

**Terms and Conditions of Personal Banking No Passbook Savings and Checking Accounts Paper Statement****Fee Special Arrangement:**

1. Customers who successfully register e-statement service for the **designated Personal Banking accounts** in Shanghai Commercial Bank Limited (the "Bank") from 1 June 2025 to 30 November 2025 (both dates inclusive) ("Eligible Customers") will not be charged the HK\$30 (or equivalent in foreign currency) Personal Banking No Passbook Savings and Checking Accounts Paper Statement Fee in December 2025 ("Paper Statement Fee").
2. Designated Personal Banking accounts include "HKD No Passbook Savings Account", "Foreign Currency No Passbook Savings Account", "HKD Checking Account" and "Foreign Currency Checking Account".
3. Applicable Statements include HKD Currency No Passbook Savings Account statement, Foreign Currency No Passbook Savings Account statement, HKD Checking Account statement, Foreign Currency Checking Account statement and Consolidated Account Statement.
4. All e-statement registrations for the designated accounts are subject to the Bank's records. If customer cancel the e-statement service before the Paper Statement Fee is charged in December 2025, the above arrangement will not apply and the paper statement fee may be charged without further notice.
5. Each of the banking products or services set out in this document is subject to product terms and conditions. For details, please contact our staff.
6. Customers are bounded by "Terms and Conditions for Bank Accounts and General Services". For details, please refer to the "Terms and Conditions for Bank Accounts and General Services" of the Bank.
7. The above arrangement is subject to prevailing regulatory requirements and restrictions and relevant terms and conditions of the Bank. Please refer to relevant materials or consult our staff. The Bank reserves the right to amend these terms and conditions and/or to amend, suspend and/or terminate all or any part of the arrangement from time to time. The Bank is entitled at its absolute discretion for the above rights without prior notice to customers. If any matters or disputes arise at any time in relation to the contents of the arrangement, the Bank's relevant records / decisions / explanations shall be conclusive evidence of the arrangement. The decision of the Bank on all matters relating to this arrangement shall be final and binding on all parties concerned.
8. The above arrangement is limited and available on first-come-first-served basis.
9. If Eligible Customers are entitled to the offer(s) in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Customers one of or part of the entitled offers only.
10. These terms and conditions should be read in conjunction with the Bank's Terms and Conditions for Bank Accounts and General Services ("General Terms and Conditions") and General Descriptive Information of Services. If there are any inconsistencies between these terms and conditions and the General Terms and Conditions or General Descriptive Information of Services, these terms and conditions should prevail.
11. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. In case of any inconsistency between the Chinese and English versions, the Chinese version shall prevail

Issued by Shanghai Commercial Bank Limited