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 10 月 30 日（週五）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

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 30 October 2026 (on Friday) (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

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. 增加「無力償債程序」這一定義；
2. 於 A 部分第 2.6 條增加如下要點：在特定情況下，本行可對賬戶採取

暫停運作或其他相關措施，而無須承擔責任。該等特定情況包括但不限於客戶涉及無力償債程序，或本行因遵守適用法律、監管機構要求等而採取有關行動等；

3. 於 A 部分第 5.9 條增加如下要點：如本行知悉賬戶持有人已被裁定破產、涉及無力償債程序，或屬無行為能力人士等情況，本行有權拒絕執行相關指示、暫停賬戶運作，及要求提供其認為必要的證明文件或資料後，方允許賬戶作進一步操作；
4. 於 A 部分第 11.2 條增加如下要點：如客戶涉及無力償債程序等，即構成客戶對本行的違約事件，而不論該等程序最終是否導致破產令、清盤令或其他類似命令的作出；
5. 於 A 部分第 13.1 條增加如下要點：客戶向本行聲明及保證，其並未被提出、展開任何無力償債程序等；
6. 於 A 部分第 20.1 條增加如下要點：如客戶涉及無力償債程序等，客戶須承擔本行因採取相關保障措施或執行有關權利而產生的一切費用及開支；
7. 於 A 部分第 20.2 條增加如下要點：本行及其任何董事、高級職員或僱員等無須就對賬戶行使任何權利或採取任何相關行動而承擔任何責任；
8. 於 A 部分第 37.12 條增加如下要點：本行將盡量就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；及
9. 於 A 部分第 37.14 條增加如下要點：如本行對賬戶採取相關行動，本行將在切實可行且法律允許的情況下，盡可能事先通知客戶；惟在特殊情況下，本行無須作出上述通知。

Bank SinoPac, (Hong Kong Branch) (the "Bank")
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 definition of "Insolvency Proceeding";
   3.2 Included the following point to clause 2.6, part A: Under certain circumstances, the Bank may suspend the operation of, or take other appropriate actions in relation to, any account without incurring any liability. Such circumstances shall include, without limitation, where the customer is subject to any Insolvency Proceeding, or where the Bank takes such action in order to comply with applicable laws, regulatory requirements or directions from regulatory authorities;
   3.3 Included the following point to clause 5.9, part A: Where the Bank becomes aware that the holder of any account has been adjudicated bankrupt, is subject to any Insolvency Proceeding, becomes a mentally incapacitated person, or is otherwise subject to similar circumstances, the Bank shall be entitled to refuse to act on any instruction, suspend the operation of any account, and require the provision of such supporting documents or information as it considers necessary before permitting any further operation of any account;
   3.4 Included the following point to clause 11.2, part A: Where the customer is subject to any Insolvency Proceeding, it shall constitute an event of default by the customer under its arrangements with the Bank, regardless of whether such proceedings ultimately result in the making of a bankruptcy order, winding-up order or any similar order;
   3.5 Included the following point to clause 13.1, part A: The customer represents and warrants to the Bank that no Insolvency Proceeding has been commenced, instituted or threatened against the customer;
   3.6 Included the following point to clause 20.1, part A: If the customer is subject to any Insolvency Proceeding or similar circumstances, the customer shall be liable for, and shall reimburse the Bank for, all costs and expenses incurred by the Bank in taking protective measures or enforcing any of its rights;
   3.7 Included the following point to clause 20.2, part A: Neither the Bank nor any of its directors, officers, employees or agents shall be liable for any action taken or any rights exercised by it in relation to any account;
   3.8 Included the following point to clause 37.12, part A: The Bank shall, to the extent practicable, provide prior notice to the customer relating to any activity in any account. Provided that this requirement shall not apply in special circumstances, including where any account is used for criminal activities; and
   3.9 Included the following point to clause 37.14, part A: Where the Bank takes any action in relation to the any account, the Bank shall, where practicable and legally permitted, endeavour to give prior notice to the customer. However, in exceptional circumstances, the Bank may take such action without prior notice.