

Notice of Amendments to the OCBC Wing Hang Bank Limited Terms & Conditions for All Accounts and Related Services

Dear Customers,

With effect from 2nd March 2015, the OCBC Wing Hang Bank Limited Terms & Conditions for All Accounts and Related Services ("Terms and Conditions") shall be amended as follows:

Scope of Services

1. In Clause 2.1, the words "the competent authority" shall be deleted and replaced by the words "any competent authority".

Common Terms & Conditions

2. In Clause 3.16(c),
 - (i) the words "and any information relating to the Customer (including without limitation the Customer's products and services portfolio information, transaction pattern and behavior, financial background, demographic data, dealings, transactions and relationship with the Bank)" shall be added immediately after the words "all personal data relating to the Customer collected by the Bank from time to time";
 - (ii) the words "in whatever manner (including publication on the Bank's website)," shall be added immediately after the words "the Bank's policies on use and disclosure of personal data set out in statements, circulars, terms and conditions or notices made available by the Bank to its customers from time to time";
 - (iii) the words "for the avoidance of doubt and in addition to the foregoing," shall be added immediately before the words "such data may be (i) transferred outside Hong Kong";
 - (iv) the words "and between" shall be added immediately before the words "any Bank Group Company";
 - (v) the words "(whether in or outside Hong Kong)" shall be added immediately after the words "any Bank Group Company";
 - (vi) the words "marketing purposes and by way of banker's or credit references in respect of the Customer" shall be deleted and replaced by the words "whatever purposes (including without limitation designing and providing banking and/or financial services or related products for the Customer's use, marketing and promoting services and products to the Customer, conducting market research and data analysis, and any purposes relating or incidental thereto) and/or by way of banker's or credit references in respect of the Customer".
3. In Clause 3.16(d),
 - (i) the word "authorizes" shall be deleted and replaced by the words "agrees that";

- (ii) the words “to disclose any information regarding the Customer and its account relationship with the Bank” shall be deleted and replaced by “may transfer and disclose any information provided by or relating to the Customer (including without limitation the Customer’s corporate background and financial condition, account information, dealings, transactions and relationship with the Bank)”;
 - (iii) the word “and” appearing immediately before “(iv) other person under a duty of confidentiality” shall be deleted;
 - (iv) the words “(on such terms as deemed acceptable by the Bank)” shall be added immediately after the words “a duty of confidentiality”;
 - (v) the word “, including” appearing immediately before “any Bank Group Company” shall be deleted and replaced by “; and (v)”;
 - (vi) the words “(whether in or outside Hong Kong) for whatever purposes (including without limitation designing and providing banking and/or financial services or related products for the Customer’s use, marketing and promoting services and products to the Customer, conducting market research and data analysis, and any purposes relating or incidental thereto)” shall be added at the end of this clause.
4. In Clause 3.19,
- (i) the word “directors,” shall be added immediately before the word “agents”;
 - (ii) the words “on a full indemnify basis” shall be deleted and replaced by the words “on a full indemnity basis”.
5. In Clause 3.24(b), the words “by the Bank” shall be added immediately after the words “such consent shall not be unreasonably withheld”.
6. In Clause 3.24(c), the word “own” shall be added immediately before the word “expense”.

Schedule VI: Foreign Law Requirement

7. The heading of Clause 7.1 shall be deleted.

In case of any conflict or inconsistency between the English and the Chinese version of this Notice, the English version shall prevail.

If you do not agree to accept all of the amendments herein, we may not be able to continue to provide to you the relevant service(s). If we do not receive your written notification on or before 16th February 2015 or you continue to use any of the services under the Terms and Conditions after such date, you will be deemed to have accepted all the amendments herein.

Please contact any of our branches or our customer service hotline at 3199 9188 if you have any enquiries.

OCBC Wing Hang Bank Limited

January 2015