

**Chong Hing Bank Limited**  
**Conditions of Online Remittance**  
**(Effective 7 April 2011)**

1. Chong Hing Bank Limited (the "Bank") shall not be responsible for any loss or damage due to delay in payment or in giving advice of payment; loss of items in transit or otherwise; mutilation, error, omission, interruption or delay in transmission or delivery of any item, letter, telegram or cable, or the actions of the Bank's correspondents or agents; or declared or undeclared war; censorship; blockade; insurrection; civil commotion; or any law, decree, regulation, control, restriction, order or other act of a domestic or foreign government or other group or groups exercising governmental powers, whether de jure or de facto; or acts of God or any act or event beyond the Bank's reasonable control.
2. The Remitter has carefully checked and clearly confirmed all payment details set forth in this instruction.
3. The Bank may transmit the message for cable/ telegraphic/ electronic transfer in explicit language, code or cipher at the Bank's discretion, and shall not be responsible for any loss, delay, error or omission which may occur in the transmission of the message, or for the Bank's interpretation.
4. The Remitter shall make his own enquiries and the Bank is not obligated to advise the Remitter as regards any tax, levy, duties, exchange control or any similar restriction which may be imposed by the relevant local laws or regulations of the place/ country to which the remittance is to be dispatched, and the Bank shall not be responsible for any loss or delay resulting from any such tax, levy, duties, control or restriction.
5. The Bank is not obligated to advise the Remitter as regards any charges or expenses which may be imposed by the Bank's correspondents or agents in relation to the remittance or this instruction, and the Bank shall not be responsible for any loss or delay resulting from any such other charges or expenses.
6. The Bank shall arrange for the remittance to be effected in the local currency of the place/ country in which payment is to be made where specific instruction is not given by the Remitter to the contrary.
7. The Bank may have the remittance effected elsewhere other than the place specified by the Remitter if circumstances so require or the Bank may see reasonable or prudent provided notice thereof shall be provided to the Remitter as soon as practicable.
8. Instruction received by the Bank after its cut-off time will not be processed on the same day.
9. Instruction for same day value is subject to the relevant cut-off times in respect of the geographical locations or time zones of the destinations in question.
10. Where a Beneficiary does not maintain an account with the Bank's correspondent or agent in the place/ country in which the payment is to be made, delay may occur depending on the clearing system of such place/ country and the action taken by the Beneficiary's bank in collecting such payment. The Bank shall not be responsible for any loss, damage, liabilities or otherwise resulting from any such delay.
11. The Bank shall make refund or cancellation pursuant to the Remitter's request only if and after the Bank has received confirmation from the Bank's correspondents or agents of effective cancellation of the remittance in question. In the case of funds which have already been converted into foreign currencies by the Bank, the Bank's correspondents or agents, the Bank shall make refund only on the basis of the amount actually received from the correspondents or agents, and at the Bank's buying rate on the day of refund. The Remitter shall reimburse the Bank for any and all cost and expenses incurred by the Bank, the Bank's correspondents or agents in connection with the remittance in question or instruction by the Remitter.
12. These conditions shall be construed and governed under Hong Kong laws, and the parties shall submit to the non-exclusive jurisdiction of the courts of Hong Kong.

Should there be any inconsistency between the English and Chinese versions of these conditions, the English version shall prevail.