

增强型七天通知存款一般条款(单位客户适用)

- 一. 本一般条款适用于单位客户(包括公司、企业、机构和其他非个人客户、以及个体工商户, 下称**客户**)开立汇丰银行(中国)有限公司(下称**银行**)(位于北京、天津、杭州或太原的分支行除外)的所有增强型人民币七天通知存款账户和存放于银行的所有增强型人民币七天通知存款。
- 二. 开立增强型七天通知存款账户以及增强型七天通知存款的存放和支取受限于银行不时全权确定及更新的有关存放币种、最低起存金额和最低支取金额的要求。目前, 银行适用于客户的、增强型七天通知存款的最低起存金额和最低支取金额分别为人民币五十万元和人民币十万元。
- 三. 每一增强型七天通知存款的初始起息日为银行开立相应通知存款账户后、客户将金额不低于银行或法律法规规定的最低起存金额(**最低起存金额**)的款项一次性存入银行之日(**初始起息日**)。
- 四. 增强型七天通知存款自其初始起息日起, 以每七天为一个利息计付周期(**利息周期**), 且银行在每个利息周期的末日的次日(**结息日**)结息。增强型七天通知存款于每个利息周期适用的利率为该利息周期首日银行挂牌公告的增强型七天通知存款的标准利率, 每日计息。

虽有上述规定, 银行可不时通知客户或以官网公告调整增强型七天通知存款的利率。

若结息日非银行营业日, 则结息日顺延至下一个银行营业日, 同时该利息周期的末日及下一利息周期的起始日也依此顺延。

若增强型七天通知存款账户在届时下一个结息日前被注销, 该增强型七天通知存款的利息将计至销户之日(但不包括该日)。

本一般条款所称**银行营业日**是指银行一般营业之日, 但不包括周六、周日和法定节假日。

- 五. 在增强型七天通知存款的结息日, 客户可将该增强型七天通知存款的本息或本金用于在同一账户中存放一笔新的增强型七天通知存款。
- 六. 每一笔增强型七天通知存款可以一次性支取, 也可以分次支取。客户支取增强型七天通知存款时, 应以银行要求或接受的方式和格式提前通知银行。若银行收到客户的两个或两个以上载有相同支取日的支取通知(无论客户作出该等通知的方式和格式是否相同), 除非该等通知中另有明确说明, 银行将执行所有该等支取通知。银行有权不执行非以银行要求或接受的方式和格式做出的支取通知而无须另行通知客户, 且对客户因此遭受的任何损失或损害不承担任何责任。
- 七. 若拟支取日不是一个结息日, 则支取的金额自支取日前一个结息日(包括该日)到支取日(包括该日)之间的利息, 应按照支取日当日适用的银行的挂牌公告的活期存款标准利率计息。

如果客户申请全额支取一笔增强型七天通知存款, 应视为客户同时申请注销相应的增强型七天通知存款账户。

如果客户申请部分支取一笔增强型七天通知存款, 且该支取后该增强型七天通知存款的贷方余额低于最低起存金额, 应视为客户申请全额支取该增强型七天通知存款。

- 八. 若客户发出支取通知后不按该通知支取增强型七天通知存款, 或客户于该通知所载支取日前全部或部分取消通知, 视作该支取通知已过期或取消。

九. 任何增强型七天通知存款的存入、续存和支取，仅可在银行营业日办理。

银行于任何非银行营业日收到的通知或指示将被视为于该日的下一银行营业日收讫。若增强型七天通知存款支取通知中载明的支取日期非银行营业日，银行将在该载明的支取日期的下一或(根据银行全权决定)上一银行营业日办理支取。

十. 本一般条款的英文本仅供参考。中英文如有歧义，须以中文本为准。

十一. 银行和客户间关于账户或银行业务关系的一般条款条件或其他任何文件(经不时修改、重述、修订或续展)适用于客户以及本一般条款项下增强型七天通知存款和增强型七天通知存款账户。

十二. 银行可随时全权决定修订本一般条款。有关修订将在银行营业场所或官方网站公布或以银行决定的其他方式事先通知客户。除非客户于通知期结束前全额支取所有增强型七天通知存款，否则客户将被视为同意该等修订。

十三. 本一般条款(经不时修改)受中国的法律所管辖，并按其解释。

7 DAY CALL DEPOSIT PLUS GENERAL TERMS AND CONDITIONS (FOR CORPORATE CUSTOMERS)

1. These General Terms and Conditions apply to all RMB 7 Day Call Deposit PLUS accounts opened and all RMB 7 Day Call Deposit PLUS placed with HSBC Bank (China) Company Limited (the **Bank**) (other than any branch or sub-branch located in Beijing, Tianjin, Hangzhou or Taiyuan) by corporate customers (including corporations, enterprises, institutions and other non-personal customers, as well as sole proprietors, collectively the **Customer**).
2. Opening 7 Day Call Deposit PLUS account and placement and withdrawal of a 7 Day Call Deposit PLUS is subject to the Bank's requirements regarding deposit currency, minimum placement amount and minimum withdrawal amount as determined and updated by the Bank at its sole discretion from time to time. The minimum placement amount and the minimum withdrawal amount of a 7 Day Call Deposit PLUS applicable to the Customers and as required by the Bank for the time being are (in case of placement) RMB500,000 and (in case of withdrawal) RMB100,000.
3. The initial value day (the **Initial Value Day**) of a 7 day call deposit PLUS is the date on which the Customer places the call deposit with the Bank in one lump sum in an amount no less than the minimum deposit amount (the **Minimum Deposit Amount**) required by the Bank or by law after the corresponding call deposit account is opened by the Bank.
4. Each consecutive 7-day period commencing on the Initial Value Date of a 7 day call deposit PLUS constitutes that call deposit's interest settlement cycle (the **Interest Cycle**) and the Bank will settle the accrued interest of each Interest Cycle on the day (each a **Settlement Day**) immediately following the last day of that Interest Cycle. A 7 day call deposit PLUS shall, for each of its Interest Cycles, accrue interest on a daily basis at the standard rate for 7 day call deposit PLUS adopted and published by the Bank which is prevailing on the first day of that Interest Cycle.

Notwithstanding the provisions above, deposit interest rate applicable to a 7 day call deposit PLUS may be adjusted by the Bank from time to time upon notification to the Customer or via public announcement made in the Bank's official website.

If a Settlement Day is not a banking day, it will be postponed to the immediately following banking day, and the last day of then current Interest Cycle and the commencement day of the immediately following Interest Cycle will be postponed accordingly.

If a 7 day call deposit PLUS account is closed prior to its then immediately following Settlement Date, the interest of that 7 day call deposit PLUS will accrue up to (and excluding) the account closure day.

For the purpose of these General Terms and Conditions, **banking days** means a day on which the Bank is open for general business, except for Saturdays, Sundays and public holidays.

5. On a Settlement Day of a 7 day call deposit PLUS, the Customer may place the principal and the interest of that 7 day call deposit PLUS or the principal of that 7 day call deposit PLUS as a new a 7 day call deposit PLUS in the same account.
6. A 7 day call deposit PLUS can be withdrawn in one lump sum or by instalments. The Customer must notify the Bank of a proposed withdrawal in advance in such manner and form required by or acceptable to the Bank. If the Bank receives two or more withdrawal instructions from the Customer for withdrawals on the same date (whether or not the Customer gives such instructions in the same manner or form), the Bank will process all such instructions, unless otherwise expressly provided in such instructions. The Bank may refrain from processing any withdrawal instruction which is not issued in such manner and form required by or acceptable to the Bank without further notice to the Customer and shall not be held liable for any loss or damage incurred by the Customer as a result of above.

7. If the proposed withdrawal date is not a Settlement Date, the interest accrued on the withdrawn amount for the period commencing on (and including) the Settlement Day immediately preceding the withdrawal date and ending on (and including) the withdrawal date shall be calculated at the standard interest rate for current account adopted and published by the Bank and prevailing on the withdrawal date.

If the Customer applies for a full withdrawal of a 7 day call deposit PLUS, the Customer shall be deemed to have also applied for a closure of the corresponding 7 day call deposit PLUS account.

If the Customer applies for a partial withdrawal of a 7 day call deposit PLUS which, once effected, will result in the remaining credit balance of that 7 day call deposit PLUS being less than the Minimum Deposit Amount, the Customer shall be deemed to have applied for a full withdrawal of that 7 day call deposit PLUS.

8. If the Customer does not withdraw a 7 day call deposit PLUS in accordance with the withdrawal instruction served by it, or the Customer cancels part or all of a withdrawal instruction prior to the proposed withdrawal date, the relevant withdrawal instruction shall be deemed to have expired or have been cancelled.
9. Any placement, renewal or withdrawal of a 7 days call deposit PLUS may only be processed by the Bank on banking days.

Any notice or instruction received by the Bank on a day other than a banking day shall be deemed to be received by the Bank on the immediately following business day. If the proposed withdrawal date specified in a withdrawal instruction is not a banking day, the Bank will process the proposed withdrawal on the banking day immediately following or (at the Bank's sole discretion) preceding the proposed withdrawal date.

10. The English version of these General Terms and Conditions is for reference only. In case of any discrepancies between the Chinese and English versions, the Chinese version shall apply and prevail.
11. The general terms and conditions or any other agreements between the Bank and the Customer governing accounts or banking relationship (as amended, restated, supplemented and renewed from time to time) apply to the Customer and the 7 days call deposit PLUS and 7 days call deposit PLUS accounts hereunder.
12. The Bank may at its sole discretion change these General Terms and Conditions from time to time upon giving the Customer prior notice by way of display in the Bank's premises or the Bank's official website or by such other method as the Bank may decide. Unless the Customer withdraws all 7 days call deposits PLUS in full prior to the expiry of the notice period, the Customer shall be deemed to have agreed to such change.
13. These General Terms and Conditions (as may be amended from time to time) shall be governed and construed in accordance with the laws of the People's Republic of China.