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## **Notice of Changes on the General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders), effective 7 December 2015 (“effective date”)**

HSBC is introducing e-Cheque services as part of an industry wide launch of the new e-Cheque payment method in Hong Kong. e-Cheque is an electronic counterpart of paper cheque and will be issued and presented in digital form. e-Cheque provides an efficient, secured and environmental friendly alternative for you to make and receive payments.

To cope with these new services, a new clause 2.7 is added to our General Terms and Conditions to cover the following:

- (i) e-Cheques services provisions – applicability and definitions
- (ii) Nature and scope of e-Cheques services
- (iii) e-Cheques Issuance services
- (iv) e-Cheques Deposit services
- (v) Handling of e-Cheques, associated risks and our liabilities

Separately, a new clause 1.33 is added to clarify that no person other than you and us will have any right to enforce the provisions of the General Terms and Conditions.

Please note that the amendments above shall be binding on you if you continue to use or retain the relevant account(s) on or after the effective date. If you decline to accept the amendments, you have the right to terminate the account(s) before the effective date in accordance with the relevant clauses under the existing General Terms and Conditions. If you have any queries, or should you wish to terminate any of the account(s), please contact us at our branches or call our customer service on hotline **(852) 2233 3000**.

You can obtain a copy of the amended terms and conditions by visiting HSBC’s website at <https://www.hsbc.com.hk/personal/form-centre.html> or any of our branches. If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

October 2015



## 一般條款及細則(個人獨立戶口、聯名戶口及商業戶口持有人適用)的修改通知，由2015年12月7日起生效(「生效日期」)

2015年10月

滙豐現正推出電子支票服務，以配合業界在香港推出的全新電子支票支付方法。電子支票為紙張支票的電子版本，並將以數碼形式簽發及出示。電子支票能為您提供另一種高效、安全及環保的付款及收款方法。

為配合此新服務，一般條款及細則新增第2.7條涵蓋下列各項：

- (i) 電子支票服務條文 – 適用性及定義
- (ii) 電子支票服務的性質及範圍
- (iii) 電子支票簽發服務
- (iv) 電子支票存入服務
- (v) 電子支票的處理、相關風險及本行的責任

另外，新增第1.33條說明除您及本行以外，並無其他人士有權強制執行一般條款及細則的條文。

請注意，如您在生效日期當日或之後繼續使用或保留相關戶口，則表示將受上述修改約束。如您拒絕接受該等修改，您有權根據一般條款及細則的現有版本中的相關條款於生效日期之前終止相關戶口。如您有任何疑問，或有意終止任何相關戶口，請前往本行分行或致電本行的客戶服務熱線(852) 2233 3000與本行聯絡。

