



CHONG HING BANK LIMITED (“Bank”)

Account Rules Section VII Terms and Conditions for Internet Banking Services – Amended terms and conditions

With effect from 3 October 2012 (“Effective Date”), “Section VII - TERMS AND CONDITIONS FOR INTERNET BANKING SERVICES” of the Bank’s Account Rules will be amended as set out below.

To the extent of any inconsistency between the English and Chinese versions of the amended terms and conditions, the English version shall prevail.

SECTION VII – TERMS AND CONDITIONS FOR INTERNET BANKING SERVICES

The terms and conditions (called in this Section VII “**these terms and conditions**”) under this Section VII below shall apply to and govern the use and provision of Internet Banking Services by the Bank.

These terms and conditions are supplemental to Section I of the Account Rules (“**Account Rules**”) of the Bank and shall form part of the Account Rules. In the event of inconsistency between such Account Rules and these terms and conditions, these terms and conditions shall prevail to the extent of any such inconsistency.

Expressions and terms used in these terms and conditions shall have the meanings ascribed to them in Section I of the Account Rules unless otherwise defined or specified in these terms and conditions.

1. Interpretation

In these terms and conditions, the following words and expressions shall have the following meanings:

“**Accounts**” means all accounts maintained with the Bank, including lines of credit and overdraft facilities, which are designated by the Bank from time to time being accessible by the Customer through the Internet Banking Services;

“**Applicable Law**” means, in relation to any person, action or thing, the following:

- (a) any law, rule or regulation of any country (or political sub-division of a country) or jurisdiction;
- (b) any obligation under any license in any country (or political sub-division of a country) or jurisdiction; and

- (c) any lawful and binding determination, decision, order, ruling, guidelines or direction of a regulator or competent court or authority in any country (or political sub-division of a country) or jurisdiction; in each case, from time to time applicable to that person, action or thing.

“**Content**” means things that one may see, read, hear, download, install, modify or otherwise access on or via the Internet Banking Services and/or the Website (including but not limited to messages, files, ~~D~~data, software, images, photographs, illustrations, expression, presentation, opinion, advice, form, format, mode or method of compilation, selection, configuration, text and other materials);

“**Computer System**” means ~~facilities~~ any equipment, device or facility (including, without limitation,

any terminal, software, modem, computer equipment, electrical or wireless ~~appliances~~ appliance and telecommunications ~~facilities~~ facility) for accessing and using the Internet Banking Services;

“General Conditions” means, collectively, the Account Rules, all terms and conditions from time to time in force or as varied, amended or supplemented by the Bank governing the use of the Accounts and other related services of the Bank;

“Information” means any form of ~~D~~data, news, report, information or material made available through the Internet Banking Services or the Website, which includes without limitation any text, images, sound codes, computer programmes, software and databases, as well as any exchange rate, interest rate, price and computed amount (such as monthly repayment amount under a mortgage loan), whether or not given as a result of any Instructions;

“Instructions” means any instructions given through or provided at the Website and/or the Internet Banking Services in accordance with the Bank’s prescribed methods from time to time in force ~~for the type of transactions concerned~~;

“Internet Banking Services” means the internet banking services specified in Clause 3 ~~from time to time~~ provided by the Bank;

“Login Name” means the ~~user identification code(s) or number(s), or other name(s) or number(s)~~ assigned by the Bank to the Customer (including his appointed user(s)) or, ~~where permitted if applicable, otherwise~~ changed subsequently by the Customer (including his appointed user(s)) and accepted by the Bank and to be used in conjunction with the PIN for obtaining authorized access to the Accounts and the Internet Banking Services;

“Online Terms” ~~means the terms and conditions relating to the use of the Website and the Internet Banking Services including, without limitation, any privacy and disclaimer policies or statements which the Bank may post and/or modify on the Website as the same may be amended or substituted from time to time~~;

“PIN” means the Personal Identification Number(s) and/or any other ~~mean(s), form(s)~~ of login identification, password, one-time password, digital/electronic certificate, any other means, form or technique ~~of login authentication or identification (including two factor authentication) to be specified by the Bank or supplied by the Bank to the Customer or, where permitted, changed subsequently by the Customer and accepted by the Bank and to be~~ of authentication from time to time used in conjunction with the Customer’s Login Name for obtaining authorized access to the Accounts and the Internet Banking Services;

“Record” means information that is inscribed on, stored in or otherwise fixed on a tangible medium or that is stored in an electronic or other medium and is retrievable in a perceivable form;

“Transactions” means any deposit, ~~transfers, withdrawals, placements~~ transfer, withdrawal, placement of fixed deposits or remittances of funds or currency, trading of stock, securities, notes, bonds, ~~currencies, futures, and~~ financial instrument, or any other transactions ~~between, or (as the case may be) involving the operation of, the Accounts and any other accounts whether held with the Bank or any other bank, carried out~~ through the Website or using the Internet Banking Services ~~as the Bank may~~

provide from time to time; and

“Website” means the Internet Banking Services website.

2. These terms and conditions ~~Terms of Service~~

~~2.1 Internet banking services (“Internet Banking Services”) are provided to the Customer under the provisions of the agreement which the Customer signed (if any) with the Bank upon registering for the Internet Banking Services (the “Internet Banking Services Agreement”) and the following terms of service and any operating rules and/or policies that may, from time to time, be published by the Bank (all such Internet Banking Services Agreement (if signed), terms of service, operating rules and/or policies as varied and/or amended shall hereinafter be referred to in this Section as “Terms of Service”). Words and expressions used in the Internet Banking Services Agreement shall have the same meanings when used in these Terms of Service unless the context otherwise requires.~~

~~2.12~~ Each use of the Internet Banking Services on the Website is subject to these terms and conditions Terms of Service in force at the time of each such use. ~~The Bank may revise these Terms of Service from time to time on reasonable notice by updating the posting on the Website.~~

~~2.3 The Customer acknowledges that the Bank may, in its sole discretion and with or without notice to the Customer,~~

~~(a) modify any part or all of the Website and/or any of the services available to the Customer thereunder; and~~

~~(b) suspend or discontinue any part or all of the Website and/or the services available to the Customer thereunder.~~

~~2.24~~ Access to the Internet Banking Services may be provided through any means ~~premises~~ as the Bank may designate including without limitation a private network connection or the World Wide Web. The Customer will make available at his own cost a computer and other equipment and/or software with access to the Internet capable of viewing the Website and supporting his use of the Internet Banking Services at the Customer’s own risks. For the avoidance of doubt, the Customer shall be solely responsible for obtaining access to the Internet and for all charges, costs and expenses charged by the relevant internet service providers, including without limitation PNET charges and all other charges associated with the connection to the Website for the use of the Internet Banking Services.

~~3. Description of Services~~

~~3.1 The Internet Banking Services are an electronic service that may permit the Customer to gain access to the Accounts, to carry out Transactions and make enquiries and to obtain other related services, as the Bank may provide from time to time at its sole discretion through the use of any computers, mobile telephones, or other telecommunication, wireless or similar access devices subject to compliance by the Customer with the Internet Banking Services Agreement and these Terms of Service.~~

~~3.2 The Bank reserves the right to determine and vary the scope of the Internet Banking Services to be~~

~~provided from time to time with reasonable prior notice (where practicable) to the Customer at the Bank's sole discretion, including but not limited to the right:~~

- ~~(a) to modify, expand or reduce the scope of the Internet Banking Services;~~
- ~~(b) to impose or vary any limitation and/or condition on the use of the Internet Banking Services, including minimum and maximum limitations as may be prescribed by the Bank from time to time, and different conditions (including different requirements for PIN) that may apply to different types of transactions or parties as determined by the Bank from time to time; and~~
- ~~(c) to impose or vary any restrictions on the availability of certain parts of the Internet Banking Services, including but not limited to the imposition of restrictive service hours on any part of the Internet Banking Services.~~

~~3.3 The Internet Banking Services are offered for the Customer's sole and exclusive use and only in jurisdictions where and when they may be lawfully offered and processed under the Applicable Law.~~

~~3.4 For any issues regarding the Internet Banking Services that are not covered by these Terms of Service, the Customer should refer to the Internet Banking Services Agreement or contact the Bank for information.~~

4. Website Content

~~4.1 The Customer acknowledges that all Content are a trade secret, confidential and the property of the Bank and the relevant information providers. The Customer further acknowledges that such Content is subject to copyright and/or other intellectual property rights of the Bank or any third party (**"Intellectual Property Rights"**).~~

~~4.2 Unless the Customer is expressly authorized by the Bank in writing or compelled by law and with prior written notice to the Bank, the Customer shall not himself, and the Customer shall not participate in or permit any third party to:~~

- ~~(a) sell, transfer, disclose, assign, publish, convey, lease, sub lease, share, loan, transmit, duplicate, reproduce, distribute, broadcast, cablecast, display, publicly perform, download, put in circulation, prepare derivative works based on, repost or otherwise use, provide or disseminate any of the Content in any way for any public or commercial purpose without the prior written consent of the Bank; or~~
- ~~(b) remove, obliterate, erase, relocate or modify in any way any proprietary marking on or appearing with the Content including, without limitation, any trademark or copyright notice; or~~
- ~~(c) use any Content on any other website or in a networked computer environment for any purpose; or~~
- ~~(d) decompile or attempt to decompile, reverse engineer, translate, convert, adapt, alter, modify, enhance, add to, delete, or in any way tamper with, or gain unauthorized access to, any part of the Content, the Internet Banking Services or any software incorporated into the Website; or~~
- ~~(e) contravene any Applicable Law or otherwise infringe the Intellectual Property Rights of any party in using the Content, the Internet Banking Services and/or the Website.~~

~~4.3 The Customer agrees that all rights, benefits, title and interest in and relating to the Content and any and all related copyright, patent, trademark, service mark, proprietary property, trade secrets and~~

~~exclusive works are and shall remain the exclusive property of the Bank and the relevant information providers. Nothing in the Internet Banking Services Agreement or these Terms of Service or in the Customer's use of the Internet Banking Services or the Website will confer or transfer any Intellectual Property Rights to the Customer or provide the Customer with a licence to exercise any Intellectual Property Rights or otherwise enable the Customer to acquire any right with respect to the Website and/or Content unless it is expressly stated to the contrary. The Customer shall not make any representation or do any act which may be taken to indicate that the Customer has any such rights, benefits, title or interest.~~

35. Use of the Website and the Internet Banking Services

~~5.1 The Customer warrants that the Customer shall (a) properly maintain all Accounts, (b) fully comply with these Terms of Service, the Internet Banking Services Agreement and the General Conditions, and (c) fully pay upon demand all fees, costs and expenses as may be prescribed by the Bank from time to time with notice of at least 30 days (unless not within the Bank's control) to the Customer given in the manner as permitted under the Code of Banking Practice to which the Bank is subject and associated with the use of and/ or maintenance of, including without limitation all commissions as may be prescribed by the Bank from time to time and arising from any transactions made in connection with, the Accounts and the Internet Banking Services.~~

~~5.2 The Bank does not in any way warrant that (a) any services provided in connection with or any of the Customer's use of the Internet Banking Services and/or the Website will be free of errors, interception or interruption; or that (b) the Information, Content, or other materials provided, used or accessible in connection with the Internet Banking Services and/or the Website will be free of viruses, disabling devices or other contaminants. The Customer acknowledges that all Information is for the Customer's reference only. The Customer further acknowledges that the Bank's internal Records of the Accounts, Transactions and Information shall be conclusive save for obvious errors or unless such internal Records are established by the Customer to the Bank's satisfaction to be incorrect. For the avoidance of doubt, the Bank may use such updated Information as may be available at the time of executing the Customer's Instructions for any Transactions, and such Transaction shall be binding on the Customer notwithstanding different Information may have been quoted by the Bank via the Internet Banking Services and/or the Website.~~

~~5.3 Unless the Bank otherwise agrees in writing or subject to Clauses 13 and 14 under Section I of the Account Rules, the Customer agrees and acknowledges that without prejudice to specific instruction in writing from the Customer to the Bank, such person(s) whom the Customer may nominate upon the Customer's application for the Internet Banking Services or otherwise in writing shall have the Customer's authority and rights to apply for, obtain, receive and/or vary for and on behalf of such Customer any Login Name(s) and/or PINs (or information for obtaining PIN) and other items in relation to the Internet Banking Services, which may be issued or provided by the Bank to such nominated person(s) on behalf of the Customer from time to time and which must be used to gain~~

access to and/or operate the Internet Banking Services.

3.1 The Customer shall be liable for all losses if the Customer has been fraudulent or grossly negligent (including without limitation knowingly allowed the use by others of the Customer's Computer System, Login Name or PIN, failed to properly safeguard the Customer's Computer System, or failed to comply with Clause 3.4 if such failure has caused the loss). The Customer would not otherwise be responsible for any direct loss suffered by the Customer as a result of unauthorized transactions conducted through the Accounts. This Clause does not apply to any unauthorized transactions conducted through credit cards, which shall be governed by the Bank's terms and conditions governing the credit card.

~~3.25.4~~ The Bank is ~~authorized~~ may (but is not obligated-obliged) to act on any Instruction that the Bank, in its ~~absolute~~ sole discretion, believes to have been given or authorized by the Customer (whether or not such Instruction was in fact given or authorized by the Customer) ~~relating to the use of the Internet Banking Services~~. **The Bank shall be under no duty and liability to verify the validity and/or authenticity of any Instructions once the Customer's correct Login Name and PIN have been inputted and accepted to gain access to and/or use the Internet Banking Services. The Bank is entitled to treat such Instructions as having duly authorized and approved by the Customer. Subject to Clause 3.1, the Customer will indemnify the Bank against all costs, expenses, losses and damages which it may suffer or sustain arising out of or in connection with any Instruction.**

~~5.5~~ The Customer will not use or permit the use of the Website or the Internet Banking Services in whole or in part for any purpose, whether legal or illegal, other than as specifically intended to gain access to the Accounts, to carry out Transactions, to make enquiries relating to the Accounts and/or to obtain other services which the Bank may at its sole discretion provide from time to time. In particular, but without limitation, the Customer will not and will not procure or knowingly allow any other person to:-

- ~~(a) disrupt or interfere with the Website and/or the Internet Banking Services or servers or other software, hardware or equipment connected to or via the Website and/or the Internet Banking Services;~~
- ~~(b) violate any Applicable Law relating to the Customer's use of the Website and/or the Internet Banking Services; or~~
- ~~(c) collect or store any information or Data about other users or parties relating to the Website and/or the Internet Banking Services and/or the Bank other than those of the Customer's Accounts or as permitted by the Bank expressly.~~

~~3.35.6~~ Without prejudice to any other provisions of these terms and conditions, the Customer agrees that he is under a duty to promptly check and verify the contents of each of the Bank's regular statements of the Accounts and/or confirmation of execution given by the Bank online and/or other means of advice, and report to the Bank any discrepancies if necessary, in accordance with the provisions of the General Conditions as soon as possible. Such online advice and/or confirmation shall be deemed received by the Customer after transmission by the Bank. For the avoidance of doubt, the Customer agrees that it is his duty to notify the Bank if he does not receive the Bank's regular

statements of the Accounts or such online confirmation and/or other means of advice given by the Bank in respect of any Transactions within the time usually required for receipt of similar statements, confirmation and/or advice.

3.4 The Customer shall as soon as reasonably practicable notify the Bank by telephone at such telephone number and, if required by the Bank, then followed in writing to such address of the Bank as may be designated by the Bank from time to time, or in person at one of the Bank's branches if the Customer finds or believes that the Customer's Computer System, Login Name or PIN has been compromised, lost or stolen, or that any unauthorized transaction has been conducted over any Account. Upon confirmation of the authenticity of such notification to the satisfaction of the Bank, the Bank may at the Customer's cost (if appropriate) suspend the use of the Customer's Login Name or PIN and, at its sole discretion, re-issue a new Login Name or PIN to the Customer. Subject to Clause 3.1, the Customer will remain wholly responsible for all fees, costs, expenses, losses and damages incurred by or in connection with the use of the Internet Banking Services, the Content and/or the Website by any unauthorized third party which is caused by the Customer's failure to comply with the Customer's obligations under these Internet Banking Services Terms and Conditions until such time as the Bank has received and accepted the Customer's notification. If no effective or convenient means of notification for this purpose are made available by the Bank to the Customer at the time when the Customer should notify the Bank, the Customer shall notify the Bank within a reasonable time after such means have become available again. For the avoidance of doubt, the Customer will not be liable for losses and damages incurred after the Bank's confirmation of its actual receipt and acceptance of the Customer's notification but without prejudice to the Customer's liability (if any) with respect to the loss and damage incurred before such confirmation by the Bank has been given to the Customer. The Customer agrees and acknowledges that the Bank is entitled to reasonable time for processing the Customer's notification prior to its confirmation.

~~6. Links and Advertisements~~

~~6.1 The Bank does not endorse and is not responsible for the content or accuracy of any off Website pages or any other websites linked to the Website (including without limitation any websites linked through advertisements or through any search engines). The Bank expressly disclaims any liability for any loss or damage of any kind arising under or in connection with any reliance or otherwise use of such websites.~~

~~6.2 The Customer's correspondence or dealings with, or participation in promotions of, advertisers on the Website are solely between the Customer and such advertisers. The Bank is not responsible for any loss or damage of any kind incurred as a result of any such dealings or as a result of the presence of advertisements on the Website.~~

47. The Bank's Liabilities

47.1 Unless Clause 3.1 applies or due to the fraud, gross negligence or wilful default/misconduct of the

Bank, its officers, ~~or employees~~ or agents and then only to the extent of direct and reasonably foreseeable loss and damage (if any) arising directly and solely therefrom or the amount of the relevant Transaction (whichever is less), the Bank will not assume any liability ~~or responsibility~~ whatsoever to the Customer or any other person for ~~the any~~ consequences arising from or in connection with:

- (a) any use of the Internet Banking Services or access to the Website or any Content;
- (b) any disruption, interruption, interception, corruption, mutilation, suspension, delay, loss, omission, unavailability, mutilation or other failure in relation to or in providing the Internet Banking Services, in transmitting ~~Instructions or executing any Instruction, Content relating to the Internet Banking Services or in connecting with the Website or information~~ caused by any acts, omissions or circumstances beyond the reasonable control of the Bank including, without limitation, any failure of any communication network, act or omission of any third party information or service providers, mechanical failure, power failure, malfunction, breakdown, or inadequacy of equipment, installation or facilities, or any law, rules, regulations, codes, directions, regulatory guidelines or government order facility, or any Applicable Law (whether or not having the force of law); and
- (c) transmission, posting and/or storage of any Content and/or ~~Data information~~ relating to the Customer, the Internet Banking Services and/or Transactions or dealings conducted with or by the Customer ~~in relation or pursuant to the Internet Banking Services through or in any system, equipment or instrument of any communication network provider.~~

47.2 Neither the Bank nor any of its any officers, employees, agents or service providers provide nor are they authorised by the Bank to provide any investment or other advice ~~Without prejudice to Clause 5.2, the Customer agrees that neither the Bank nor any information provider shall be deemed a financial or investment adviser~~ to the Customer. It is the Customer's sole responsibility to seek or determine market information and seek independent professional advice on financial, investment, technical, legal, tax and other issues in connection with the use of the Internet Banking Services, ~~and/or~~ the Website and each Transaction.

47.3 All Content and Information will be made available on an "as is" basis and for reference purposes only. The Bank does not endorse or express any comment on any Content or Information supplied by any third party information provider nor does it assume any duty to check or verify such Content or Information.

47.4 Without prejudice to Clauses 5.2, 7.2 and 7.3, nNeither the Bank nor any of its officers, employees, agents or information/or service providers warrants, represents or guarantees the accuracy, reliability, adequacy, timeliness, correctness and completeness of any Content or that any Content or Information is fit for any purpose. The Bank, its officers, employees, agents and all such ~~information/or~~ service providers expressly disclaim all liabilities whatsoever arising from or in connection with any reliance on any Content or Information. The Customer acknowledges that all Content and Information are for reference only, may not be relied on by the Customer for any purpose and shall not in any circumstances be binding on the Bank. The Customer further acknowledges that the Bank's internal Records of the Accounts, Transactions and Information (including website logs) shall be conclusive and

binding on the Customer save for manifest errors. For the avoidance of doubt, the Bank may use any updated Information available at the time of executing the Customer's Instruction for any Transaction, and such Transaction shall be binding on the Customer notwithstanding that different Information may have been provided by the Bank via the Internet Banking Services or the Website.

4.5 Subject to Clause 3.1 and save for the negligence, wilful misconduct or fraud of the Bank, its officers, employees or agents, the Bank expressly disclaims all liabilities arising from and in connection with the validity, integrity or authenticity of any Instruction once the correct Login Name and PIN have been inputted to gain access to the Internet Banking Service..

~~7.5 The Customer is solely responsible for implementing all such procedures and checkpoints to satisfy the Customer's particular requirement for accuracy and security of Data input and output, and for maintaining a means external to the Website or the Internet Banking Services for the reconstruction of lost Data. If the Customer's use of the Website or the Internet Banking Services results in the need for servicing or replacing property, material, equipment or Data, the Customer agrees that the Bank will not be liable for any such costs.~~

~~7.6 Notwithstanding any other provisions of these Terms of Service, neither the Bank nor any other information or service provider shall in any circumstances be liable for any incidental, indirect, special, consequential or exemplary damages including, without limitation, any loss of use, revenue, profits or savings.~~

58. The Internet Banking Services Privacy Policy

58.1 During the Customer's use of the Website and/or the Internet Banking Services, blocks of data known as "cookies" may be issued to or requested from the Customer's computer. The Customer may remove or reject any such cookies (which may affect the Customer's use of the Website or the Internet Banking Services) but the Customer must not alter any cookies sent to the Customer's computer from the Website.

58.2 The Customer acknowledges that certain Transactions cannot be processed on the Website without the use of cookies.

69. Security

~~69.1 The Bank will take such steps as it may deem reasonably practicable steps (a) to provide reasonably prudent security for safeguard that its systems in connection with the provision of the Internet Banking Services. are installed with reasonably prudent security and designs and (b) to control and manage the risks in operating the systems, taking into account the Applicable Law relating to the Bank~~

6.2 The Customer shall be solely responsible for the safe custody of the Customer's Computer System, Login Name and PIN, and the Customer shall keep the Customer's Login Name and PIN strictly confidential. The Customer should not disclose the Customer's Login Name or PIN to anyone including the Bank's staff or the Police.

9.2 The Website and the Internet Banking Services apply different advanced technologies to protect the data the Customer sends from the Customer's browser via the server of the Bank and/or third party information and/or service providers to the ultimate product providers.

9.3 For security purposes, the Customer agrees to follow and adhere to guidelines and/or advice which the Bank may at its discretion, but not obliged to, issue from time to time in relation to the use of and access to the Website and/or the Internet Banking Services.

710. Modifications to these terms and conditions Terms of Service

~~710.1 The Bank reserves the right to change and supplement these Terms of Service regarding the use of the Website and the Internet Banking Services at any time by giving the Customer reasonable prior notice (where practicable) of any change. Each access to or use of the Website and/or the Internet Banking Services is subject to the Internet Banking Services Agreement and the Terms of Service then in force. For the avoidance of doubt, any use of the Internet Banking Services by the Customer after expiry of such notice shall constitute the Customer's acceptance of these Terms of Service.~~ These terms and conditions may be amended or supplemented by the Bank at its sole discretion from time to time with reasonable prior notice (as practicable) to the Customer. Such amendments will be sent to the Customer by post or posted on the Website or otherwise and will become effective at such effective date and time as stipulated by the Bank and shall be binding on the Customer if the Customer continues to maintain any Account, use the Internet Banking Services or access the Website after the effective date of such amendment / supplement. Each access to and use of the Website or the Internet Banking Services shall be subject to the provisions of these terms and conditions then in force.

~~710.2~~ The Customer acknowledges that the Bank and any information or service provider may from time to time, subject to reasonable prior notice (where practicable), impose certain conditions upon the availability of any part of the Content that they supply. The Customer agrees that the Customer's continued access to, or the availability to the Customer of, such Content after the relevant effective date of such conditions constitutes acceptance of those conditions by the Customer.

11. General

~~11.1 If any part of these Terms of Service is held to be illegal, invalid or unenforceable under the Applicable Law, it shall be given effect to the greatest extent possible and the remainder of these Terms of Service will remain in full force and effect in accordance with their respective terms.~~

~~11.2 These Terms of Service are to be read and construed in conjunction with the provisions of the Internet Banking Services Agreement and Online Terms.~~

~~11.3 These Terms of Service and the Internet Banking Services Agreement are in addition to the General Conditions, and the General Conditions shall continue to apply in respect of the dealings and operation of the Accounts, provided that in the event of any inconsistencies, the provisions of these Terms of Service shall prevail over those of the Internet Banking Services Agreement which shall, in~~

~~turn, prevail over those of the General Conditions for the purposes of the Internet Banking Services save as expressly provided to the contrary in these Terms of Service and the Internet Banking Services Agreement respectively. Notwithstanding the aforesaid, the Online Terms shall prevail over these Terms of Service or General Conditions in the event of any conflict among them to the extent of such conflict and for the purposes of the Internet Banking Services.~~

Chong Hing Bank Limited

31 August 2012