

上海商業銀行

SHANGHAI COMMERCIAL BANK

1 April 2014

Dear Valued Customer,

Notice of Waiver of Below Balance Service Fee for Eligible Persons

Thank you for choosing our banking services.

To support the Treat Customers Fairly Charter initiated by the Hong Kong Monetary Authority, we are pleased to inform you that with effect from 1 April 2014, the Bank will extend the scope of eligible customers to more people in need. They include:

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 through Autopay to accounts of other banks (documentary proof is required for this class of customers upon waiver application); or
3. Customers who are physically or mentally disabled

Customer who meets the above requirements will become eligible customer to apply for exemption of Below Balance Service Fee. We reserve the sole discretion as to the above definition and the right of final decision.

Should you have any enquiries, please call our Customer Service Hotline on 2818 0282, browse the Bank website 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：

豁免收取合資格人士之低結餘服務費通知

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》，本行由2014年4月1日起將擴大有關合資格客戶之類別，以惠及更多有需要人士，包括：

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. 非經本行賬戶以自動轉賬方式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，可向本行申請低結餘服務費之豁免。本行將保留對有關以上類別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 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
二〇一四年四月一日

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。