

MENTAL WELLBEING PROGRAMME – POINTS TO NOTE FOR CUSTOMER AND ATTORNEY 同行計劃 – 戶口持有人與獲授權人注意事項

The attorney is authorised to monitor the customer's account(s) and perform certain account activities, and sign on the customer's behalf in connection with such activities where needed, on and subject to the terms of the prescribed form of the authorisation letter. 根據及受限於訂明格式的授權書中所載的條款，獲授權人會獲授權監督客戶的戶口和進行某些戶口活動，並在有需要時就與該等活動相關的事宜代表客戶簽署文件。

Scope of authorised activities* 獲授權活動涵蓋範圍*

Branch services 分行服務：

- Make balance enquiries 查詢結餘
- Check transaction history 翻查交易記錄
- Order account statements 索取戶口結單
- Cancel credit card or loan facilities (excluding mortgages and secured lending, if any) and request for early repayment of such credit card or loan facilities 取消信用卡或貸款融通（按揭和擔保貸款（如有）除外），及要求提前償還該信用卡或貸款融通
- Select the attorney's account (or any other account acceptable by the Bank) as the settlement account to facilitate the cancellation or the early repayment of credit card or loan facilities (excluding mortgages and secured lending, if any) 選用獲授權人的戶口（或本行接受的任何其他戶口）作為交收戶口以促成取消或提前償還信用卡或貸款融通（按揭和擔保貸款（如有）除外）

Other service 其他服務：

- Contact our Debt Workout Unit (Phone: +852 2269 2444) to explore forbearance treatment or restructuring / rescheduling of the customer's debts offered by the Bank (e.g. payment suspension, loan restructuring, multi-part settlement, alternative payment plan etc.) 聯絡本行債務重組部（電話：+852 2269 2444），就客戶的債務與本行商討延期償付處理或重組/重訂安排（例如：暫停付款、貸款重組、分期還款、替代還款方案等）

*Remarks 備注：

- *The terms of the authorisation letter prevail in case of inconsistency.* 若出現不相符之處，以授權書條款為準。
- *The Bank has the overriding right and absolute discretion to suspend the provision of services to the attorney (acting on behalf of the customer) with respect to part or all of the authorised activities from time to time.* 本行具有凌駕性權利和絕對酌情權不時暫停向（代表客戶行事的）獲授權人就有關部分或全部獲授權活動提供服務。
- *To the maximum extent permitted by law, the Bank shall not be held responsible for taking (or not taking) any action in good faith in reliance of the terms of the authorisation letter.* 在法律容許的最大限度內，本行無需就其依賴授權書條款而真誠採取（或不採取）的任何行動負責。

If the customer applies for new credit card or other loan facilities, the Bank will make reasonable effort to notify the attorney by phone (or any other communication methods the Bank deems fit from time to time) as soon as reasonably practicable subject to applicable laws and regulations and the Bank's internal procedures.

當客戶向本行申請新信用卡或其他貸款融通，本行會作出合理努力，在合理切實可行的情況下（並受限於適用法律和法規以及本行的內部程序），以電話（或本行不時認為合適的任何其他通訊方式）儘快通知獲授權人。

Personal and contact details of the attorney will be provided to the Bank on a separate information sheet. To make any enquiry in connection with the authorisation letter, the attorney should visit one of the Bank's local branches.

獲授權人將按另一份須知向本行提供個人和聯絡資料。如就授權書有任何查詢，獲授權人應親臨本行的本地分行。

The attorney appointment setup will generally take effect within four working days following completion of the necessary forms, and shall continue until further notice by the Bank.

委任獲授權人的安排一般會在填妥所需文件後四個工作天內生效，並會在本行另行通知前持續生效。

To revoke the arrangement, the customer can at any time provide the Bank with a cancellation instruction in writing.

如欲撤銷委任安排，客戶可隨時向本行提供書面指示。

IMPORTANT NOTES 重要提示

The customer must have mental capacity at the time of entering into the authorisation letter and afterwards. This generally refers to the ability to understand the terms, and the legal and practical effects of such authorisation. The arrangement will be automatically revoked when the customer or the attorney becomes mentally incapable. The customer is strongly recommended to seek medical opinion when in doubt.

在簽訂授權書當刻及之後，客戶必須具備精神上行為能力。一般而言，這是指有能力理解該授權之條款、法律和實際效力。若客戶或獲授權人喪失精神上行為能力，委任安排將被自動撤銷。如有疑問，本行強烈建議客戶尋求醫學意見。

Under the authorisation letter, the attorney will undertake to notify the Bank immediately if he/she becomes aware or has reason to believe that the customer is becoming or has become mentally incapable.

根據授權書，獲授權人承諾當其察覺或有理由相信客戶正在或已經喪失精神上行為能力，獲授權人須立即通知本行。

Please think carefully before deciding whether to proceed with the arrangement. The customer is strongly recommended to seek independent legal advice in advance.

在決定是否辦理此安排前請作出仔細考慮。本行強烈建議客戶事先尋求獨立的法律意見。