

"賬戶持有人條款"的修改通知

謹請客戶注意，由下列分別的生效日期起，本行之"賬戶持有人條款"(下稱「本條款」)將修改如下：

- A) 由 2015 年 12 月 7 日起，本條款新增附件四涵蓋新的電子支票存入服務。
- B) 另外，由 2016 年 1 月 1 日起，本條款新增下列第 28.4 條說明，除賬戶持有人及銀行以外，並無其他人士有權強制執行本條款的條文。

“28.4 在不損第 28.3 條的情況下，除賬戶持有人及銀行以外，並無其他人士有權按〈合約(第三者權益)條例〉(香港法例第 623 章)強制執行本條款的任何條文，或享有本條款的任何條文下權益。”

請留意，如您在生效日期當日或之後繼續使用或保留相關賬戶或賬戶提供之服務，則表示將受上述修改約束。如您拒絕接受該等修改，您有權終止相關賬戶。如您有任何疑問，或有意終止任何相關戶口，請前往本行分行或致電本行的香港服務熱線：(852) 31195555 或內地服務熱線：(86-755) 95555。

您可瀏覽本行網站 <http://hk.cmbchina.com> 或前往本行分行索取新增附件四。

招商銀行香港分行
2015 年 11 月

Notice of Change of the "General Terms and Conditions for Account Holders"

Please note that, with effect from the respective dates set out below, the General Terms and Conditions for Account Holders ("Terms and Conditions") will be amended as follows:

- A) With effect from 7 December 2015, a new Schedule 4 is added to our Terms and Conditions to cover the new e-Cheques Deposit Services.
- B) Separately, with effect from 1 January 2016, a new Clause 28.4 as follows is added to clarify that no person other than the Account Holder and the Bank will have any rights to enforce the provisions of the Terms and Conditions.

“28.4 Subject to Clause 28.3, no person other than the Account Holder and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.”

Please note that the amendments above shall be binding on you if you continue to use or retain the relevant account(s) or any services under the account(s) on or after the respective effective date. If you decline to accept the amendments, you have the right to terminate the account(s). If you have any queries or should you wish to terminate any of the account(s), please contact us at our branch or call our HK hotline: (852)31195555 or Mainland hotline: (86-755) 95555.

You can obtain a copy of the new Schedule 4 by visiting CMBHK's website at <http://hk.cmbchina.com> or at our branch.

China Merchants Bank
Hong Kong Branch
November 2015