

December 2024

Dear Valued Customer,

Notice of Amendments to Banking Account Services

Thank you for using Shanghai Commercial Bank ("the Bank") services. Please note that the following changes will be made to the Banking Account Services:

**Section 1: Service Charges**

Effective from 1 June 2025 ("the Effective Date"), the following service charge will be added for all Personal Banking No Passbook Savings and Checking Accounts:

Item	Charge
Paper Statement Fee <sup>#</sup>	HKD30 half year per customer

<sup>#</sup>Paper Statement Fee is not applicable to the following customers: (1) aged below 18 or aged 65 and above, (2) recipients of Comprehensive Social Security Assistance or Government Disability Allowance through auto-pay to accounts of our bank and (3) SMART Banking Customers. For customer who are (i) physically or mentally disabled or (ii) recipients of Comprehensive Social Security Assistance or Government Disability Allowance through other banks, you may submit the application form or relevant proof to branch for fee waiver.

**Section 2: Important Notice regarding e-Statement Service**

Starting from March 2025, the Bank will automatically change your enrolment from paper statement to e-Statement for all personal banking accounts that have registered for Personal Internet Banking\*. If you have registered for Personal Internet Banking, and your account(s) has (have) not been registered as an online access account in your Personal Internet Banking, the account(s) will be automatically added as an online access account in your Personal Internet Banking and you will be able to access account e-Statements through Personal Internet Banking after the automatic change. The Bank will send email notifications when the e-Statement is ready. If you have not yet to provide a valid email address, please contact the Bank immediately.

\*The automatic change from paper statement to e-Statement does not include the following customers: (1) aged below 18 or aged 65 and above and (2) SMART Banking customer.

If you would like to continue receiving paper statements after the automatic change, please login to Personal Internet Banking and click "Register" which is under "e-Statement" to update your statement preferences back to paper statement (Please note the new Paper Statement Fee as described in Section 1). If you would like to disable the online access of relevant account(s) in your Personal Internet Banking, please login to Personal Internet Banking and disable the settings via "Personalize > Account Settings" after the automatic change. In such case, e-Statement will be cancelled and you will receive paper statement afterwards. (Please note the new Paper Statement Fee as described in Section 1)

If you have already used the e-Statement Service for your personal banking accounts, this service enhancement will not affect you. If you are not a Personal Internet Banking user and do not want to pay the new Paper Statement Fee, please register Personal Internet Banking through our Bank's website for e-Statement Service before the Effective Date.

For more details of e-Statement enrolment, please scan the QR code below:



Please note that the use of e-Statement Service shall at all times be subject to the Terms and Conditions for i-Banking Services as incorporated in the Terms and Conditions for Bank Accounts and General Services, the terms and conditions governing the accounts and such other terms and conditions as the Bank may from time to time specify. If you continue to use or retain your accounts after the Effective Date, you shall be deemed to have accepted those terms and conditions and agreed to be bound by them. You may visit our Bank's website for those terms and conditions.

The above amendments shall be binding on you if you continue to use or retain your accounts after the Effective Date. If you do not accept the above amendments, we shall not be able to continue providing services to you. You can notify us for termination of accounts or services before the Effective Date.

Should you have any enquiries, please call our Customer Service Hotline on 2818 0282 or visit any of our branches.

Yours faithfully,  
Shanghai Commercial Bank Limited

This is a computer-generated printout and no signature is required. In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

親愛的客戶：

銀行賬戶服務修訂通知

多謝閣下使用上海商業銀行(「本行」)服務。本行銀行賬戶服務將會作出以下修訂：

**第一部份：服務收費**

由2025年6月1日起(「生效日」)，將新增以下服務收費並適用於所有個人理財之簡便活期儲蓄及支票賬戶：

項目	費用
紙張結單費用 <sup>#</sup>	每客戶半年HKD30

<sup>#</sup>紙張結單費用不適用於以下客戶：(1) 年齡為18歲以下或65歲及以上、(2) 透過本行以自動轉賬領取綜合社會保障援助或政府傷殘津貼及(3)「慧通理財」客戶。如客戶為(i)身體或智力殘障或(ii)並非透過本行領取綜合社會保障援助或政府傷殘津貼，客戶須自行填寫申請表或提供有關證明文件至本行以豁免收取紙張結單費用。

**第二部份：電子結單服務重要通知**

由2025年3月起，已登記個人網上銀行之客戶，本行將陸續為閣下之個人賬戶由紙張結單自動轉為電子結單\*。在系統自動轉換後，已登記個人網上銀行但仍未新增賬戶至網上操作之客戶，本行將自動為閣下之賬戶新增至個人網上銀行操作，閣下可透過個人網上銀行查閱電子結單。本行將於結單發出後以電郵通知。如未有提供有效之電郵地址予本行，請盡快向本行更新資料。

\*是次自動轉換紙張結單為電子結單不包括以下客戶(1) 年齡為18歲以下或65歲及以上及(2)「慧通理財」客戶。

如閣下欲於系統自動轉換後繼續接收紙張結單，請於系統自動轉換後登入個人網上銀行，並點擊「電子結單」下的「登記」更改為接收紙張結單。(請注意第一部分所提述之最新紙張結單費用)  
如閣下欲取消新增相關賬戶至個人網上銀行操作，請於系統自動轉換後登入個人網上銀行並點擊「個人化設定 > 賬戶設定」取消相關設定，電子結單將會一併被取消，並接收紙張結單。(請注意第一部分所提述之最新紙張結單費用)

如閣下已使用了電子結單服務，是次服務提升亦不會對閣下有任何影響。而未成為個人網上銀行之客戶及不欲繳付最新紙張結單費用，請於生效日前透過本行網頁登記個人網上銀行並登記電子結單服務。

有關登記電子結單服務詳情請掃描以下二維碼瀏覽：



請注意使用電子結單服務須受銀行賬戶及一般服務章則及條款內之 i-Banking 服務章則及條款、管轄賬戶之章則及條款及本行不時修訂之章則及條款所約束。如閣下於生效日後繼續使用及／或持有有關戶口，將被認為接受以上之章則及條款並同意受其約束。閣下可於本行網頁查閱以上之章則及條款。

倘閣下在上述修訂生效日或其後繼續使用及／或持有有關戶口，上述修訂即對閣下具有約束力。倘上述修訂不獲閣下接納，本銀行將無法繼續為閣下提供服務，閣下可於上述生效日期前通知本銀行終止賬戶或服務。

倘有任何疑問，請致電客戶服務熱線 2818 0282 或親臨本銀行任何一間分行查詢。

上海商業銀行有限公司 謹啟  
2024年12月

本函為電腦編印文件，毋須簽署。此為中文譯本，如與英文版本有歧異，一概以英文版本為準。