永豐銀行
Bank SinoPac
Incorporated in Taiwan with Limited Liability

親愛的客戶，您好

【公告】有關永豐銀行香港分行條款與細則的修訂通知

謹此告知，永豐銀行香港分行對部分條款與細則的修訂將於 2026 年 8 月 24 日生效。如客戶欲瞭解新條款與細則的修訂摘要，請參閱本公告之修訂總結。

調整之條款與細則:

1. 投資存款的條款與細則
2. 永豐商業銀行致資料當事人及個別人仕關於私隱政策通知書（中文和英文版本）
3. 賬戶一般條款與細則

請注意，如您於前述生效日或之後仍於本行持有帳戶及/或繼續使用本行服務，即被視爲同意本次修訂的條款與細則。倘若您不接受本次修訂的條款與細則，請於生效日前通知本行，屆時本行可能無法繼續爲您提供服務。

如您不接受本次修訂的條款與細則，或有任何查詢，歡迎隨時致電香港分行客戶服務專線（852）2907 6968。

永豐商業銀行股份有限公司（香港分行） 敬上
2026 年 7 月 22 日

永豐銀行
Bank SinoPac
Incorporated in Taiwan with Limited Liability

Dear Customer,

【Announcement】Notice of Amendments to Bank SinoPac Hong Kong Branch Terms and Conditions

Please be informed that amendments to our terms and conditions (the "**Terms and Conditions**") will take effect from 24 August 2026 (the "**Effective Date**"). Please find Summary of Amendments to Terms and Conditions in this announcement as an overview.

Amended Terms and Conditions:

1. Terms and Conditions for Investment Deposit
2. BANK SINOPAC Circular to Customers and Other Individuals relating to the Privacy Policy
3. General Terms and Conditions for Accounts

Please note that if you continue to maintain account(s) with us and/or continue to use our services on or after the Effective Date, you will be deemed to have accepted the Terms and Conditions. If you do not accept the Terms and Conditions, please notify us before the Effective Date, in which case we may not be able to continue providing services to you.

Should you not accept the Terms and Conditions or have any other queries, please feel free to contact our Hong Kong Branch Customer Service Hotline at (852) 2907 6968.

Yours faithfully,

Bank SinoPac, acting through its Hong Kong Branch
Date: 22 July 2026

永豐商業銀行股份有限公司（香港分行）
條款與細則修訂總結

以下為本行本次條款與細則修訂總結。此總結僅為參考，如欲瞭解詳細內容，請閱覽本行官網文件。

一、投資存款的條款與細則

1. 限縮「交易所營業日」定義，刪除下列條款：「即使任何該相關交易所或有關聯交易所於其預定收市時間前收市」。

二、 永豐商業銀行致資料當事人及個別人仕關於私隱政策通知書

1. 於第 1 條增加下列條款：「本私隱政策通知書(「本通知書」訂立旨在列出本行對保障個人資料原則的政策及實務，以遵守香港特別行政區《個人資料（私隱）條例》（「條例」）及其他適用於本行的法律（包括香港特別行政區境內或境外之法律）（「適用之法律」）有關條款及條文。」，以符合香港法例要求和市場實踐；
2. 於第 6 條增加如下要點：如適用法律有所要求，本行僅在取得資料當事人之單獨同意的情況下，方可在法律允許範圍內披露資料當事人資料給第 6 條列明之主體；
3. 於第 6 條增加如下要點：在取得資料當事人單獨同意的情況下，資料當事人的資料可能被轉移至香港境外地區；
4. 於第 7 條增加下列要點：本行將在和第三方共享資料當事人的個人資料前，告知資料當事人接收方的姓名和聯繫方式、處理和提供其個人資料的目的和方式，以及將要提供和分享個人資料的種類，並徵求資料當事人對共享其個人資料的單獨同意；
5. 於第 9 條增加如下要點：本行僅於已採取嚴格保護措施，且相關處理行為具備充分必要性的前提下，方會處理適用之法律所界定的「敏感個人資訊」；
6. 於第 10 條增加如下要點：資料當事人可透過通知本行資料保護主任，行使其拒絕促銷的選擇權，且無須支付任何費用；及
7. 於第 11.6 條增加如下要點：資料當事人有權要求本行刪除其個人資料、反對以特定方式使用其個人資料，以及行使其他第 11.6 條列明之相關權利。

三、 賬戶一般條款與細則

1. 於第 2.6 條增加如下要點：特殊情況下（如賬戶被用於犯罪活動），本行可暫停或凍結客户賬戶而無需通知；

2. 於第 19.2 條增加如下要點：特殊情況下（如賬戶被用於犯罪活動），本行可採取將客戶名下所有現有賬戶合併、合併結算或整合等行動而無需通知；及
3. 於第 37.12 條增加如下要點：本行將盡量就客戶賬戶內的任何活動提前通知客戶。惟在特殊情況下（如帳戶被用於犯罪活動），則不受此限制。

Bank SinoPac, (Hong Kong Branch)
Summary of Amendments to Terms and Conditions

The following is a summary of amendments to our terms and conditions (the "**Terms and Conditions**"). This summary provides an overview of the amendments only. For details of the Terms and Conditions, please refer to our official website.

1. Terms and Conditions for Investment Deposit

   1.1 Restricted the definition of "Exchange Business Day" by deleting "Notwithstanding any such relevant Exchange or Related Exchange closing prior to its Scheduled Closing Time".

2. BANK SINOPAC Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance Privacy Policy

   2.1 Included the following provision to clause 1 "The purpose of this privacy policy circular (the "Privacy Policy Circular") is to set out the policies and practices of the Bank's commitment to protecting personal data privacy in accordance with the provisions of the Personal Data (Privacy) Ordinance (the "Ordinance") of the Hong Kong Special Administrative Region and any other laws applicable to the Bank (including any law within or outside the Hong Kong Special Administrative Region) (the "Other Applicable Laws")";

   2.2 Included the following point to clause 6: Where required by applicable laws, only with the separate consent of the data subject, the Bank may disclose data relating to the data subjects to the extent permitted by law;

   2.3 Included the following point to clause 6: The Bank may transfer data relating to the data subjects to jurisdictions outside Hong Kong, provided that the data subject has given the separate consent;

   2.4 Included the following provision to clause 7: "Prior to sharing data relating to the data subject with any third party, the Bank shall inform the data subject of the name and contact details of the recipient, the purposes and methods of processing and provision of such data, as well as the categories of data to be shared, and shall obtain the data subject's separate consent to such sharing";

   2.5 Included the following point to clause 9: The Bank shall process the sensitive personal information as defined under any laws applicable to the Bank only where strict protective measures have been implemented and such processing is duly necessary;

   2.6 Included the following point to clause 10: The data subject may, exercise his/her opt-out right by notifying the Data Protection Officer of the Bank without any charge; and

   2.7 Included the following point to clause 11.6: The data subject shall have the right to request the Bank to delete his/her personal data, to object to certain use of his/her personal data, and to exercise such other rights as provided under any laws applicable to the Bank.

3. General Terms and Conditions for Accounts
   3.1 Included the following point to clause 2.6: In the event of special circumstances, including where any account is used for criminal activities, the Bank may suspend or freeze the such account without prior notice;
   3.2 Included the following point to clause 19.2: In the event of special circumstances, including where any account is used for criminal activities, the Bank may, without prior notice, take actions including consolidating or combining such account; and
   3.3 Included the following point to clause 37.12: The Bank shall, to the extent practicable, provide prior notice to the customer relating to any activity in the customer's account. Provided that this requirement shall not apply in special circumstances, including where any account is used for criminal activities.