

公告日期：2020年6月1日

### 有關不動帳戶（靜止戶）及帳戶維護手續費說明

依主管機關要求及本行規定，存款帳戶如有 18 個月以上(含)未使用，該帳戶將轉為『不動帳戶』（靜止戶）並且無法進行交易。基於安全考量，『不動帳戶』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。

另依據本行「一般銀行服務收費表」，戶口結餘不足等值港幣 10,000 元之『不動帳戶』，本行將每半年收取港幣 200 元（或等值外幣）的帳戶維護手續費（於 3 月、9 月執行扣款），並將從客戶帳戶中扣除。如欲避免被收取帳戶維護手續費，客戶應使帳戶保持活動（如進行存款或匯款交易），或應保持帳戶餘額在等值港幣 10,000 元或以上。

上述有關不動帳戶（靜止戶）及帳戶維護手續費說明，本行會於戶口累計 16 個月未有任何進支交易時發送通知予客戶，如不動帳戶結餘為零且本行未收到客戶任何回應時，本行將依據『賬戶一般條款及條件』第 2.3 條主動結束該賬戶，不再另行通知。

感謝您選用永豐銀行的服務，我們將持續提供您最佳的服務品質。如有任何疑問，請於辦公時間致電本行客戶服務專線：(852) 2907-6968。

永豐銀行香港分行 謹啟

**Announcement Date: 1 June 2020**

**Notice of Dormant Account and Account Maintenance Fee**

According to the requirements of regulators and our internal policy, deposit account without any activities for 18 months consecutively will be categorized as “Dormant Account” and no transaction will be executed. To safeguard the customers’ interest, our Bank is obliged to conduct “Customer Due Diligence” before reactivation the dormant account.

In addition, according to our tariff of “Fee and Charges for General Banking Services”, a half-yearly account maintenance fee of HKD 200 (or equivalent in foreign currency) will be charged to Dormant Account with aggregated balance less than HKD10,000 (or equivalent) and the fee will be deducted from such Dormant Account in March and September. To avoid the maintenance fee being charged, kindly keep the account being active (such as conduct deposit or remittance to the account(s)), or maintain the aggregated balance of HKD10,000.

**Kindly be advised the Bank will issue a notification letter to customer whose account has been dormant for 16 months consecutively. When Dormant Account with zero balance and we have not been contacted by the customer, the Bank will close that Dormant Account in accordance with Clause 2.3 of our “General Terms and Conditions of Account” without further notice.**

Thank you for choosing banking with Bank SinoPac. We shall continue to provide services with the best quality. Should you have any enquiry, please call our Customer Service Hot Line at (852) 2907-6968 during business hour.

Bank SinoPac Hong Kong Branch