

As part of our constant endeavor to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars immediately (including but not limited to that if you become a Hong Kong resident and have a valid Hong Kong identity card or if you no longer have a valid Hong Kong identity card) when they occur. Please contact us at (852) 2886 8877 for assistance at any time. It's always a pleasure serving you.

為使能為您提供更完善的服務，我們需要不時更新客戶個人資料，以確保閣下的客戶紀錄載有最新及相關的資料。如閣下的個人資料有任何更改（包括但不限於若閣下成為香港居民並持有有效的香港身份證或閣下並不再持有有效的香港身份證），請立即通知我們更新有關紀錄。如有任何查詢，請致電熱線（852）2886 8877，我們樂意為閣下提供服務。

Change of Customer Information Request 客戶資料更改表格

Alternatively, Standard Chartered Online customers may request change of address and telephone number through Standard Chartered Online services. For other changes to personal particulars, please visit any of our branches to update the record during office hours.
渣打網上理財客戶，亦可選用上理財服務更改地址及電話號碼。有關其他的個人資料更改，請於辦公時間內親臨任何分行辦理。

Please complete the form in English **BLOCK** letters and mail to Standard Chartered Bank (Hong Kong) Limited at "P.O. Box 68383, Kowloon East Post Office".
請以英文正楷填寫表格及寄回「東九龍郵政局信箱68383號渣打銀行(香港)有限公司」。

Customer Name(s):

客戶姓名

HKID/Passport No(s):

香港身份證/護照號碼

Part I - New Correspondence and Residential Address 第一部份：新通訊及住宅地址：

Please "✓" if new address change request applies to correspondence address only 若只更改通訊地址，請於方格內加上"✓"。

Flat 室	Floor 樓數	Block 座數	House 樓 / Building 大廈
Estate 屋邨 / Garden 花園			
No. and Name of Street 門牌號數及街道名稱			
District 分區 / Area 地區		Country 國家	

Part II - PO Box 第二部份 郵政信箱：(Please see note 4 & 5 見註 4 及 5)

PO Box 郵政信箱	Post Office 郵政局		
New Phone No.: 新聯絡電話	Home 住宅	Office 辦公室	Mobile 手提電話

Note: 1. The correspondence and residential address change applies to all my/our bank accounts, credit card and loan accounts, but not to insurance and MPF accounts.
新通訊及住宅地址適用於本人 / 吾等之所有銀行戶口、信用卡及私人貸款戶口，並不適用於保險及強積金戶口。
2. All borrowers must sign for personal loan account/mortgage loan account.
所有私人貸款 / 樓宇貸款申請人必須簽署。

3. Address in the United States is not allowed for investment accounts.
美國地址不適用於投資戶口。
4. PO Box is not allowed for Residential Address or Correspondence Address of credit card and investment accounts.
郵政信箱並不適用於居住地址及信用卡或投資戶口之通訊地址。
5. If the new correspondence address is a PO Box, customer must fill in the residential/trading office address as well for bank's reference.
如通訊地址為郵政信箱，客戶必須於第一部份填寫住宅 / 公司營業地址以作銀行記錄。

Standard Chartered Bank (Hong Kong) Limited 渣打銀行(香港)有限公司
32nd Floor, 4-4A Des Voeux Road Central, Hong Kong 香港德輔道中4-4號A32樓

Preferred Banking 24-Hour Manned Phone Banking Hotline「創智理財」24小時專人接聽電話理財服務熱線：2886 8877

Standard Chartered Online 渣打網上理財： www.standardchartered.com.hk

YOUR IMPORTANT STATEMENT INFORMATION

- Accounts that can be included in this Consolidated Statement**
This Consolidated Statement can provide you with both summary information and itemised transaction details of all your Hong Kong Dollar Savings Accounts, Current Accounts (including overdrafts), Hong Kong Dollar Time Deposits, Foreign Currency Savings Accounts, Current Accounts, Foreign Currency Time Deposits, Renminbi Savings Accounts, Renminbi Time Deposits, SWAP Deposit and Credit Card Accounts that are maintained through branches.
- Total Deposits in HKD Equivalent**
The amount is the sum of your Hong Kong Dollar deposits, Renminbi deposits and foreign currency deposits in HKD equivalent. The conversion of Renminbi and foreign currency savings and fixed deposits into HKD equivalent is based on the appropriate currency's bank buying exchange rate as at the close of the statement date. This HKD equivalent figure is for indication purposes only. For Hong Kong Dollar, Renminbi and foreign currency fixed deposits, only principal amounts are included in the Hong Kong Dollar Deposits, Renminbi and FX Deposits figures respectively, interest due upon maturity is not included.
- Your Account Balances**
Currency Balance and HKD Balance or equivalent do not include interest due upon maturity for all Hong Kong Dollar, Renminbi and foreign currency fixed deposit accounts.
- Definition of Relationship Balance**
The Relationship Balance includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with Standard Chartered Bank (Hong Kong) Limited (the "Bank") under personal accounts.
[^] Standard Chartered credit cards refer to Standard Chartered Credit Card, Standard Chartered American Express[®] Card and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by Standard Chartered Bank (Hong Kong) Limited. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.
- Interest Rate Information**
The interest rates for the listed types of deposits are only indicative rates on the statement date.
- Interest Credit**
Interest for all statement savings accounts are credited on the last working day in the month. As for HKD and USD Passbook Accounts, interest is credited on a half-yearly basis based on the account opening day.
- Net Position**
Your total deposits in HKD equivalent minus your utilised overdraft amounts and credit card expenses (if any) will be your net position, which is an indicator of your net financial position of those listed accounts as at the statement date.
- Your Investment Fund / Debt Securities and Securities Account(s)**
(i) The holdings in your Investment Fund/Debt Securities and Securities Account(s) will be held under the name or in the custody of Standard Chartered Bank (Hong Kong) Limited (the "Bank") or held in the name of Standard Chartered Nominees Limited and/or Standard Chartered Nominee (Western Samoa) Limited and/or in the Central Clearing and Settlement System (CCASS) as a CCASS participant for the account of the Bank.
(ii) Details of payment (if any) of cash dividends from your unit holdings will be shown in the consolidated statement/passbook in respect of your relevant settlement account for your fund investment.
- Notice**
The account holder must examine each account statement and must notify the Bank, within 90 days (or 60 days for Credit Card Statement) of the date of such statement of any alleged error (s) thereon. After such period, the statement will be deemed for all purposes to be correct and conclusive evidence of the balance of the account as against the account holder and no claim to the contrary by the account holder shall be admissible against the Bank.

閣下之月結單重要資料

- 綜合月結單包括之戶口**
此綜合月結單可提供閣下在經分行所持有之港幣儲蓄戶口、支票戶口（包括透支）、港幣定期存款、人民幣儲蓄戶口、人民幣定期存款、外幣儲蓄戶口、支票戶口、外幣定期存款戶口、美元調期存款戶口及信用卡戶口之綜合資料及詳盡提存紀錄。
- 存款總額（以港幣為單位）**
該總額將包括閣下綜合月結單上所有之港幣存款，以及相當於港幣幣值的人民幣存款及外幣存款。人民幣及外幣存款的兌換計算，是根據月結單日期，以當日最後有關貨幣的本行買入價折算為港幣。此港元兌換值純為方便閣下參考之用。而各港幣、人民幣及外幣的總存款額，只包括港幣、人民幣及外幣定期存款的本金。存款在到期日可得的利息，並未計算在內。
- 閣下各戶口之結存**
在此欄所列出的客戶結存，並不包括在疊積中而未派發之利息收入。
- 總結餘之定義**
總結餘包括客戶以私人名義於渣打銀行(香港)有限公司（「本行」）持有的存款、投資、指定保險產品之累積保費、已動用之透支款項（包括有抵押及無抵押之透支服務）、渣打信用卡[^]結欠及渣打私人貸款之貸款結欠。
[^] 渣打信用卡指由渣打銀行(香港)有限公司所發出之渣打信用卡、渣打American Express[®]卡及渣打聯營卡（包括附屬卡及公司卡）。附屬卡之結欠將納入主卡持有人之總結餘內。
- 參考利率**
月結單所列之各項利率，為此月結單結數日之利率，純為方便閣下參考所用。
- 利息計算**
月結單存款戶口的利息均是於每月最後一個工作天派存於閣下的戶口。而港幣及美元存摺戶口的利息則每隔半年根據戶口開立之日期派存入戶口。
- 結存總額**
結存總額是閣下月結單上所示賬戶之存款總額（以港幣計算）減去透支及信用卡賬項後之結存。該總額是閣下截至月結單日期為止之綜合財政狀況。
- 閣下之基金投資/債券投資及證券戶口**
(i) 閣下於基金投資/債券投資及證券戶口內之基金單位/債券或證券乃由渣打銀行(香港)有限公司（「本行」）或透過浩豐代理人有限公司或 Standard Chartered Nominee (Western Samoa) Limited 及/或本行作為香港中央結算系統參與者之代理人戶口持有及託管。
(ii) 閣下所持有的基金如獲派發現金股息，有關該現金股息的詳情將於閣下的基金投資的結算帳戶之綜合月結單或存摺列明。
- 注意**
存戶必須細心審核月結單上之各項賬項，如有任何錯漏，必須於月結單發出後九十日（或信用卡月結單發出後六十日）內通知本行，否則月結單上所列之資料及結存將被視作正確無誤，存戶不得再向本行提出任何之討價。

Explanation of Abbreviations 簡稱註釋

ATM Transactions made at Automatic Teller Machine 經自動櫃員機辦理之賬項	EPS Electronic Payment System 「易辦事」服務	CORR Correction 更正
CHQ Cheques 支票	INT Interest 利息	CR Credit balance of credit card accounts 信用卡戶口盈餘
DEP Deposit 存款	TRF Transfer 轉帳	— Debit balance of deposit accounts 各存款戶口負額結餘