

30 SEP 2022

敬啟者：

滙豐(台灣)商業銀行股份有限公司(下稱「本行」)變更有關 貴公司帳戶及相關服務之本行「商業客戶帳戶總約定書」，自2022年12月1日起生效。

為提供 貴公司更優質的國際銀行服務，及進入全球市場的管道，本行茲按「商業客戶帳戶總約定書」約定及相關法令規定，修訂有關 貴公司滙豐帳戶及相關服務之本行「商業客戶帳戶總約定書」。本行之新版「商業客戶帳戶總約定書」詳見下列網站<https://www.business.hsbc.com.tw/zh-tw/download-center>，其架構包含下列組成要素：

- (1) 主服務合約(含保密及監管附錄)，其中載明有關本行與 貴公司以及本行全球各地商業客戶之重要法律條款；
- (2) 臺灣國家條款，其中載明就臺灣法令及營運觀點而言必要之臺灣特定條款；
- (3) 臺灣帳戶揭露書，係補充主服務合約與臺灣國家條款；
- (4) 產品/服務約定條款，其中載明貴公司可能已申請之特定產品和服務之相關條款與資訊；以及
- (5) 安全程序(電子管道安全措施)，其中載明本行企業客戶電子銀行HSBCnet用戶適用之安全規範與措施。

變更之原因

- 快速輕鬆即可使用本行產品和國際網路

本行新版的「商業客戶帳戶總約定書」其合約架構及主合約內容與滙豐集團各市場一致。惟各市場不同之當地法規規範則將記載於開戶地國之當地國家條款及帳戶揭露條款中。

- 易於瞭解

本行之新版「商業客戶帳戶總約定書」內容更簡短、更容易閱讀且架構清晰，以更清楚的方式載明本行的承諾和 貴公司的義務。

- 公平待客原則

本行持續不斷檢討與客戶間之條款及條件，以確保本行遵守公平待客原則，公平對待所有客戶。新版「商業客戶帳戶總約定書」回應本行主管機關提倡之公平原則及滙豐銀行之行為準則。

有哪些重要變更？

- 新版「商業客戶帳戶總約定書」並未重大變更有關本行與 貴公司間之關係，及/或 貴公司使用產品或服務的條款。新版「商業客戶帳戶總約定書」的內容與原「商業客戶帳戶總約定書」一致，但內容更精簡，文字更明確。
- 由於新版「商業客戶帳戶總約定書」採用新的架構， 貴公司將會發現：(a)條次款項編號現已不同；(b)部分條款不列於主服務合約，改列於臺灣國家條款或臺灣帳戶揭露書中，或者移至特定條款與條件(如為

產品相關之條款)。

例如：

- (i) 原「商業客戶帳戶總約定書」第1.8條及第1.24.3條「立約人資料之使用及委外作業」和「資訊之蒐集、處理及利用」改列於主服務合約之保密及監管附錄和臺灣國家條款。
- (ii) 原「商業客戶帳戶總約定書」第1.24.6條「金融犯罪風險管理活動」改列於主服務合約之保密及監管附錄。
- (iii) 原「商業客戶帳戶總約定書」第1.24.7條「稅務法令遵循」改列於主服務合約之保密及監管附錄。
- (iv) 原「商業客戶帳戶總約定書」第1.16條「修改」改列於主服務合約第13.1條及第13.2條和產品/服務條款 – 存款。
- (v) 原「商業客戶帳戶總約定書」第1.18條之「終止」改列於主服務合約第14條和產品/服務條款 – 存款。
- (vi) 原「商業客戶帳戶總約定書」第1.24.1條「名詞定義」改列於主服務合約第21條。
- (vii) 關於收費、手續費、利率及本行申訴處理程序的資訊改列於臺灣帳戶揭露書。
- (viii) 部分臺灣特定之條款改列於臺灣國家條款。

為清楚說明，新版「商業客戶帳戶總約定書」應自2022年12月1日當日起生效。

其他需要瞭解的資訊

- 倘 貴公司不同意新版「商業客戶帳戶總約定書」之任何相關變更，得於2022年11月30日前，以書面通知或以本行與 貴公司約定之其他方式通知本行終止「商業客戶帳戶總約定書」、與本行之各種帳戶、活動、交易或服務，並配合本行辦理終止手續。倘 貴公司未於2022年11月30日前通知本行終止關係，仍繼續使用本行的任何帳戶或服務時，即視為 貴公司已同意相關變更及新版「商業客戶帳戶總約定書」。
- 倘 貴公司已自本行取得信用貸款/融資安排，且原「商業客戶帳戶總約定書」部分條款以參照方式納入貸款/融資文件(例如貸款通知書、授信合約、擔保文件)，則自2022年12月1日起應適用新版「商業客戶帳戶總約定書」之相關條款(取代原「商業客戶帳戶總約定書」之類似/同等條款)。
- 倘 貴公司與本行已簽署之任何其他協議和文件中參照「商業客戶帳戶總約定書」之任何條款，則自2022年12月1日起應參照新版「商業客戶帳戶總約定書」。

若 貴公司有其他疑問，歡迎與客戶關係經理聯絡。

敬祝 商祺

滙豐(台灣)商業銀行股份有限公司

Dear Sirs,

HSBC Bank (Taiwan) Limited changes to our Corporate Account Terms and Conditions governing your accounts and related services Effective 1 Dec 2022

To serve you better as an international bank with access to global markets, we hereby amend our Corporate Account Terms and Conditions which governs your HSBC accounts and related services pursuant to the Corporate Account Terms and Conditions and applicable laws and regulations. Our new Corporate Account Terms and Conditions, which can be found at <https://www.business.hsbc.com.tw/en-gb/tw/generic/download-center>, have a framework structure that comprises following components:

- (1) the Master Services Agreement (including the Confidentiality and Regulatory Annex), which sets out the essential legal terms governing our relationship with you and all our corporate customers throughout the world;
- (2) the Taiwan Country Conditions, which sets out Taiwan-specific terms necessary from a local legal, regulatory and operational perspective;
- (3) the Taiwan Account Disclosures, which supplements the Master Services Agreement and the Taiwan Country Conditions; and
- (4) the Products/Services Terms and Conditions, which sets out the terms and information relating to certain products and services to which you may have subscribed.
- (5) the Security Procedures ([E-Channel Security Measures](#)), which sets out the security protocol and measures for those of you who use our digital banking platform, HSBCnet.

Why the change?

- Quick and Easy Access to our Products and International Network

Our new Corporate Account Terms and Conditions have a framework structure with core terms that are the same for all of our markets which use the same structure. *The only additional documentation for each market is Country Conditions and Account Disclosures that set out mandatory local requirements.*

- Ease of Understanding

Our new Corporate Account Terms and Conditions are shorter, easier to read and well structured, with our commitments and your obligations set out more clearly.

- Fair Conduct Principle

We are constantly reviewing our terms and conditions with our customers to make sure that we comply with a fair conduct principle to always treat our customers fairly. The new Corporate Account Terms and Conditions seek to resonate with our regulators' fairness principles and the HSBC approach to conduct.

What are the key changes?

- The new Corporate Account Terms and Conditions do not change the terms governing our relationship with you and/or your use of the products or services materially. The new Corporate Account Terms and Conditions says the same things as the existing Corporate Account Terms and Conditions, but in shorter and clearer language.
- As the new Corporate Account Terms and Conditions have a new structure, you will find that: (a) the numbering of provisions/ clauses are now different; (b) some terms are not found in the Master Services Agreement, but rather in the Taiwan Country Conditions, or in the Taiwan Account Disclosures, or even in the Specific Terms and Conditions (if they are product-related).

*For example:*

- (i) Clause 1.8 and 1.24.3 of the existing Corporate Account Terms and Conditions on “the Use or Processing of the Undersigned’s Information and Outsourcing Processing” and “Collection, Processing and Sharing of Customer Information” can now be found in the Confidentiality and Regulatory Annex to the Master Service Agreement and Taiwan Country Conditions.
- (ii) Clause 1.24.6 of the existing Corporate Account Terms and Conditions on “Financial Crime Risk Management Activity” can now be found in the Confidentiality and Regulatory Annex to the Master Service Agreement.
- (iii) Clause 1.24.7 of the existing Corporate Account Terms and Conditions on “Tax Compliance” can now be found in the Confidentiality and Regulatory Annex to the Master Service Agreement.
- (iv) Clause 1.16 of the existing Corporate Account Terms and Conditions on “Amendments” can now be found in Clause 13.1 and 13.2 of the Master Service Agreement and Product/Service Conditions – Deposit.
- (v) Clause 1.18 of the existing Corporate Account Terms and Conditions on “Termination” can now be found in Clause 14 of the Master Service Agreement and Product/Service Conditions – Deposit.
- (vi) Clause 1.24.1 of the existing Corporate Account Terms and Conditions on “Definitions” can now be found in Clause 21 of the Master Service Agreement.
- (vii) Information about tariffs, charges, rates and our complaints handling procedures are now set out in the Taiwan Account Disclosures.
- (viii) Some Taiwan specific provisions are now found in the Taiwan Country Conditions.

For the sake of clarity, the new Corporate Account Terms and Conditions shall become effective from 1 Dec 2022 and onwards.

What else do you need to know?

- If you disagree with the new Corporate Account Terms and Conditions, you may notify HSBC via a written notice or other methods agreed by HSBC and you before 30 Nov 2022 to terminate the Corporate Account Terms and Conditions, various accounts, activities, transactions or services between HSBC and you and take all necessary actions to effect the termination. If you do not notify HSBC of the termination before 30 Nov 2022 to terminate relationship with HSBC and you continue to use any of the accounts or services of HSBC, you are deemed to have agreed with the changes and the new Corporate Account Terms and Conditions.
- If you have obtained credit facilities/financing arrangement from HSBC and the loan/financing documents (e.g. facilities offer letters, facility agreement, security documents) incorporate by reference certain provisions from the existing Corporate Account Terms and Conditions, the relevant provisions in the new Corporate Account Terms and Conditions (which replace the similar/ equivalent provisions in the existing Corporate Account Terms and Conditions) will apply to you from 1 Dec 2022 onwards.
- If you have signed any other agreements and documents with HSBC which make any reference to the Corporate Account Terms and Conditions, you will now need to refer to this new Corporate Account Terms and Conditions from 1 Dec 2022 onwards.

Should you have further questions, please do not hesitate to contact your Relationship Manager.

Yours Sincerely,

HSBC Bank (Taiwan) Limited