

Notice of Dormant Account

1 November 2013

Notice Regarding Dormant Account

According to the requirements of the Regulator and our internal policy, deposit account without any activities for 12 months consecutively will be categorized as "Dormant Account". To safeguard the customers' interest, the Bank needs to fulfill the requirements and procedures of "Customer Due Diligence" before reactivation of the Dormant Account for the customers.

Kindly be advised that, for Dormant Account with zero balance, the Bank will give a 30-day notice to such customer in accordance with Clause 16.1 of our "TERMS AND CONDITIONS FOR BANK ACCOUNTS AND GENERAL SERVICES". Upon the lapse of 30 days after the deemed receipt of such notice by the customer, the Bank shall close such Dormant Account without further notice.

Thank you for choosing banking with The Shanghai Commercial & Savings Bank Ltd. We shall continue to providing services to you with the best quality. Should you have any enquiry, please free feel to call our Customer Service Hot Line at (852) 3960-1110.

The Shanghai Commercial & Savings Bank Ltd., Hong Kong Branch

有關不動帳戶（靜止戶）說明

公告日: 2013 年 11 月 1 日

有關不動帳戶（靜止戶）說明

依主管機關要求及本行規定，存款帳戶如有十二個月以上(含)未使用，該帳戶將轉為『不動帳戶』（靜止戶）。基於安全考量，『不動帳戶』日後若欲重新動用，本行必須依規定完成『**客戶盡職審查**』（Customer Due Diligence）程序之後，帳戶方能恢復正常使用。

謹提醒客戶，結餘為零的不動帳戶，本行將依據『銀行帳戶及一般服務章則及條款』第 16.1 條給予客戶 30 日通知，如客戶於收到通知後滿 30 日無回應，本行將主動結束該帳戶，不會再做任何通知。

感謝您選用上海商業儲蓄銀行的服務，我們將持續提供您最佳的服務品質。如有任何疑問，請致電本行服務專線：(852) 3960-1110。

上海商業儲蓄銀行 香港分行 謹啓