



IMPORTANT INFORMATION AND CONDITIONS CONCERNING CHEQUES AND THEIR USE – APPLY FOR CNY CHEQUES

All Cheques Books are issued subject to the General Terms and Conditions for Accounts of Bank SinoPac (the “Bank”). The following provisions contain additional helpful information about use of Cheques drawn on the Bank and some more conditions applicable to such Cheques.

- (1) To prevent fraud and forgery, no Cheques should be drawn on blank paper or on forms other than those issued by the Bank and no blank Cheques from this book should be given to any other person. In particular Cheques must not be pre-signed in blank.
- (2) Cheques are to be used only for drawing on the account of the person to whom this book is issued. Further, Cheques may only be drawn on the branch of issue.
- (3) When writing a Cheque, the signature or chop on a Cheque must correspond with that on the Bank’s file.
- (4) All Cheques shall be written in ink which is not erasable and in no circumstances shall BALL PENS using erasable ink or ELECTRIC/ELECTRONIC typewriters using correctable ribbon be used in drawing Cheques because in this case unauthorized alterations difficult to detect can easily be made. Customers in breach of the foregoing duty of care may be liable to bear all consequences therefore and to indemnify the Bank for all losses and damages.
- (5) Any alteration made to a Cheque must be confirmed alongside it by the full signature of the person issuing it (the drawer) or in such other manner as the Bank may from time to time require. However if a mistake is made, it is always advisable to cancel the wrongly issued Cheque and write a new one instead. The Customer acknowledges that the Bank may not be liable for losses arising from alterations which cannot be readily detected.
- (6) Customers acknowledge that the Bank shall not under any circumstances and irrespective of whether or not the Customer is negligent be held liable for losses arising from unauthorized alterations to Cheques and the Bank shall be entitled to honour cheques even though they are so altered and to debit the Customer’s account accordingly provided that the alterations cannot readily or apparently be detectable.
- (7) The words and figures on a Cheque should agree and be written in such a way that no space is left after the word “RENMINBI” and the sign “¥” (Arabic numerals

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must be used and written in as plain a manner as possible). The space along the bottom edge of the Cheque is for the Bank's use. It should be left blank.

(8) This Cheque Book is to be kept in a secure place under lock and key. When a new Cheque Book is required, the printed application is to be signed with the same signature or chop as that given for the Bank's file and presented or sent to the Bank. Upon receipt of such application the Bank will deliver the required Cheque Book to the applicant by post or by any other mode acceptable to the Customer. The Bank assumes no responsibility for delay or loss occasioned by such modes of forwarding.

(9) Upon receiving new Cheque Books the numbers printed thereon should be immediately examined and the number of Cheques counted carefully.

(10) When a Cheque is lost or stolen, it must be immediately reported to the Bank in writing duly signed with the same signature or chop as that given for the Bank's file. The Bank will not be responsible if payment has already been made before the report is lodged.

(11) Any countermand or "stop" instruction given by the Customer must include complete and accurate details of the number of the Cheque, the name of the payee and the date on which and the amount for which the Cheque has been drawn. The Bank will only comply with the instructions if all such details accord strictly with those of the Cheque presented and such instructions will only be effective for a period of 6 months from the time when given.

(12) If any Cheque (i) is not completed correctly, (ii) is altered without proper authorization and otherwise in the manner required by the Bank, (iii) is post-dated or (iv) has not been presented for payment within 6 months of its issue date or is otherwise determined by the Bank to be out of date, the Bank shall not be obliged to honour it and shall return it to the Customer.

(13) If a Cheque is drawn on an account which has insufficient funds or which, if the Cheque were honoured, would result in any overdraft limit being exceeded, the Bank shall not be obliged to honour it but may return it to the Customer marked "[Insufficient funds; return to drawer]".

(14) The Bank may charge an administration fee for stopping or otherwise not honouring any Cheque in accordance with its standard rate of charges from time to time, details of which are available on request and are also displayed at the Bank's branches.

(15) Unless special arrangements are agreed with the Bank, a Cheque will usually take 2 working days to clear. Customers will not be able to utilize money paid into an

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account by Cheque until it has been cleared.

(If there is any inconsistency between the English and Chinese versions of these conditions, the English version shall prevail).

IMPORTANT INFORMATION AND CONDITIONS CONCERNING CHEQUES AND THEIR USE – APPLY FOR HKD AND USD CHEQUES

All Cheques Books are issued subject to the General Terms and Conditions for Accounts of Bank SinoPac (the “Bank”). The following provisions contain additional helpful information about use of Cheques drawn on the Bank and some more conditions applicable to such Cheques.

(1) If Cheques are payable “to bearer” or “to a particular person or bearer”, they are payable to whoever is in possession of them on presentation. If Cheques are payable “to a particular person or order”, they are payable, on presentation, to that particular person or any person to whom the Cheque has been validly endorsed who is then in possession of the Cheque.

(2) To prevent fraud and forgery, no Cheques should be drawn on blank paper or on forms other than those issued by the Bank and no blank Cheques from this book should be given to any other person. In particular Cheques must not be pre-signed in blank.

(3) Cheques are to be used only for drawing on the account of the person to whom this book is issued. Further, Cheques may only be drawn on the branch of issue.

(4) When writing a Cheque, the signature or chop on a Cheque must correspond with that on the Bank’s file.

(5) All Cheques shall be written in ink which is not erasable and in no circumstances shall BALL PENS using erasable ink or ELECTRIC/ELECTRONIC typewriters using correctable ribbon be used in drawing Cheques because in this case unauthorized alterations difficult to detect can easily be made. Customers in breach of the foregoing duty of care may be liable to bear all consequences therefore and to indemnify the Bank for all losses and damages.

(6) Any alteration made to a Cheque must be confirmed alongside it by the full signature of the person issuing it (the drawer) or in such other manner as the Bank may from time to time require. However if a mistake is made, it is always advisable to cancel the wrongly issued Cheque and write a new one instead. The Customer

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acknowledges that the Bank may not be liable for losses arising from alterations which cannot be readily detected.

(7) Customers acknowledge that the Bank shall not under any circumstances and irrespective of whether or not the Customer is negligent be held liable for losses arising from unauthorized alterations to Cheques and the Bank shall be entitled to honour cheques even though they are so altered and to debit the Customer's account accordingly provided that the alterations cannot readily or apparently be detectable.

(8) The words and figures on a Cheque should agree and be written in such a way that no space is left after the word "Dollars" and the sign "\$" (Arabic numerals must be used and written in as plain a manner as possible). The space along the bottom edge of the Cheque is for the Bank's use. It should be left blank.

(9) For the sake of security in sending Cheques through the post or otherwise, they should be crossed thus "/& Co./". They can then only be paid through bank accounts.

(10) This Cheque Book is to be kept in a secure place under lock and key. When a new Cheque Book is required, the printed application is to be signed with the same signature or chop as that given for the Bank's file and presented or sent to the Bank. Upon receipt of such application the Bank will deliver the required Cheque Book to the applicant by post or by any other mode acceptable to the Customer. The Bank assumes no responsibility for delay or loss occasioned by such modes of forwarding.

(11) Upon receiving new Cheque Books the numbers printed thereon should be immediately examined and the number of Cheques counted carefully.

(12) When a Cheque is lost or stolen, it must be immediately reported to the Bank in writing duly signed with the same signature or chop as that given for the Bank's file. The Bank will not be responsible if payment has already been made before the report is lodged.

(13) Any countermand or "stop" instruction given by the Customer must include complete and accurate details of the number of the Cheque, the name of the payee and the date on which and the amount for which the Cheque has been drawn. The Bank will only comply with the instructions if all such details accord strictly with those of the Cheque presented and such instructions will only be effective for a period of 6 months from the time when given.

(14) If any Cheque (i) is not completed correctly, (ii) is altered without proper authorization and otherwise in the manner required by the Bank, (iii) is post-dated or (iv) has not been presented for payment within 6 months of its issue date or is

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otherwise determined by the Bank to be out of date, the Bank shall not be obliged to honour it and shall return it to the Customer.

(15) If a Cheque is drawn on an account which has insufficient funds or which, if the Cheque were honoured, would result in any overdraft limit being exceeded, the Bank shall not be obliged to honour it but may return it to the Customer marked “[Insufficient funds; return to drawer]”.

(16) The Bank may charge an administration fee for stopping or otherwise not honouring any Cheque in accordance with its standard rate of charges from time to time, details of which are available on request and are also displayed at the Bank’s branches.

(17) Unless special arrangements are agreed with the Bank, a Cheque will usually take 2 working days to clear. Customers will not be able to utilize money paid into an account by Cheque until it has been cleared.

(If there is any inconsistency between the English and Chinese versions of these conditions, the English version shall prevail).