



General Descriptive Information of Deposit Services

存款服務一般資料概要

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Account¹ Types of Deposit Services

The Bank² offers the following deposit accounts to individual / joint customers currently.

Account Type	Currency
Single Currency Savings Account (Passbook or Statement)	HKD
Multi-currency Savings Account (Passbook or Statement)	HKD, USD, CNY, GBP, EUR, JPY, CAD, AUD, NZD, CHF
Single Currency Current Account	HKD, USD, CNY
Time Deposit Account	HKD, USD, CNY, GBP, EUR, JPY, CAD, AUD, NZD, CHF

Prospective customer who is interested in Chong Hing Bank's deposit services can approach any branch of the Bank for account opening. Prospective customer is advised to obtain information on the Bank's branches via our website (www.chbank.com), Customer Services Hotline at (852) 3768 6888 or Mobile App.

Documents and Information Required for Account Opening

Prospective customer is required to provide the original copy of the following identification document(s) for account opening.

If Prospective Customer is:-	Identification Document Required
Hong Kong Permanent Resident	■ Hong Kong Permanent Identity Card
Hong Kong Resident	■ Hong Kong Identity Card ■ Valid passport / travel document
Non- Hong Kong Resident	■ Valid passport / travel document

¹ Account refers to passbook savings, statement savings, current, multicurrency, and fixed deposit accounts.

² The Bank refers to Chong Hing Bank Limited.

Prospective customer is also required to provide the Bank with the following key personal information³ so as to comply with regulatory requirements.

1. Residential address;
2. Account opening purpose and the anticipated account activities;
3. Occupation and employment details;
4. Source of wealth / source of fund.

Minimum Initial Deposit for Account Opening

Prospective customer is required to deposit new funds in the newly opened account. Details are as follows.

Account Type	Minimum Initial Deposit Amount / Minimum Deposit Amount (for Time Deposit)
Single Currency Savings Account (Passbook or Statement)	HKD1,000 #
Multi-currency Savings Account (Passbook or Statement)	HKD1,000 # JPY10,000 Other currencies : 100
Current Account	HKD500 # USD100 CNY500
Time Deposit Account	HKD and CNY : 5,000 JPY: 100,000 Other currencies : 1,000

Senior citizens aged 65 or above, customers aged below 18, beneficiaries of Comprehensive Social Security Assistance (CSSA) Scheme or Normal or Higher Disability Allowance, and disabled or visually impaired persons will be exempted from the minimum initial deposit requirement for account opening

³ The list provided is not exhaustive. Please approach any branch of the Bank or the Customer Services Hotline for more details. The Bank reserves the right to require prospective customer to provide more documents / information in certain circumstances.

Minimum Balance Requirement or Below Minimum Balance fee

The Bank has no minimum balance requirement or below minimum balance fee currently. Prospective customer is encouraged to read and understand the Bank's tariff, which is available at any branch of the Bank and the Bank's website, for information on other service charges and transaction fees prior to account opening.

Calculation of Interest

The Bank offers NO interest on Current Accounts. For various Savings Accounts, interest is calculated on the following basis (for both ordinary years & leap years):

- Hong Kong Dollar and Sterling Pound – 365 days in a year on a simple basis
- Other currencies – 360 days in a year on a simple basis

For Passbook Savings Account, interest entitled is credited at the end of June and December of each year. For Statement Savings Account, interest entitled is credited at the end of each month.

Current interest rates of all deposit accounts are displayed at all branches of the Bank and published on the Bank's website.

Dormant Account⁴

A dormant account is an account which has no transaction (deposit or withdrawal excluding charges imposed or interest credited) for a period of 12 months.

Restriction on transfer and/or withdrawal transaction may be imposed on dormant accounts, including ATM, phone banking as well as digital banking channel.

Customer is required to approach any branch of the Bank in person and perform a withdrawal transaction for account reactivation. Although the Bank has no dormant account fee currently, the simplest way to prevent an account from turning dormant is to ensure that there are some transactions being made regularly.

⁴ For more information, prospective customers are advised to download the 'Understanding Dormant Accounts and Deceased Accounts' leaflet via the website of the Hong Kong Association of Banks (www.hkab.org.hk).

Clearing Time of Local Cheque

If you deposit a local cheque before cut-off time over branch counter or branch drop-in box, the fund will be available on the next business day # after 3:00pm. Details are as follows.

	Deposited on	Funds Available
Cheque Clearing Schedule	Monday – Friday	After 3:00 pm on the next business day #

Saturdays are excluded

Cheque deposit over branch counter is not available on Saturdays. Customer is advised to put the cheque into branch drop-in box on Saturdays and the cheque will be deposited on the following business day.

Account Closure

Customer is advised to approach any branch of the Bank for closing deposit account. Please refer to the Bank's tariff for relevant service charges if you would like to withdraw account balance by local bank transfer, cross-border remittance or bank cheque. A handling fee also applies to an account which is closed within 3 months from the date of its opening.

The Bank reserves the right to close a customer account provided that 30 days' notice has been given to the customer. The Bank also reserves the right to close a customer account without giving 30 days' notice if the account is being used or suspected of being used for illegal activities.

Rights of Set-off

If the customer is or becomes indebted to the Bank, the Bank reserves the right of set-off over credit and debit balance in different account(s) of the customer, regardless of whether the account(s) is held solely or jointly by the customer.

In the case of a joint account, the Bank reserves the right to set-off or transfer any credit balance in that account against the debit balance in other accounts which may be held by one or more of the holders of the joint account.

The Bank will inform the customer promptly after exercising any right of set-off.

Prospective customer is highly recommended to read Section 12 in Account Terms (For Personal / Joint Account) prior to account opening.

Important Notes of Joint Account

The obligations and liabilities of each account holder of a joint account to the Bank in connection with the joint account(s) shall be joint and several.

Any transactions entered into by the authorised signatory or signatories will be binding on all account holders if the request or instruction was made in accordance with the established authorised signing arrangement.

Any credit balance of a joint account is and will be owned by the account holders as joint tenants with right of survivorship. Subject to applicable laws, on the death of any of such persons, the Bank will hold any credit balance of the joint account to the order of the survivor(s) and, in the case of the death of all such persons, the legal representative(s) of the last survivor, on production of a grant of probate or letters of administration in respect of that last survivor.

All joint account holders must approach any of our branches in person for change of authorised signatories or signing arrangement of the joint account.

The above is not exhaustive. Customer is strongly advised to read and understand Section 12 and 23 in the Account Terms (For Personal / Joint Account) prior to account opening.

Treatment of Joint Bank Accounts in the Case of Mental Incapacity

In the case of the joint account, if any one of the joint account holders becomes mentally incapacitated, the joint account will continue to be operated as usual according to the prevailing signing arrangement, unless and until the prescribed legal document as mentioned below is received by the Bank. The Bank reserves the right to restrict account activity, if appropriate.

In the event of mental incapacity of the joint account holder, his/her family members or concerned parties may apply for the following legal document to manage his/her account(s):

- A. Guardianship Order; or
- B. Relevant Court Order.

For the avoidance of doubt, in the event of mental incapacity of the joint account holder, the Bank will not accept any verbal or written notification by a third party, including the joint account holder's family members for account operation purpose.

Language

The Chinese version of this document is for reference only. In the event of any discrepancies between the English and Chinese version of this document, the English shall prevail to the extent of such discrepancies.

存款賬戶⁵種類

現時本行⁶可供開立的私人 / 聯名賬戶種類如下：

賬戶種類	貨幣種類
單一貨幣儲蓄賬戶（存摺或結單）	港幣
多種貨幣儲蓄賬戶（存摺或結單）	港幣、美元、人民幣、英鎊、歐羅、日圓、加拿大元、澳元、紐西蘭元、瑞士法郎
往來賬戶	港幣、美元、人民幣
定期存款賬戶	港幣、美元、人民幣、英鎊、歐羅、日圓、加拿大元、澳元、紐西蘭元、瑞士法郎

對本行存款服務有興趣的客戶，歡迎親臨本行任何一間分行開立賬戶。客戶可瀏覽本行網站 (www.chbank.com)、致電客戶服務熱線 (852) 3768 6888 或下載本行手機應用程式，以獲取本行分行的資料。

開立個人賬戶所需文件

客戶於開戶時必須提供下列的身份證明文件：

開戶人士是：	開戶所需身份證明文件
香港永久居民	■ 香港永久性居民身份證
香港居民	■ 香港居民身份證 及 ■ 有效護照 / 旅遊證件
非香港居民	■ 有效護照 / 旅遊證件

⁵ 賬戶意指存摺儲蓄、結單儲蓄、往來、多種貨幣及定期存款賬戶

⁶ 本行意指創興銀行有限公司

除此以外，客戶亦需要提供以下關鍵個人資料⁷，以符合監管機構要求。

1. 現居地址
2. 開立賬戶之目的及預期的交易活動
3. 職業及僱主資料
4. 財富來源及資金來源

最低開戶金額要求

客戶需要因應所開立的賬戶，存入最低開戶所需金額，詳情如下：

賬戶種類	最低開戶金額 / 最低存款金額 (適用於定期存款)
單一貨幣儲蓄賬戶 (存摺或結單)	港元：1,000 [#]
多種貨幣儲蓄賬戶 (存摺或結單)	港元：1,000 [#] 日圓：10,000 外幣 (日圓除外)：100
往來賬戶	港元 [#] ：500 [#] 美元：100 人民幣：500
定期存款賬戶	港元及人民幣：5,000 日圓：100,000 其他貨幣：1,000

[#]本行向 65 歲或以上長者、18 歲以下人士、領取綜合社會保障援助(綜援)計劃或普通傷殘或高額傷殘津貼人士、傷殘或視障人士豁免最低開戶金額要求。

最低結餘要求或低結餘服務費

本行目前沒有最低結餘要求或低結餘服務費。建議客戶在開戶前先閱讀及了解本行的服務收費表，該服務收費表可於本行任何分行索取或於銀行網站下載，以了解本行的其他服務費和交易費。

⁷ 資訊並非詳盡無遺，客戶可親臨本行任何一間分行或致電客戶服務熱線以了解詳情。在個別情況下，本行保留權利要求客戶提供額外文件/資料。

利息計算

本行沒有向往來賬戶提供利息。對於各種儲蓄、定期存款賬戶，利息按下列基準計算(包括閏年及非閏年)：

- 港元及英鎊：按每年 365 日單息計算
- 其他貨幣：按每年 360 日單息計算

儲蓄存摺賬戶於每年六月底及十二月底計入利息；
現行的存款利率展示於本行所有分行及本行網站。

不動戶⁸

「**不動戶**」是指賬戶連續 12 個月並無財務交易 (銀行主動支付利息及扣除手續費的交易除外)。賬戶轉賬及/或提款可能受到限制，包括自動櫃員機、電話理財及網上銀行渠道。

客戶需親臨本銀行分行辦理一宗提款交易，以重新啟動賬戶。另外，儘管本行現時沒有不動戶服務收費，為避免賬戶成為不動戶，建議客戶定期運用其賬戶處理日常交易。

⁸ 建議準客戶可於香港銀行公會網站 (www.hkab.org.hk) 下載《認識不動賬戶及已故客戶賬戶》小冊子，以了解更多相關資訊。

本地票據結算時間

若在分行櫃檯或支票箱截數時間前存入支票，有關金額將會於存入後的第二個工作天下午 3:00 後可供使用，詳情如下：

	存款日	到賬時間
本地票據結算時間	星期一至星期五	存入支票後的第二個工作天下午 3:00 後到賬#

#不包括星期六

分行櫃檯逢星期六不接受支票存入。客戶可將支票投入分行的支票收集箱，收到的支票將於下一個工作天存入。

結束賬戶

客戶需親臨本銀行分行辦理結束賬戶手續。如客戶要求以本地跨行轉賬、海外匯款或銀行本票支取賬戶結餘，客戶應細閱《銀行服務收費表》的有關收費。從開戶起計三個月內結束賬戶，本行將會收取手續費。

本行有權發出不少於 30 天的通知予客戶結束賬戶。此外，如賬戶被用作或懷疑被用作任何犯罪活動，本行可無需 30 天的通知，即時將該賬戶取消。

抵銷債務的權利

若客戶現在或已經欠本行債項，本行保留對客戶不同賬戶的貸方及借方結餘作抵銷債務的權利，而不論該賬戶是否由客戶單獨或共同持有。

如屬聯名賬戶，本行保留任何抵銷或轉移債務的權利，可把聯名賬戶的貸方結餘，抵銷聯名賬戶的其中一位或一位以上的持有人所持有的其他賬戶的借方結餘。

本行在行使任何抵銷債務後，將會儘快通知客戶。

建議客戶開戶前應細閱本行《賬戶章則(個人/聯名賬戶)》內的第 12 章節，以了解詳情。

聯名賬戶重要資訊

就任何賬戶而言，每名賬戶持有人對本行的責任及債務均屬共同及個別的。

任何賬戶簽字人員作出的任何交易對所有的賬戶持有人均具約束力，本行按照要求或指令符合依據授權書所確立的獲授權簽署安排。

聯名賬戶的任何結餘由賬戶持有人以聯權共有人身份擁有，而尚存者取得權亦適用。除適用法律另有規定外，當任何該等人士去世時，本行將按尚存者的指令持有聯名賬戶中的任何結餘；或當所有該等人士去世時，本行將按最後尚存者的法定代表（經出示遺囑認證書或遺產管理書後）的指令持有聯名賬戶中的任何結餘。

所有聯名賬戶持有人需親臨本行任何一間分行辦理更改指定簽字人員或簽名安排。

以上資訊並非詳盡無遺。建議客戶開戶前應細閱本行《賬戶章則(個人/聯名賬戶)》內的第 12 及 23 章節，以了解詳情。

聯名賬戶持有人精神上無行為能力的處理辦法

當其中一位聯名賬戶持有人精神上無行為能力時，該聯名賬戶將根據該賬戶的現行簽署方式繼續操作，除非及直至本行收到以下提及的法律文件。本行保留權利限制賬戶活動(如合適)。

當聯名賬戶持有人精神上無行為能力時，其家屬或有關人士可申請下列法律文件以管理其賬戶：

- A. 監護令或
- B. 相關的法院命令。

為免疑慮，當聯名賬戶持有人精神上無行為能力時，本行不會接受由其他人士包括聯名賬戶持有人家屬的任何口頭或文字通知操作賬戶。

語言

本文件的中文版本僅供參考。本文件的英文版本與中文版本如有歧異，就該等歧異程度而言概以英文版為準。