

30 May 2024

Notice of Amendment to “Global Terms and Conditions for Account and Services”

With effect from 30 June 2024 (“Effective Date”), Fubon Bank (Hong Kong) Limited (the “Bank”) will revise (new contents are shown as below) the existing “Global Terms and Conditions for GENERAL TERMS (WHICH ARE APPLICABLE IN RESPECT OF ALL ACCOUNTS AND SERVICES) regarding customer would be notified if the payee is identified suspicion, details are as follows:

| Clause | Amendment(s) – newly inserted |
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| Section II 4.12 | <p>4.12 Customer local transfers transactions in HKD are subject to the anti-fraud alert mechanism which required by Hong Kong Monetary Authority & Hong Kong Police Force. Customer would be notified if the payee is identified suspicion. The proforma clause relating to the mechanism is attached as Appendix 3 in this GLOBAL TERMS AND CONDITIONS FOR ACCOUNTS AND SERVICES.</p> <p>Appendix 3 <u>Proforma Clauses relating to Suspicious Proxy Alert Model</u> Alerts and Money Transfers</p> <ol style="list-style-type: none"> These Clauses apply to the Alerts and the Money Transfers as defined in Clause 2 below. If there is any inconsistency between these Clauses and the other terms and conditions, these Clauses will prevail insofar as the Alerts and Money Transfers are concerned. By making any Money Transfer on or after the date on which these Clauses come in effect, you confirm that you have accepted and will be bound by these Clauses. In these Clauses: <p>“Alert” means a warning message that a Money Transfer or the relevant payee or payee account may involve fraud or scam.</p> <p>“Anti-fraud Database” includes any anti-fraud search engine and/or anti-deception database (including but not limited to Scameter) operated or managed by the Hong Kong Police Force or any other law enforcement agency or governmental body or regulatory authority of Hong Kong, whether it is accessible by the public in general or by designated entities or organisations.</p> <p>“Hong Kong” means the Hong Kong Special Administrative Region of the People’s Republic of China.</p> <p>“Money Transfer” means a transfer of money by you through the Bank via any channel or means or in any currency determined by the Bank</p> |

from time to time [including but not limited to one or more of electronic banking, e-wallet, mobile banking, automated teller machine, cash deposit machine, and bank counter at any branch of the Bank], whether the payee account is maintained with the Bank or not; and if the context requires or permits, includes an instruction given by you to the Bank to make a Money Transfer.

Reason for sending Alerts

3. The Alerts are intended to help you stay vigilant against frauds, scams and deceptions when making Money Transfers. You shall not take the Alerts as replacing your responsibility for safeguarding your own interests, money and assets from fraud or other illegal activities.

The Bank's role, responsibilities and restriction of liability

4. The Bank:

- (a) does not control the management, operation or any other aspect of the Anti-fraud Databases;
- (b) compiles the Alerts solely based on the information available from the Anti-fraud Databases from time to time; and
- (c) would not compile any Alert relating to a payee, a payee account or a transaction if no information about it is available from the Anti-fraud Databases.

Therefore, the Bank does not and cannot warrant whether the information available from any Anti-fraud Database is complete, true, accurate and up-to-date, and that the Money Transfers for which you do not receive Alerts are not fraudulent nor that Money Transfers for which you receive Alerts are fraudulent. The Bank's records of its delivery of any Alert to you and any response from you whether to proceed or cancel any Money Transfer shall have conclusive effect save for manifest error.

5. The Bank may compile and deliver the Alerts in such ways as it considers appropriate. The Bank shall have sole discretion to determine and/or vary, from time to time and without further notice to you, the contents of the Alerts, the channels or means through which the Alerts are delivered, and/or the currency(ies) of the Money Transfers, having regard to the Bank's needs and the feedback, comments, guidance or recommendations from the relevant persons. Relevant persons may include but not limited to law enforcement agencies or other governmental bodies, or regulatory authorities or industry associations of Hong Kong. The Bank may deliver the Alerts to you by electronic or other means.
6. The Bank is not liable for loss, damage or expense of any kind which you or any other person may incur or suffer arising from any information available or omitted from any Anti-fraud Database, or any delay, unavailability, disruption, failure, error of or caused by any Anti-fraud

Database, or arising from any circumstances beyond the Bank's reasonable control.

7. The Bank is not liable for loss, damage or expense of any kind which you or any other person may incur or suffer arising from or in connection with the Alerts (or any delay or unavailability of the Alerts), or the processing, execution or cancellation of Money Transfers affected by the Alerts (or by any delay or unavailability of the Alerts), except to the extent that any loss, damage or expense incurred or suffered is direct and reasonably foreseeable, and arising directly and solely from the Bank's [gross] negligence or wilful default or that of its officers, employees or agents.
8. In no event will the Bank, its affiliates or group companies, its licensors, and its and their respective officers, employees and agents be liable to you or any other person for any loss of profit or any special, indirect, incidental, consequential or punitive loss or damages (whether or not they were foreseeable or likely to occur).
9. Nothing in these Clauses is intended to exclude or restrict any right or liability to the extent of which it may not be lawfully excluded or restricted.

Your responsibilities

10. **You are responsible for taking reasonably practicable steps to safeguard your own interests, money and assets from fraud or other illegal activities. You are responsible to check and ensure that the payee, the payee account, the transaction and the transaction details are real and trustworthy in each case. You should consider carefully whether to proceed with or cancel a Money Transfer affected by an Alert. Your decision to proceed with or cancel a Money Transfer affected by an Alert is binding on you and you shall be solely responsible for the consequences.**

Please note that the above amendments set out in this notice shall be binding on the customer if the customer continue to use or retain the account(s) and / or service(s) on or after the Effective Date. If the customer does not accept the above amendments, the customer has the right to notify the Bank to terminate the account(s) and / or service(s) in accordance with the relevant clauses under the existing "Global Terms and Conditions for Accounts and Services" before the Effective Date. Please also note that the Bank may not be able to continue providing the relevant services to customer if customer does not accept the changes set out in this notice.

For the revised "Global Terms and Conditions for Accounts and Services", please visit any of our branches or our website (the Bank's website > Global Terms and Conditions for Accounts and Services) from 30 June 2024. The existing "Global Terms and Conditions for Accounts and Services" is available from the above website or any of our branches until 29 June 2024. Also, customer may download this amendment notice

from our website (the Bank's website > NOTICES) on or before 30 September 2024. Customer may not be able to access or download the existing "Global Terms and Conditions for Accounts and Services" and this amendment notice after the relevant date(s).

Should you have any enquiries, please call our Integrated Customer Service Hotline at 2566 8181 (Press 3 after selection of language) during the office hours*.

Fubon Bank (Hong Kong) Limited

Remarks: The Bank reserves the right to revise and / or introduce any terms and conditions of various services from time to time. Should there be any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.

* Monday to Friday: 9am to 7pm, Saturday: 9am to 1pm (except public holidays)