人未经授权冒用客户名义使用本服务，客户应拨打本行指定的电话号码通知本行，并要求暂停、中止或终止全部/部分电子银行服务（如可被暂停、中止或终止）。除本行存在故意或重大过失的情形外，在本行接受客户的暂停、中止或终止的指令之前，本行不对所有因未经授权人士冒用客户名义使用本服务或本服务被用作未经授权用途等情形所造成的损失负责。
4. 客户应该定期或在系统要求时更改客户的电子银行服务密码，并且不要使用曾经用过的电子银行服务密码。
5. 当客户设置或更改密码时，客户必须注意不要使用容易被第三人猜出的密码以使第三人有机会冒用客户名义使用本服务，如客户应该避免使用自己或他人的生日、身份证号、电话号码、重复或连续的数字或字符来作为密码。
6. 无论在任何时候，客户都必须采取一切合理措施来确保密码的安全。客户必须确保不透露客户的密码给任意其他人，包括本行的职员以及在技术咨询台提供帮助的人员。客户不应记录下密码以防止被其他人轻易获得。
7. 如果客户不慎透露了密码或怀疑别人知道了客户的密码，客户必须马上通过本服务更改密码。如果已无法更改，则客户必须立即通过电话银行通知本行。
8. 若客户发现/怀疑别人知道了验证码，客户应当立即从本服务中退出/登出，以使验证码无效，并立即通知本行。
9. 如果客户发现其任一账户/服务上有未经客户正当授权的交易，客户必须立即通过电话银行通知本行。为此，客户应当时常检查客户所有账户/服务的信息以检查是否存在此类交易。
10. 客户应亲自使用本服务，不当允许任何人代替客户使用本服务。
11. 在客户使用本服务的过程中，客户不应该离开相关计算机设备或电子服务设备，无论该设备是否为本行提供的设备，客户应确保在离开该设备之前登出电子银行服务系统。
12. 客户不应该使用连接着局域网（LAN）的终端（如，在无法确保无人可以观察或复制客户的操作而冒充客户进行本服务的办公环境中）来操作本服务。
13. 本行可能另行提供给客户安全性提示。客户必须按照本行提供给客户（不论以何种方式）的安全性要求来保护客户的安全使用。
14. 客户应采取所有合理可行的措施来确保客户使用本服务的计算机或其他设备中没有任何计算机病毒或相类似的设备或软件，包括但不限于被认为是软件炸弹的设备、特洛伊木马或蠕虫病毒等。本服务能通过互联网或其他通信渠道（视情况而定）来使用，而本行无法对公众的系统进行控制，因此客户必须确保客户使用本服务的计算机或其他设备已充分进行了病毒的防护。

十 服务软件及其所有权

1. 客户每次使用本服务时，系统可能会自动提供客户相应的软件以使客户能够正常使用本服务。此外，本行亦可用其他方式提供服务软件。客户必须确保该等软件与客户使用本服务的计算机或其他设备以及这些设备上的其他软件相兼容。本行对客户由于软件不兼容而受到的损失不承担相关责任。
2. 就客户使用本服务而由本行提供的任何服务软件以及其他材料或信息，客户仅享有不得转让的、临时性的、非排他性的许可使用，且只能用于本服务。本行或其他第三方对前述提供给客户的服务软件以及其他材料或信息拥有绝对之所有权，且该等软件、材料及信息均含有对本行或其他第三方有价值的信息，因此客户不可为任何有损本行或该等第三方权利的行为，包括但不限于：
 - (a)为使用本服务之外的目的使用；
 - (b)复制、贩卖、分发、商业出租、授权、许可或将其转交给他人使用；
 - (c)对服务软件进行反编译、逆向工程、输入或编译。
3. 如果客户在中华人民共和国以外的地区（包括香港、澳门特别行政区和台湾地区）使用本服务，客户有责任遵守当地的法律，包括但不限于获得进/出口以上服务软件的必要证书。

十一 电子银行服务记录

1. 客户可通过本服务查询到一年之内的电子支付交易记录。
2. 为降低执行指令的有关风险，客户同意：
 - (a)授权本行对所有与本服务有关的、客户与本行的电话谈话进行录音、录像；
 - (b)授权本行以书面、录音、录像或本行不时决定的其他方式记录所有客户通过本服务提交的指令。
3. 本行有权记录与电子银行服务有关的事项（包括但不限于本行的系统电子记录、本行留存的书面记录、录像、电话录音等），并作为电子银行服务的有效依据。该等记录属于本行财产，本行可随时按任何目的和程序处理、保留、删除及使用，除非本行另行同意，客户无权取得该等记录及其拷贝及/或复印件。

十二 费用

1. 客户应按本行公布的收费要求按时足额支付本服务相关费用。收费标准及要求以本行不时公布或通知的收费要求为准。
2. 本行将通过本行网站或以其他方式公示或通知修改本服务的收费标准和要求，客户可以选择是否接受修改后的收费标准和要求。如客户不接受修改后的收费标准和要求，可以根据本行相关流程（如有），书面通知本行要求终止全部/部分电子银行服务。客户未明确要求本行终止全部/部分电子银行服务，且在修改后的本收费标准和要求生效后，继续保留或使用本服务的，视同接受更新后的内容。

十三 法律适用与争议解决

1. 本条款及其解释均适用中华人民共和国法律（为本条款之目的，不包含香港特别行政区、澳门特别行政区和台湾法律）。
2. 对于本条款项下争议，客户与本行应当友好协商解决，协商不成，任何一方均有权提交至本行所在地有管辖权的中华人民共和国法院通过诉讼解决。本条款并不排除和限制客户与本行选择其他管辖法院，如选择其他管辖法院，客户与本行可通过签订补充条款另行协商约定。

十四 其他条款

1. 本条款项下的所有条款是相互独立的。任何一个条款的无效、不合法或不可执行并不影响或减损其余条款的合法性或执行。此情况下本行有权根据相关法律法规的规定及相关行业管理对该等无效、不合法或不可执行的条款进行修改以使其公平并合法。
2. 本行没有行使或延迟行使本条款项下之权利或补救方法，并不构成本行放弃该项权利或补救方法或妨碍本行继续行使或采取该项权利或补救方法或另一项权利或补救方法。
3. 除非本条款另有规定，本行可中止，或随时及不时地修订本条款及 / 或增补新条款。本条款的终止，或任何修订及 / 或增补，经本行向客户作出合理通知/公告后，即于指定日期开始生效。如客户不接受相关修订及 / 或增补，可以根据本行相关流程（如有），书面通知本行申请终止全部/部分电子银行服务。客户未明确要求本行终止全部/部分电子银行服务，且在修订及 / 或增补生效日当日或其后，继续保留或使用此服务，此等修订及 / 或增补即对客户具有约束力。
4. 本条款为本行《银行账户和服务条款及细则》和/或《渣打银行（中国）有限公司信用卡（个人卡）章程》及《渣打银行（中国）有限公司信用卡（个人卡）领用合约》的补充条款。如本条款与《银行账户和服务条款及细则》和/或《渣打银行（中国）有限公司信用卡（个人卡）章程》及《渣打银行（中国）有限公司信用卡（个人卡）领用合约》有任何冲突，有关本行个人电子银行服务的内容以本条款为准。
5. 如本条款设有英文文本，英文文本仅作参考，英文文本与中文文本如有不一致，以中文文本为准。本修订版自 2015 年 8 月 10 日起生效并施行。自本条款施行之日起，除非本行另行通知，本条款取代之前的与本服务有关的条款（如有）。
6. 本条款于 2017 年 1 月修订并在本行官方网站 www.sc.com/cn 上公布，本修订版自 2017 年 1 月 11 日起生效并施行。自本条款施行之日起，除非本行另行通知，本条款取代之前的与本服务有关的条款（如有）。

sc.com/cn

Here for good



Notice on revising Online Banking Terms & Conditions

Dear Valued Customer,

Standard Chartered Bank will make following adjustment in Online Banking Terms & Conditions:

Section VIII, Add point 5

Daily maximum limit of online transactions ("Daily Maximum Limit") for each customer is as below.

- a. Yearly Maximum Limit will be the number of calendar days in the current year multiply by the current Daily Maximum Limit amount.
 - a. Personal Banking Customers: CNY 100,000
 - b. Premium Banking Customers: CNY 200,000
 - c. Priority Banking & Priority Private Wealth Customers: CNY 1,000,000
- b. Sum of all Intrabank Funds Transfer, Interbank Funds Transfer, Online Payment, Bill Payments and Telegraphic Transfer within a day cannot exceed Daily Maximum Limit.
- c. You can customize your daily limits of online transactions within this "Change Funds Transfer Limit" section. This limit can be adjusted to any amount below or equal to the Daily Maximum Limit as specified in point 1.
- d. If you would like to increase your daily limits of online transactions, you will require One-Time Password (OTP) verification.
- e. Please ensure that the new daily limits of online transactions set are above the submitted post-dated or recurring transactions (if there is any) which is still pending for transfers or payments to avoid transaction failure.

- f. Sum of Intra-bank Fund Transfer to third party and Interbank Fund Transfer within a day cannot exceed 10.

The above terms & conditions will take effect from 2017/9/27 and has been published on the official website of Standard Chartered Bank on 2017/9/26.

Standard Chartered Bank (China) Ltd

Sep 26th 2017

Attachment: <Online Banking Terms & Conditions>

We hereby formulate the Terms and Conditions of Online Banking Services (the "Terms") in order to provide you with better Online Banking Services, prevent risks inherent in the Online Banking, and specify the rights and obligations of the parties in the Online Banking. Please read the Terms carefully before you use any of our Online Banking Services. If you have any questions, please feel free to contact us, and you can browse our official website www.sc.com/cn for the nearest branch and the most up-to-date contact information.

Terms and Conditions of Online Banking Services

I. Scope of Application

1. Terms and Conditions of Online Banking Services (as may be varied and amended from time to time, hereinafter referred to as these "**Terms**") shall apply to the Online Banking Services provided by Standard Chartered Bank (China) Limited (hereinafter referred to as "**We**" or "**Us**") and shall be legally binding on customers and us. Both customers and we shall comply with the Terms.
2. Before a customer applies to us for activation of Online Banking Services or uses Online Banking Services for the first time, the customer shall carefully read the Terms and fully understand relevant provisions hereof, and the customer shall have the right to require us to provide sufficient explanation about the Terms. BY APPLYING TO US FOR THE ACTIVATION OF ONLINE BANKING SERVICES OR USING ONLINE BANKING SERVICES FOR THE FIRST TIME, CUSTOMERS SHALL BE DEEMED TO HAVE CAREFULLY READ, UNDERSTOOD AND ACCEPTED THE TERMS AND AGREED TO BE BOUND HEREBY.

II. Provision of Services

1. Customers may apply to us for the activation of Online Banking Services, and we may also activate all or part of the functions of Online Banking Services for qualified customers. Customers may use part of Online Banking Services without applications or requiring our additional operations. Customers may apply to us for the termination of certain Online Banking Services, and we have the right to accept or reject such application of the customers.
2. Customers may use computers, fixed-line phones, mobile phones, ATMs and other self-service bank facilities, or other electronic devices to use or operate all or part of financial services via the Internet, telephone communication networks, wireless networks, other open public networks or private networks provided by us (hereinafter referred to as "Online Banking Services" or these "Services").

III. Content of Services

1. Online Banking Services

(a) Customers may enjoy Online Banking Services via our website at www.sc.com/cn.

(b) Online Banking Services include the Mobile Banking Services.

2. Online Account Services for Credit Cards and Credit Card Mall Services

Customers may log on our websites at <http://ccibanking.standardchartered.com.cn> and <http://ccreward.standardchartered.com.cn/> to enjoy online account services for credit cards and credit card mall services, respectively.

3. WeChat Banking Services

Customers can enjoy WeChat Banking Services for credit cards via WeChat public platform developed by Shenzhen Tencent Computer System Company Limited (“**Tencent**”), and “Standard Chartered China” is our only WeChat public account. For the avoidance of doubt, the Terms shall not apply to the Internet Technology Service relationships between customers and Tencent, as well as between us and Tencent.

4. Phone Banking Services

(a) Customers may enjoy Phone Banking Services via the customer service hotline or contact number for Phone Banking published by us on our official website www.sc.com/cn.

(b) The customer service hotline for credit cards is 400-820-6663; for customers located in Hong Kong, Macao, Taiwan and overseas regions, the credit card service hotline is (86-755) 82686080.

(c) We/our branches and sub-branches may also dial the telephone numbers registered by customers with us to provide financial services to them.

5. Video Banking Services

Video banking service is available at some pages of our official website www.sc.com/cn, and customers can click on the “Start Chat” button on the pages and choose from video call, audio call or text dialog to enjoy relevant banking services provided by our remote customer advisors.

6. SMS Banking Services

(a) SMS Banking Services refer to those services with which we will handle financial business for customers according to SMS instructions sent by customers and automatically notify customers of relevant results via SMS.

(b) Customers may enjoy SMS Banking Services via our registered SMS platform number, and we will publish the registered SMS platform number then in effect on our official website www.sc.com/cn.

7. Fax Banking Services

Customers may enjoy Fax Banking Services via our fax number 4006200880.

8. ATM Services

Customers may enjoy ATM services via our automatic teller machines (ATM) and cash deposit machines (CDM) in the territory of the People’s Republic of China (for the purposes of this Article, excluding Hong Kong Special Administrative Region, Macao Special Administrative Region and Taiwan).

9. We may provide other Online Banking Services to customers from time to time.

10. We may change the website address, telephone number, SMS number, fax number and domain name for Online Banking Services from time to time and make announcement or provide notice within a reasonable period of time. Thereafter, the changed website address, telephone number, SMS number, fax number and domain name for Online Banking Services as announced or notified to customers by us from time to time shall apply.

11. CUSTOMERS SHALL NOT USE WEBSITE ADDRESS, TELEPHONE NUMBER, SMS NUMBER, FAX NUMBER OR DOMAIN NAME FOR ONLINE BANKING SERVICES NOT ANNOUNCED OR NOTIFIED BY US. IF ANY CUSTOMER IS AWARE OR SUSPECT THAT ANY OTHER PERSON OR ENTITY PROVIDES ONLINE BANKING SERVICES IN OUR NAME, SUCH CUSTOMER SHALL NOTIFY US IMMEDIATELY.

12. To the extent permitted by law, from time to time, we may send advertisements about products or services of us or our affiliates through the provision of these Services.

IV. Recipient of Services

These Services are made available to:

1. Customers who are above the age of 18, have full capacity for civil conduct and have opened saving accounts with us;
2. Customers who have opened a Junior Savings Account and shall use Online Banking Services pursuant to the Special Terms & Conditions for Junior Savings Account of Standard Chartered Bank as well as to the Terms;
3. Holders of principal credit cards and supplementary credit cards issued by us; and
4. Potential customers intending to consult us about our products and services.

V. Function, Operation, Suspension and Termination of these Services

1. Customers undertake to apply for activation of and use part or all of the functions of these Services according to the procedure (if any) specified by us.
2. Customers may use these Services to inquire about part/all of financial information, but such information might not be up-to-date, since some banking businesses are likely pending for our processing; unless verified and confirmed by us, we will not make any warranty with respect to the financial information queried by customers through these Services.
3. With respect to different Online Banking service channels, and/or different financial services, and/or different customer types, and/or other factors, we might provide different Online Banking Services; for example, in the case of a joint account, we might provide different Online Banking Services to different holders of the joint account; as for an supplementary credit card, we might provide different Online Banking Services to the holder of supplementary card and the holder of the principal card.
4. The specific applicable conditions of Online Banking Services, content, functions and runtime of services depend on actual operations and actual operating environment. We might formulate or modify the user manuals, guides, function introductions, announcements or notices of relevant Online Banking Services from time to time, which customers may read and consult, but if they differ from actual operations and actual operating environment of these Services, the actual operations and operating environment shall prevail.
5. Provisions regarding the runtime of these Services might vary with different functions under these Services, specifically subject to the actual operations and operating environment of such functions under Online Banking Services. When a customer submits a transaction instruction other than during the runtime of these Services, such instruction might be executed in the subsequent runtime.
6. We will take reasonably practicable actions to ensure that our Online Banking service system has sufficient security settings to control and manage risks in the operating system and provide these Services constantly, subject to the provisions of Article 8 hereof.

7. CUSTOMERS ACKNOWLEDGE AND AGREE THAT:

(a) DUE TO THE NEED FOR REGULAR MAINTENANCE AND OTHER REASONS, WE WILL HAVE THE RIGHT AT ANY TIME TO GIVE A NOTICE TO UNILATERALLY (1) ADD, DELETE, MODIFY

OR SUSPEND ANY AVAILABLE FUNCTIONS OR THE CONTENT OF THESE SERVICES; (2) CHANGE THE RUNTIME; OR (3) SUSPEND, OR TERMINATE PART/ALL OF THESE SERVICES. UNLESS OTHERWISE PROVIDED BY LAW, WE WILL NOT BE LIABLE FOR LOSSES CAUSED BY THE FOREGOING ACTIONS.

(b) UNLESS OTHERWISE PERMITTED BY US, CUSTOMERS MIGHT BE UNABLE TO SUSPEND OR TERMINATE SOME FUNCTIONS OF THE ONLINE BANKING SERVICES.

(c) Modification, suspension and termination of these Services might have no effect on customer instructions we have received, which are likely to remain in effect.

VI. Identity Verification

1. We may require different methods of identity verification (hereinafter referred to as "Identity Verification Information") for different Online Banking service channels, and/or different financial transactions, and/or other security considerations, including but not limited to one or more of the following identity verification methods:

- Various Online Banking service passwords, including but not limited to Phone Banking password, Online Banking password, query password, transaction password, and electronic advice password (also called "Login Code" in some cases), which are hereinafter collectively referred to as "Online Banking Service Passwords" or simply "Passwords";
- Verification Codes;
- Fingerprint identification passwords;
- Preset security questions and answers;
- Personal information (the usernames, Phone Banking user numbers, debit card numbers, credit card numbers, expiry dates, CVV2 codes, ID documents and ID numbers, mobile phone numbers, fixed-line phone numbers, correspondence addresses and other customer information relating to these Services and used for verifying customers' identity, which are set by customers/us, and/or recorded in databases of government departments/databases of other banks/other commercial databases).

We may add, delete or change identity verification methods from time to time.

2. AS FOR FINANCIAL SERVICES REQUIRING NO IDENTITY VERIFICATION, CUSTOMERS ACKNOWLEDGE THE RESULTING CONVENIENCE AND FLEXIBILITY AND ARE AWARE OF AND WILLING TO ASSUME RELEVANT RISKS THAT MIGHT ARISE.

3. Customers must comply with our requirements and use the Online Banking Services through the identity verification method required by us or set by customers. ALL OPERATIONS PERFORMED AND PASSED BY IDENTITY VERIFICATION UNDER THE ONLINE BANKING SERVICES (INCLUDING ANY ONE OR MORE ITEMS OF ACCURATE IDENTITY VERIFICATION INFORMATION SUFFICIENT TO PROVE A CUSTOMER'S IDENTITY) WILL BE DEEMED AS BEING PERFORMED BY THE CUSTOMER HIM/HERSELF AND ARE THE TRUE INTENTION OF THE CUSTOMER, AND THERE IS NO NEED TO GET ANY FURTHER WRITTEN OR OTHER FORM OF CONFIRMATION FROM THE CUSTOMER, EVEN IF SUCH OPERATIONS ARE SUBSEQUENTLY PROVED TO BE ACTUALLY NOT PERFORMED BY THE CUSTOMER IN PERSON.

4. When a customer dials our Phone Banking number or receives a call from our Phone Banking number, we may require the customer to verify his/her identity via Phone Banking password or query password (in the case of a credit card) or preset security questions, and the customer shall cooperate in the verification process.

5. As for certain financial services, we may unilaterally decide to ask a customer to use a mobile verification code (a one-time password generated and sent by us to the mobile number registered by the customer with us, hereinafter referred to as "Verification Code") to go through additional identity

verification. CUSTOMERS CLEARLY UNDERSTAND THAT IF THE MOBILE PHONE USED FOR VERIFICATION OR THE MOBILE NUMBER REGISTERED WITH US IS LOST, STOLEN OR GOES OUT OF ACTUAL CONTROL OF CUSTOMERS, THIS MIGHT RESULT IN LEAKAGE OF IDENTITY VERIFICATION INFORMATION AND LOSS OF CUSTOMERS' FUNDS.

6. In case the Identity Verification Information input by a customer in his/her use of relevant Online Banking Services is inconsistent with the information recorded by us, we shall have the right to freeze relevant Identity Verification Information (such as passwords), accounts and services of the customer, till the customer completes the identity verification, resets or modifies the relevant Identity Validation Information pursuant to relevant requirements of us.

7. Customers may modify part of Identity Verification Information under these Services, but any such modification must be made pursuant to relevant requirements of us and shall not become effective until accepted by us. We shall have the right to perform identity verification of a customer before executing the customer's instruction to modify his/her Identity Verification Information.

VII. Authorization and Operation of Instructions

1. Customers warrant that instructions given in connection with these Services are accurate, adequate and complete. Unless customers have received our confirmation of receipt of such instructions, we shall not be deemed to have received such instructions. After receiving customers' instructions through these Services, we shall have the right to deduct relevant specified fees from customer accounts before executing relevant instructions.

2. CUSTOMERS UNDERSTAND AND AGREE THAT, UNLESS OTHERWISE PERMITTED BY US AND EXCEPT WHERE IT IS ACTUALLY PRACTICABLE, INSTRUCTIONS SENT BY CUSTOMERS THROUGH THESE SERVICES CANNOT BE WITHDRAWN OR REVOKED.

3. If customers require us to have the instructions withdrawn or revoked upon submission by them, we may (but have no obligation to) decide whether to effect such withdrawal or revocation in our sole discretion, and customers agree to bear all the costs and expenses incurred in such process. WE CAN EFFECT WITHDRAWAL OR REVOCATION ONLY TO THE EXTENT THAT WE CAN PRACTICALLY DO SO (FOR EXAMPLE, PERMITTED BY THE SYSTEM), AND WE DO NOT WARRANT SUCCESSFUL WITHDRAWAL OR REVOCATION.

4. IF WE THINK THAT WE HAVE RECEIVED AN INSTRUCTION NOT DULY AUTHORISED BY THE CUSTOMER, WE MIGHT USE A REASONABLE METHOD TO INSPECT WHETHER SUCH INSTRUCTION HAS BEEN AUTHORISED BY THE CUSTOMER, WHILE THE CUSTOMER SHALL COOPERATE.

5. IF WE REASONABLY SUSPECT THAT AN INSTRUCTION RECEIVED HAS NOT BEEN DULY AUTHORISED BY THE RELEVANT CUSTOMER, OR THE CONTENT OF THE INSTRUCTION RECEIVED BY US IS INCONSISTENT WITH THE INFORMATION RECORDED WITH US, OR THE IDENTITY VERIFICATION INFORMATION WE RECEIVE IS INCONSISTENT WITH OUR RECORDS, WE MAY:

(a) REFUSE TO EXECUTE OR REVOKE THE INSTRUCTION SUBMITTED THROUGH THESE SERVICES; AND/OR

(b) REQUIRE THE CUSTOMER TO PROVIDE A WRITTEN CONFIRMATION IN THE CASE OF A SPECIAL INSTRUCTION.

THE CUSTOMER SHALL UNDERSTAND AND AGREE THAT WE TAKE THE FOREGOING ACTIONS FOR THE SAKE OF TRANSACTION SECURITY, AND ACCEPT ANY INCONVENIENCE, DELAY OR LOSS ARISING THEREFROM.

6. IN CASE ANY OF THE FOLLOWING CIRCUMSTANCES ARISES ON THE DESIGNATED EXECUTION DATE OR WHEN THE RELEVANT TRANSACTION IS PERFORMED, WE SHALL HAVE NO OBLIGATION TO EXECUTE THE TRANSACTION INSTRUCTION OF THE CUSTOMER IN WHOLE OR IN PART, AND THE CUSTOMER MIGHT SUFFER RELEVANT LOSS OR DAMAGE:

- (a) There are no sufficient funds in the designated account of the customer so that we cannot execute the instruction of the customer;
- (b) There are no sufficient funds in the designated account to pay any fee, expense or other sums payable by the customer to us;
- (c) Execution of the customer's instruction will result in the balance in the designated account of the customer exceeding the credit amount or credit limit set by us with respect to the customer and/or his/her designated account;
- (d) The transaction amount required in the customer's transaction instruction will exceed the limit and number of transactions set by us and/or the customer with respect to the customer and/or his/her designated account; or
- (e) The designated account of the customer is closed, frozen or made unusable for any reason.

7. IF AN ERROR OCCURS TO A TRANSACTION INSTRUCTION WHEN WE ARE EXECUTING IT, THE RELEVANT CUSTOMER SHALL CONTACT US WITHIN 30 DAYS AFTER THE DATE WHEN THE CUSTOMER KNOWS OR OUGHT TO KNOW THAT SUCH ERROR OCCURS, OTHERWISE THE CUSTOMER SHALL BE DEEMED TO HAVE ACKNOWLEDGED AND ACCEPTED OUR EXECUTION, AND SHALL ASSUME THE RELEVANT CONSEQUENCES ARISING THEREFROM.

8. Pursuant to the provisions of relevant laws and regulations, if a customer makes payment through these Services (THE CUSTOMER'S ACT OF GIVING PAYMENT INSTRUCTIONS TO REALIZE CURRENCY PAYMENT AND FUND TRANSFER VIA ONLINE BANKING AND PHONE BANKING, ETC, HEREINAFTER REFERRED TO AS "ONLINE PAYMENT"), the customer shall comply with the following provisions:

- (a) The customer shall activate the Online Payment function under these Services pursuant to the procedure (if any) specified by us and designate the account used for Online Payment;
- (b) The customer understands and accepts that some Online Banking Services have contained the Online Payment function, so after such Online Banking Services are activated, we shall have the right (rather than obligation) to obtain separate confirmation of the customer to activate the Online Payment function in such Online Banking Services;
- (c) The customer shall ensure the payment ability of the account used to process the Online Payment business; and
- (d) Unless otherwise permitted by us, all Online Payment transaction instructions shall go through identity verification.

VIII. Risk Warning and Liability Provisions

1. Customers clearly understand and agree that the use of Online Banking Services, such as the transmission of instructions, information or communications via the Internet, telephone communication networks, wireless networks, other open public networks or private networks will increase the risks of error, security, privacy and fraud, including but not limited to the following:

- (a) Any error, delay or time difference during the transmission of instructions or notices;
- (b) Negligence or omission to execute any order or requirement set forth in instructions or notices;
- (c) Existence of any unclearness in instructions or notices or our possible misunderstanding of the content of such instructions or notices;
- (d) Any misuse of customers' systems by customers or other persons;
- (e) The risk that any third party acquires personal information of customers or uses accounts of customers through these Services due to any reason attributable to customers;

- (f) Any of our misunderstandings or errors in terms of identity verification;
- (g) The risk that instructions pass our identity verification and are deemed to be submitted by customers personally but they are actually submitted by others using customers' usernames, passwords or Verification Codes and are executed;
- (h) The risk that instructions or notices alleged to be given by customers while are actually not authorised by customers; and/or
- (i) Any fraud or imposture by any person.

CUSTOMERS UNDERSTAND AND AGREE THAT, WE WILL NOT MAKE ANY REPRESENTATION OR WARRANTY REGARDING THE RELIABILITY OF ANY INSTRUCTION OR NOTICE UNDER THESE SERVICES, OR ASSUME LIABILITY FOR ANY ERROR, LACK OF RELIABILITY OR SECRET LEAKAGE IN ANY SUCH INSTRUCTION OR NOTICE. NEVERTHELESS, CUSTOMERS ARE WILLING TO ACCEPT RELEVANT RISKS AND BE BOUND BY SUCH INSTRUCTIONS OR NOTICES. WE SHALL NOT BE HELD LIABLE FOR THE LOSSES OR DAMAGES SUFFERED BY CUSTOMERS OR ANY THIRD PARTY, EXCEPT DUE TO OUR WILLFUL MISCONDUCT OR GROSS NEGLIGENCE.

2. WITH RESPECT TO ALL CLAIMS, LEGAL PROCEEDINGS, LEGAL LIABILITIES, LOSSES DIRECTLY OR INDIRECTLY ARISING FROM OUR ACTING UPON THE INSTRUCTIONS OR NOTICES OF CUSTOMERS AND/OR ARISING FROM ANY OF THE FOLLOWING CIRCUMSTANCES, AS WELL AS ALL THE EXPENSES (INCLUDING LEGAL COSTS) INCURRED BY US IN EXERCISING OR ENFORCING OUR RIGHTS (INCLUDING SEEKING RECOVERY FROM CUSTOMERS), CUSTOMERS AGREE TO SOLELY BEAR SUCH EXPENSES AND UNDERTAKE TO FULLY INDEMNIFY US AGAINST SUCH LOSSES AND EXPENSES INCURRED BY US UPON REQUEST OF US:

(a) (I) THE RELEVANT CUSTOMER DOES NOT RECEIVE A VERIFICATION CODE; (II) THE VERIFICATION CODE IS SENT TO ANOTHER PERSON; (III) WE DO NOT RECEIVE THE INSTRUCTION SENT BY THE CUSTOMER THROUGH THESE SERVICES; OR (IV) OTHER CIRCUMSTANCES ARISE, BECAUSE THE MOBILE NUMBER DESIGNATED BY THE CUSTOMER IS WRONG OR OUT OF SERVICE, THE MOBILE PHONE USED FOR VERIFICATION IS LOST AND DUE TO OTHER REASONS UNATTRIBUTABLE TO US;

(b) (I) ELECTRONIC ADVICE PASSWORD IS LOST; (II) THE CUSTOMER DESIGNATES A WRONG EMAIL ADDRESS; OR (III) ELECTRONIC ADVICE AND RELEVANT PASSWORDS ARE NOT RECEIVED SUCCESSFULLY DUE TO THE DESIGNATED EMAIL ADDRESS; AND

(c) CHANGES IN THE MOBILE NUMBER, EMAIL ADDRESS OR OTHER RELEVANT INFORMATION REGISTERED BY THE CUSTOMER WITH US HAVE NOT BEEN NOTIFIED TO US IN A TIMELY MANNER;

FOR PURPOSES OF THIS ARTICLE, THE CUSTOMER AUTHORISES US TO DEDUCT ANY SUM FROM ANY ACCOUNT OPENED BY THE CUSTOMER WITH US TO PAY THE SUMS REQUIRED TO INDEMNIFY US AS MENTIONED ABOVE.

3. CUSTOMERS UNDERSTAND AND ACCEPT THAT WHEN ANY OF THE FOLLOWING CIRCUMSTANCES ARISES, OR CUSTOMERS USE THESE SERVICES IMPROPERLY, OR OTHER CIRCUMSTANCES BEYOND OUR CONTROL ARISE, THAT MIGHT RENDER THESE SERVICES UNUSABLE NORMALLY OR AT ALL, OR WE FAILS TO ACT OR DELAYS IN ACTING UPON THE INSTRUCTIONS OR NOTICES UNDER THESE SERVICES, CUSTOMERS MIGHT SUFFER RELEVANT LOSSES:

(a) ANY EQUIPMENTS/SYSTEMS USED BY CUSTOMERS ARE INCOMPATIBLE WITH THE SYSTEM REQUIRED FOR THESE SERVICES;

(b) TRANSMISSION OR COMMUNICATION FACILITIES ARE DAMAGED OR FAIL DUE TO ANY REASON, OR TRANSMISSION OR COMMUNICATION IS IMPOSSIBLE OR DELAYED OR ERRONEOUS DUE TO ANY OTHER REASON;

(c) USE DEMAND EXCEEDS SYSTEM LOAD OR SYSTEM LIMIT, OR THE SYSTEM OR NETWORK FAILS;

(d) HACKER ATTACK, SYSTEM FAILURE, COMMUNICATION FAILURE, NETWORK CONGESTION, POWER SUPPLY SYSTEM FAILURE, COMPUTER VIRUS AND MALICIOUS PROGRAM;

(e) Any machine, system or communication error, industrial dispute or any other circumstance beyond our control, so that these Services are unusable in whole or in part, or instructions submitted by customers cannot be executed at all or executed timely or accurately.

4. IF CUSTOMERS ACCESS THESE SERVICES THROUGH ANY THIRD PARTY SERVICE NOT CONTROLLED BY US OR ACCESS SUCH THIRD PARTY SERVICE THROUGH THESE SERVICES, OR OBTAIN VERIFICATION CODES OR OTHER ONLINE BANKING SERVICE PASSWORDS THROUGH ANY SERVICE NOT CONTROLLED BY US, OR SUFFER ANY LOSSES DUE TO THE USE OF SUCH THIRD PARTY SERVICE, WE SHALL NOT BE HELD LIABLE. Customers should assert their relevant rights against third party service providers pursuant to the terms and conditions of service of such third parties.

5. Daily maximum limit of online transactions ("Daily Maximum Limit") for each customer is as below.

(a) Yearly Maximum Limit will be the number of calendar days in the current year multiply by the current Daily Maximum Limit amount.

a. Personal Banking Customers: CNY 100,000

b. Premium Banking Customers: CNY 200,000

c. Priority Banking & Priority Private Wealth Customers: CNY 1,000,000

(b) Sum of all Intrabank Funds Transfer, Interbank Funds Transfer, Online Payment, Bill Payments and Telegraphic Transfer within a day cannot exceed Daily Maximum Limit.

(c) You can customize your daily limits of online transactions within this "Change Funds Transfer Limit" section. This limit can be adjusted to any amount below or equal to the Daily Maximum Limit as specified in point 1.

(d) If you would like to increase your daily limits of online transactions, you will require One-Time Password (OTP) verification.

(e) Please ensure that the new daily limits of online transactions set are above the submitted post-dated or recurring transactions (if there is any) which is still pending for transfers or payments to avoid transaction failure.

(f) Sum of Intrabank Fund Transfer to third party and Interbank Fund Transfer within a day cannot exceed 10.

IX. Security Guarantee

1. Customers shall properly keep their mobile phones used to receive Verification Codes (hereinafter referred to as "Mobile Phones for Verification"), Identity Verification Information, electronic advice passwords (if any) sent by us to the email boxes designated by customers, and so on.

2. Customers are aware that they might suffer losses for any leakage of their Identity Verification Information to others. CUSTOMERS AGREE TO BEAR RELEVANT RISKS THAT THEIR IDENTITY VERIFICATION INFORMATION MIGHT BE USED BY UNAUTHORISED PERSONS OR USED FOR

UNAUTHORISED PURPOSES, AND BEAR RELEVANT LOSSES CAUSED BY THE LEAKAGE OF SUCH INFORMATION.

3. Once a customer knows or suspects that his/her Identity Verification Information is known to any unauthorised person, the Mobile Phone for Verification is lost, or any unauthorised person uses these Services impersonating the customer, the customer shall notify us by dialing the telephone number designated by us, and require us to suspend or terminate all/part of Online Banking Services (to the extent that such services can be suspended or terminated). EXCEPT WHERE WE HAVE WILLFUL MISCONDUCT OR GROSS NEGLIGENCE, BEFORE WE ACCEPT THE CUSTOMER'S SUSPENSION OR TERMINATION INSTRUCTION, WE WILL NOT BE HELD LIABLE FOR ANY LOSS ARISING BECAUSE ANY UNAUTHORISED PERSON USES THESE SERVICES IMPERSONATING THE CUSTOMER OR THESE SERVICES ARE USED FOR UNAUTHORISED PURPOSES.
4. Customers shall modify their Online Banking service passwords on a regular basis or as required by the system, and do not use any Online Banking service password that had ever been used.
5. When a customer sets or changes his/her password, the customer must not use a password that can be easily guessed by a third person to give such third person the opportunity to use these Services impersonating the customer; for example, the customer shall avoid using his/her or anyone else's birthday, ID card number, telephone number, repeated or consecutive numbers or characters as password.
6. At any time, customers must take all reasonable actions to ensure the security of passwords. Customers must ensure that they will not disclose their passwords to any other persons, including our staff as well as persons providing assistance at technical information desk. Customers shall not record their passwords in order to prevent others from obtaining passwords easily.
7. If a customer inadvertently discloses his/her password or suspects that anyone else knows his/her password, the customer must change the password immediately through these Services. If the password cannot be changed, the customer must notify us immediately through Phone Banking service.
8. If a customer finds/suspects that anyone else knows his/her Verification Code, the customer shall immediately exit/log out of these Services to make the Verification Code invalid, and notify us immediately.
9. If a customer finds that there is any transaction not duly authorised by him/her in any of his/her accounts/services, the customer must notify us immediately via Phone Banking. Therefore, the customer must often check all his/her accounts/services to check for such transactions.
10. CUSTOMERS SHALL USE THESE SERVICES PERSONALLY AND SHALL NOT ALLOW ANY PERSON TO USE THESE SERVICES ON THEIR BEHALF.
11. In their use of these Services, customers shall not leave relevant computer devices or electronic service equipment, no matter whether such equipment is provided by us, and customers shall ensure that they log out of the Online Banking service system before leaving such equipment.
12. Customers shall not operate these Services by using terminals connected to local area network (LAN) (such as in an office environment where it is impossible to ensure that no one can observe or duplicate customers' operations and receive these Services impersonating customers).
13. We may otherwise provide customers with security tips. Customers must ensure that they use the services safely according to the security requirements provided by us to customers (in whatever form).
14. Customers shall take all reasonably practicable actions to ensure that the computers or other devices used by them for these Services are free of any computer viruses or similar devices or software, including but not limited to equipment regarded as software bombs, Trojan horses or worm viruses. These Services can be used via the Internet or other communication channels (as appropriate) but we are unable to control public systems, so customers must ensure that the

computers or other devices they use for these Services have been provided with sufficient virus protection.

X. Service Software and Ownership

1. Every time customers use these Services, the system might automatically provide the customers with corresponding software to enable them to use these Services normally. In addition, we may also provide service software in other methods. Customers must ensure that such software is compatible with the computers or other devices used by customers for these Services and other software on such devices. WE WILL NOT ASSUME RELEVANT LIABILITY FOR THE LOSSES SUFFERED BY CUSTOMERS DUE TO INCOMPATIBILITY OF SOFTWARES.

2. With respect to any service software and other materials or information provided by us in connection with customers' use of these Services, customers only have a non-transferrable, temporary and non-exclusive right to use the same and may only use for these Services. We or any other third party shall have absolute ownership of the foregoing service software and other materials or information provided to customers. Such software, materials and information contain information valuable for us or such other third party, so customers shall not commit any act detrimental to the rights of us or such third party, including but not limited to:

- (a) Use such software, materials and information for any purpose other than these Services;
- (b) Duplicate, sell, distribute, commercial lease out, authorise, license or transfer the same for use by others;
- (c) Perform de-compilation, reverse engineering, input or compilation of service software.

3. If customers use these Services in regions outside the People's Republic of China (such regions including Hong Kong and Macao SARs and Taiwan), customers shall be obliged to comply with local laws, including but not limited to obtaining certificates necessary for importing/exporting the foregoing service software.

XI. Online Banking Service Records

1. Customers can inquire about Online Payment transaction records for no more than one year through these Services.

2. In order to reduce relevant risks incidental to execution of instructions, customers agree to:

- (a) Authorise us to make audio and video records of all telephone conversations between customers and us in connection with these Services;
- (b) Authorise us to record all instructions submitted by customers through these Services, in writing, audio recording, video recording or in any other form determined by us from time to time.

3. We shall have the right to record matters in connection with Online Banking Services (including but not limited to electronic records in our system, and written records, video records and telephone records kept by us) and use such records as effective basis of Online Banking Services. Such records shall remain property of us, and we may process, keep, delete and use such records at any time for any purposes and according to any procedure; unless otherwise permitted by us, customers shall have no right to obtain such records and the copies and/or photocopies thereof.

XII. Fees

1. Customers shall pay relevant fees for these Services on time and in full according to the charging requirements published by us. Charging standards and requirements shall be subject to the charging requirements as published or notified by us from time to time.

2. We will modify charging standards and requirements for these Services by making announcements or issuing notices on our website or other ways, and customers may choose whether to accept the modified charging standards and requirements. If customers refuse to accept the

modified charging standards and requirements, they may give written notices to us to demand termination of all/part of Online Banking Services pursuant to relevant procedures (if any) of us. In case customers do not explicitly require us to terminate all/part of Online Banking Services and continue to retain or use these Services upon effectiveness of the modified charging standards and requirements, they will be deemed to have accepted the updated content.

XIII. Applicable Law and Dispute Resolution

1. The Terms and the interpretation thereof shall be governed by the laws of the People's Republic of China (for purposes of this Article, excluding laws of Hong Kong Special Administrative Region, Macao Special Administrative Region and Taiwan).

2. Any dispute arising under the Terms shall be resolved by customers and us through friendly negotiation, failing which, either Party may submit the dispute to the PRC court of competent jurisdiction in the place where we are located for resolution by litigation. The Terms shall not exclude and limit the right of customers and us to choose any other court of competent jurisdiction, and if such other court is going to be chosen, customers and we may agree upon the choice by entering into supplementary terms.

XIV. Miscellaneous

1. All clauses hereunder are independent of each other. The invalidity, illegality or unenforceability of any clause shall not affect or prejudice the legality or enforceability of the remaining clauses. In such case, we shall have the right to modify such invalid, illegal or unenforceable clause pursuant to the provisions of applicable laws and regulations and relevant industry practices, so as to make it fair and lawful.

2. Our failure to exercise or delay in exercising any right or remedy hereunder shall not constitute a waiver of such right or remedy nor preclude us from continuing to exercise such right or take such remedy or any other right or remedy.

3. Unless otherwise specified herein, we may suspend, or at any time and from time to time, amend the Terms and/or add new clauses. Termination, or any amendment of and/or any addition to the Terms shall become effective as of the designated date after we provide reasonable notice/announcement to customers. If customers refuse to accept relevant amendment and/or addition, they may give written notices to us to apply for termination of all/part of Online Banking Services pursuant to relevant procedures (if any) of us. If customers do not explicitly require us to terminate all/part of Online Banking Services and continue to retain or use these Services ON OR AFTER THE EFFECTIVE DATE OF SUCH AMENDMENT AND/OR ADDITION, SUCH AMENDMENT AND/OR ADDITION SHALL BECOME BINDING UPON CUSTOMERS.

4. The Terms shall serve as supplementary terms to the <Terms and Conditions of Bank Accounts and Services>, and/or the <Terms and Conditions of Credit Card (Personal Card) of Standard Chartered Bank (China) Limited>, and the <Credit Card (Personal Card) Collection and Use Terms of Standard Chartered Bank (China) Limited>. In case the Terms conflict in any way with the <Terms and Conditions of Bank Accounts and Services>, and/or the <Terms and Conditions of Credit Card (Personal Card) of Standard Chartered Bank (China) Limited>, and the <Credit Card (Personal Card) Collection and Use Terms of Standard Chartered Bank (China) Limited>, the Terms shall prevail with respect to Personal Online Banking Services.

5. If the Terms have an English version, such English version shall be intended for reference only; in case of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

6. The Terms are amended and published on our official website www.sc.com/cn in January 2017, and the Terms, as amended, will take effect as of 11th January 2017. As of the date of effectiveness, unless otherwise notified by us, the Terms will supersede all previous terms (if any) in respect of these Services.

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