

Time Deposit and Call Deposit Online Placement Terms and Conditions

1. We may submit instructions (each an **Instruction**) to the Bank to place, withdraw or cancel withdrawal of, a time deposit or a call deposit (including without limitation a 7-day call PLUS deposit) (each a **Specific Product**) via the relevant product or function module of HSBCnet (each an **Online Instruction**) or by signing and submitting paper forms.
2. We have read, fully understand and (by submitting an Online Instruction for a Specific Product) agree to comply with and to be bound by, all terms and conditions applicable to that Specific Product as may be published and amended by the Bank from time to time (the **Product T&Cs**), including without limitation, as at the date hereof, the Bank's Time Deposit - General Terms and Conditions (for Corporate Customers), Call Deposit Account - General Terms and Conditions (for Corporate Customers), 7 Day Call Deposit PLUS General Terms and Conditions (for Corporate Customers) and 7 Day Call Deposit PLUS (applicable to Beijing, Tianjin, Hangzhou and Taiyuan only) General Terms and Conditions (for Corporate Customers).
3. Instructions submitted via different channels, whether of the same content or not, will be treated as different Instructions and processed by the Bank separately in accordance with the applicable Product T&Cs; provided that, if two or more Instructions of the same content are submitted via different channels to cancel a withdrawal Instruction for a call deposit and the Bank processes one of those cancellation Instructions, the other cancellation Instruction(s) will be deemed to be cancelled with immediate effect.
4. When submitting an Online Instruction for a 7-day call PLUS deposit, we shall expressly state in such Online Instruction in such form as required or permitted by the Bank that such Online Instruction relates to the relevant 7-day call PLUS deposit; failing which, the Bank may refrain from processing such Online Instruction.
5. In case of a time deposit, we may not early withdraw that time deposit prior to its Due Date (as defined in the applicable Product T&Cs) without the Bank's consent.
6. We further authorize the Bank to, without further instruction from us, add each account opened or to be opened from time to time under the relevant Product T&Cs in connection with the relevant Specific Product (including without limitation, a time deposit account, a call deposit account or a 7 Day Call Deposit PLUS account) (collectively the **Deposit Accounts**) to the E-Channel we have set up with the Bank as the Profile Owner (the **E-Channel**) immediately upon opening of the relevant Deposit Account, provided that we have or will have added the current account from which the relevant Specific Product is placed to the E-Channel by signing documents requested by you.
7. All agreements, terms, conditions and rules which apply to the E-Channel will apply to the Deposit Accounts after they are added to the E-Channel.