

Please be aware of bogus phone call purportedly from banks, citing account irregularities and requesting input of personal information. Please note that the Bank will not ask for personal information through pre-recorded messages. Do not disclose any personal information to suspicious calls. If in doubt, ask for the caller's contact details and verify with the Bank. Should you suspect any information leakage in a bogus phone call, please contact our staff at 2886-8868 (press 2-6-0) or report to Police immediately.

鑑於最近有偽冒語音電話聲稱客戶之戶口出現異常情況藉此索取個人資料，本行特此提醒客戶本行絕不會透過語音電話索取個人資料。客戶切勿向可疑來電透露個人資料。如對來電者身份有懷疑，請要求來電者提供聯絡資料，並與銀行核實。如懷疑曾向可疑來電提供個人資料，請盡快與本行職員查詢(2886-8868按1-6-0)或與警方聯絡。

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 8888 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不再持有有效的香港身份證），請立即通知我們更新有關記錄。如有任何查詢，請致電熱線（852）2886 8888，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，亦可選用網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	New Phone No.: 新聯絡電話	Home 住宅	Office 辦公室
Estate 屋邨 / Garden 花園				Mobile 手提電話		
No. and Name of Street 門牌號數及街道名稱				E-mail Address: 電郵地址		
District 分區 / Area 地區		Country 國家				

Please use authorized signature(s) filed with the bank. 請用留存於本行之樣式簽署

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 _____

- Note: 注意
- 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。
 - 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。
 - Address in the United States is not allowed for investment accounts. 美國地址不適用於投資戶口。
 - 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。
 - 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
Phone Banking Hotline 電話理財服務熱線: 2886 8888
Standard Chartered Online 渣打網上理財: sc.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 (applicable to Easy Banking customers ONLY)**
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 in sole name or joint names as primary account holder.
[^] 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 Horsford 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（只適用於「快易理財」客戶）**
總結餘包括客戶於渣打銀行(香港)有限公司(「本行」)以私人名義單獨持有或作為主要戶口持有入聯名持有的存款、投資、指定保險產品之累積保費、已動用之透支額(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[®]卡及渣打聯聯卡(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。而港幣及美元存款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	

Important Information About Your Credit Card Statement

How To Settle Your Account

- Standard Chartered/JETCO ATMs:** You may settle your account by bank account transfer through Standard Chartered or JETCO ATMs if you maintain current/savings account(s) with our Bank.
- Customer Service Hotline:** If you have our Tele-electronic Identification Number ("TIN"), you can simply call (852) 2886-4111, to transfer funds for settlement from your current/savings account(s) with our Bank.
- Internet Banking Service:** You may login Standard Chartered Online at our website sc.com/hk to make payment from your current/savings account(s) with our Bank.
- Direct Debit Authorization Service:** Your designated bank current/savings account will ONLY be debited one clearing day after the Payment Due Date. There is no additional charge for this service. Simply call our 24-hour Customer Service Hotline (852) 2886-4111 for a DDA Registration Form.
- Payment by Phone Service (PPS):** PPS allows you to transfer funds from any designated bank account in Hong Kong simply by a tone phone or Internet. Just make your payment one clearing day BEFORE the Payment Due Date. The funds to be transferred should not be more than HK\$100,000 per account per day (including EPS). For details, dial the PPS pre-recorded hotline on 900 0022 2329 (English) or 900 0022 2328 (Cantonese). Please call 18031 (English) or 18033 (Cantonese) or visit website www.ppshk.com to make your payment. The PPS merchant code for Standard Chartered Credit Cards is "21". Payment transactions made before 7:00pm from Monday to Friday will be processed on the same day.
- Payment by Mail:** Simply pay by a crossed cheque made payable to "Standard Chartered Bank (Hong Kong) Limited", write your card number# on the back of the cheque and send it with your repayment slip at least 3 clearing days before the Payment Due Date to G.P.O. Box 785, Hong Kong. Please do NOT send cash through the post.
- Cash Deposit Machine:** You may deposit cash at Cash Deposit Machine at Standard Chartered branches or Standard Chartered Automated Banking Centres.

All payments including cheques and bank account transfers are applied to card account(s) on the clearing day following the day of receipt.

If you are holding a UnionPay Dual Currency Credit Card, please make repayment to the HKD and CNY accounts separately. You can repay your CNY account either with Hong Kong dollars via all the above channels, or in Renminbi via channels 3, 4 and 6*.

*Owing to the currency fluctuation of Renminbi, you are advised to check the reference exchange rate on your repayment date at our website sc.com/hk and prepare sufficient funds with the recommended 5% buffer on top of your repayment amount when repaying your CNY outstanding in Hong Kong dollars.

Please write your CNY account number (8224 XXXX XXXX XXXX) on the back of your cheque for repayment for your CNY account of your UnionPay Dual Currency Credit Card.

Minimum Payment/Payment Allocation

To learn more about minimum payment/payment allocation, please visit sc.com/hk or call Standard Chartered Credit Card 24-hour Customer Service Hotline (852) 2886-4111.

Report a Lost or Stolen Card Immediately

If your card is lost/stolen, please call our 24-hour Customer Service Hotline (852) 2886-4111.

If you have more than one account, please specify the amount you wish to pay to EACH account.

Fee & Charges

For a copy of the "List of Service Charges" or any inquiries, please call Standard Chartered Credit Card 24-hour Customer Service Hotline at (852) 2886-4111.

About Account Balance (applies to UnionPay Dual Currency Credit Card only)

The HKD equivalent of your CNY account balance as shown on the first page of this statement is for reference only. If you choose to settle your CNY account with HKD, please check against the reference exchange rate on the date of repayment.

Any Query About Your Card Account

Please call our 24-hour Customer Service Hotline (852) 2886-4111.

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 when they occur. Please contact us at 2886 4111 for assistance at any time. It's always a pleasure serving you.

With effect from 8 April 2014, Standard Chartered American Express® Card will be renamed to Standard Chartered WorldMiles Card. This change does not affect the everyday usage of your existing Standard Chartered American Express® Card(s).

(Should there be any inconsistency between the English and the Chinese versions of the information here, the English version shall prevail.)

有關信用卡賬戶之重要資料

如何結算閣下之信用卡賬戶

- 渣打 / 銀通自動櫃員機：閣下只需在本行開有往來或儲蓄戶口，即可透過渣打 / 銀通自動櫃員機轉賬付款。
- 客戶服務熱線：如閣下已擁有本行的電子理財私人密碼，可直接致電(852) 2886-4111，透過閣下在本行之往來或儲蓄戶口繳付賬項。
- 網上銀行服務：閣下可於本行網址：sc.com/hk登入渣打網上理財，透過閣下在本行之往來或儲蓄戶口繳付賬項。
- 直接付款授權服務：款項將在繳款日期後一個結算日內自閣下之往來或儲蓄戶口中扣除，此項服務不收取任何費用。閣下只需致電本行24小時客戶服務熱線(852)2886-4111，索取自動轉賬授權書。
- 繳費靈(PPS)：閣下可使用音頻電話或互聯網，透過「繳費靈」從香港任何一個指定的銀行戶口轉賬繳款。閣下只須在繳款日期前一個結算日處理賬項即可。每日每戶轉賬款額不可高於港幣十萬元（包括易辦事）。查詢詳情請致電「繳費靈」錄音熱線 900 0022 2329（英語）或 900 0022 2328（粵語）。請致電18031（英語）或 18033（粵語）或登入網站www.ppshk.com繳付賬項。渣打信用卡之「繳費靈」商戶編號為"21"。閣下於星期一至五晚上七時前之付款交易，將作即日處理。
- 郵寄付款：閣下只須以劃線支票，抬頭請寫「渣打銀行(香港)有限公司」，並在支票背面寫上閣下之信用卡號碼#，連同還款單最遲於繳款日期前三個結算日寄回香港中環郵政總局信箱785號。切勿郵寄現金。
- 現金存款機：閣下可於各渣打分行或渣打自助銀行中心的現金存款機存入現金繳賬。

所有繳款，包括透過支票及銀行轉賬，會在收款後第一個結算日生效。

如閣下持有銀聯雙幣信用卡，請分別繳付港幣及人民幣賬戶。閣下可以港幣使用以上任何方式；或以人民幣使用3、4及6的方式繳付人民幣賬戶*。

*由於人民幣匯率不時波動，建議客戶以港幣繳付人民幣結餘時，可透過 sc.com/hk 參考有關匯率，並建議閣下可考慮繳付超出閣下欠款結餘5%的金額，作為緩衝資金。

如用支票繳付閣下之銀聯雙幣信用卡「人民幣賬戶」，請於支票背頁註明人民幣賬戶號碼(8224 XXXX XXXX XXXX)。

最低付款額/繳款分配

如欲知「最低付款額/繳款分配」之計算方式，請瀏覽sc.com/hk或可致電渣打信用卡24小時客戶服務熱線(852) 2886-4111。

信用卡遺失或被竊

如閣下之渣打信用卡遺失或被竊，應立即致電本行24小時客戶服務熱線(852) 2886-4111。

如閣下持有兩個或以上信用卡戶口，請分別註明個別戶口之付款銀碼。

利息與收費

如欲索取服務費用一覽表或查詢有關費用，可致電渣打信用卡24小時客戶服務熱線(852) 2886-4111。

戶口結存（只適用於銀聯雙幣信用卡）

此月結單第一頁所顯示閣下「人民幣賬戶」以港幣為單位之戶口結存只供參考。如閣下選擇以港幣繳付閣下之「人民幣賬戶」，請於繳付日參考有關匯率。

有關賬戶問題

如閣下對賬戶有任何問題，請致電24小時客戶服務熱線(852) 2886-4111。

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，請通知我們更新有關記錄。如有任何查詢，請致電熱線2886 4111，我們樂意為閣下提供服務。

由2014年4月8日起，渣打American Express®卡將改名為渣打WorldMiles卡。此改變對閣下日常使用渣打American Express®卡並無影響。

(中文譯本之文義如與英文本有異，概以英文本為準。)