



永豐銀行

Bank SinoPac

Incorporated in Taiwan with Limited Liability

日期：2025年10月10日

致親愛的客戶：

【公告】修訂「不動帳戶」(靜止戶)定義說明

謹此通知，由2026年2月1日開始，「不動帳戶」(靜止戶)定義將由連續18個月無任何交易修訂為連續12個月。

存款帳戶如連續十二個月(含)以上未使用，將轉為「不動帳戶」(靜止戶)。「不動帳戶」須由本行依規定完成「客戶盡職審查」後，方能恢復正常使用。對於結餘為零的「不動帳戶」，本行將依據「賬戶一般條款與細則」第2.4條給予客戶30日通知，若客戶於通知送達後30日內未回覆，本行將在不另行通知的情況下，主動終止該帳戶。

依照本行公告之「永豐銀行香港分行服務收費標準」，結餘不足港幣20,000元(或等值外幣)之「不動帳戶」，本行將每半年收取港幣300元(或等值外幣)之帳戶維護手續費，並直接從帳戶中扣除。為避免被收取帳戶維護手續費，客戶應確保帳戶在任何十二個月內保持活動，或帳戶餘額維持在港幣20,000元(或等值外幣)或以上。

若有任何疑問，請聯絡您的客戶經理，本行客服專線(852)2907-6968，或親至本行營業櫃檯(地址：九龍北京道一號18樓)。

永豐商業銀行股份有限公司(香港分行)謹啟



永豐銀行

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Date: 10 October 2025

Dear Valued Customer,

【Announcement】 Notice on the revision of Definition of “Dormant Account”

Please be advised that with effect from 1 February 2026, the definition of a "Dormant Account" will be revised from 18 months to 12 months of consecutive account inactivity.

Any deposit account with no transaction activity for 12 consecutive months will be classified as a "Dormant Account ". "Dormant Account" can only be reactivated after Bank SinoPac (the "Bank") completes "Customer Due Diligence" in accordance with the Bank's internal policy. For a "Dormant Account" with a zero balance, the Bank will issue a 30-day notice to the customer according to Clause 2.4 of "General Terms and Conditions for Accounts" of the Bank. If the Bank receives no response from the customer within 30 days of the deemed receipt of such notice, the Bank will close the "Dormant Account" without further notice.

According to the "Bank SinoPac Hong Kong Branch – Service Charges", a half-yearly account maintenance fee of HKD 300 (or equivalent) will be charged on a "Dormant Account" with an aggregated balance of less than HKD 20,000 (or equivalent). The fee will be deducted directly from the account by the Bank. To avoid being charged, please ensure that at least one transaction is made within any 12-month period, or maintain an aggregated balance of HKD 20,000(or equivalent) or above.

Should you have any enquiries, please contact your Customer Service Manager, our Service Hotline at (852)2907-6968, or visit our counter at 18Floor, Peking One, 1 Peking Road, Kowloon.

Yours faithfully,

Bank SinoPac, acting through its Hong Kong Branch