

# 上海商業銀行

## SHANGHAI COMMERCIAL BANK

1 August 2014

Dear Customer,

### **Notice of Waiver of Initial Deposit Requirement**

Thank you for choosing our banking services.

To support the Treat Customers Fairly Charter initiated by the Hong Kong Monetary Authority, Shanghai Commercial Bank Ltd (the "Bank") has waived the below balance service fee for eligible customers starting on 1 April 2014. Now, we are pleased to inform you that with effect from 1 August 2014, the Bank will further exempt the initial deposit requirement of HKD passbook savings account for the following eligible customers:

1. Customers with the average monthly household income for the past 12 months below HKD10,000;
2. Customers who receive social welfare benefits or government subsidies (documentary proof is required for this class of customers upon waiver application); or
3. Customers who are physically or mentally disabled.

Customer who meets one of the above requirements will become eligible to apply for exemption of initial deposit requirement. We reserve the right of final decision on the interpretation of above eligible customers at our sole discretion.

Should you have any enquiries, please call our Customer Service Hotline on 2818 0282, browse the Bank website [www.shacombank.com.hk](http://www.shacombank.com.hk) or visit any of our branches.

Yours faithfully,  
Shanghai Commercial Bank Limited

This is a computer-generated printout and no signature is required.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

親愛的客戶：

### **豁免開戶最低存款要求通知**

多謝 閣下選用本行之銀行服務。

為支持由香港金融管理局推出之《公平待客約章》，上海商業銀行（「本行」）已於2014年4月1日起豁免合資格客戶的低結餘服務收費。現本行將於2014年8月1日起進一步為符合下述資格的客戶提供豁免港幣存摺活期儲蓄賬戶之開戶最低存款要求：

1. 過去12個月之每月平均家庭收入低於港幣一萬元之客戶；
2. 領取政府社會福利津貼或政府援助金之客戶（此類客戶需於申請豁免時提交有關證明）；或
3. 身體或智力殘障之客戶。

客戶如符合以上其中一項條件，可向本行申請豁免開戶最低存款要求。本行將保留對有關以上合資格客戶之詮釋及最終決定之權利。

倘有任何疑問，歡迎致電本行客戶服務熱線 2818 0282、瀏覽本行網頁 [www.shacombank.com.hk](http://www.shacombank.com.hk) 或親臨本行任何一間分行查詢。

上海商業銀行有限公司 謹啟  
二〇一四年八月一日

本函為電腦編印文件，毋須簽署。

中文譯本如與英文版本有任何歧異，概以英文版本為準。