



集友銀行有限公司(「本行」)深明市場需要,致力為企業客戶提供全方位的商務理財方案。「商業理財賬戶」<sup>1</sup>一站式的銀行服務以及多項專享禮遇,可助貴公司優化財務管理、提高營運效率和成本效益,是貴公司發展業務的最佳夥伴。

## 綜合服務 配合所需

透過「商業理財賬戶」,你可集中管理貴公司名下在本行的多個賬戶,包括存款、貸款、貿易服務、按揭、保險及投資等,靈活便捷。

## 客戶關係值

「商業理財賬戶」服務月費<sup>2</sup>將根據你的「客戶關係值」即每月的平均存款、貸款結餘、投資資產的市值、保險現金價值及按揭供款而釐定。

- ▶「客戶關係值」包括:
- 存款:儲蓄賬戶、往來賬戶及定期存款。
  - 貸款:往來賬戶、押匯賬戶及貸款賬戶已動用的授信額。
  - 投資資產的市值<sup>3</sup>:股票、債券、基金、股票掛鈎投資、外匯掛鈎投資等。
  - 按揭:供款金額(包括本金及利息,但不計算全部或部分提前清還款額)。
  - 保險:保險現金價值

註:所有外幣結餘以本行不時公佈的外匯牌價折合港幣計算。新的「客戶關係值」定義自2025年5月5日起生效。

- ▶主戶的所有賬戶及已登記為關聯戶<sup>4</sup>的賬戶均會被計入主戶的「客戶關係值」。
- ▶你可透過「企業網上銀行」及「商業理財賬戶」綜合月結單查閱「客戶關係值」。

## 「自動轉撥服務」<sup>5</sup>

當指定的往來賬戶餘額不足以支付有關票款時,自動轉撥服務將從貴公司其他指定賬戶轉撥款項,以免出現退票情況及不必要的利息開支\*。

\*自動轉撥服務只適用於因開出支票而導致往來賬戶透支的情況,且轉撥金額不超過本行不時釐定的上限。如轉撥總金額超過最高上限,即使其中單一支票票額低於最高上限,自動轉撥服務將不獲執行。如自動轉撥服務的轉撥金額成功填補透支金額,本行將不會收取任何透支利息。

## 綜合結單 一目瞭然

- ▶綜合月結單<sup>6</sup>詳列貴公司的賬戶概覽、客戶關係值、服務月費、定期存款、賬戶結餘及詳細交易等資料,讓你全面掌握公司的財務狀況。

- ▶你可透過「企業網上銀行」查閱過去13個月的綜合月結單,簡單方便。

## 電子銀行服務及網上優惠

本行提供安全穩妥的電子銀行服務,助你隨時隨地管理財務。同時,你亦可享有一系列的網上交易優惠。

### 企業網上銀行

- ▶無論何時何地,你均可透過「企業網上銀行」享用多元化的商業理財服務。
- ▶一系列具競爭力的網上交易優惠,包括電匯、外幣買賣服務、發薪、保險服務等。
- ▶貴為「商業理財賬戶」客戶,你可專享服務月費豁免。

### 自動銀行服務

免費配備1張內置智能晶片的「提款卡-商業」,配合龐大的自動櫃員機網絡,你可隨時隨地操作賬戶,財務管理更安心,盡享理財便利。

貴為「商業理財賬戶」客戶,你可專享本行服務,包括:

交易產品配套			
匯款及特快轉賬(RTGS/CHATS)	本行提供商業客戶全方位的全球匯款服務,通過多元化的分行及電子渠道,以各主要結算貨幣辦理國際匯款及本地跨行轉賬,全面配合你的支付需要。利用「企業網上銀行」平台辦理匯款,你無需親臨分行,省時便捷、安全可靠、靈活而簡易。		
外匯買賣服務	透過外幣儲蓄賬戶可進行港元與多達13種外幣之間的兌換或外幣與外幣之間的交叉盤兌換,配合你的業務需要。		
發薪服務	本行致力為商業客戶提供方便穩妥的發薪及人事管理方案,助你提高企業的行政效率,減低運作風險及交易成本。企業可按實際需要選擇合適的發薪渠道,向集友銀行或其他本地銀行的指定賬戶在指定生效日支付薪金。		
貿易融資及服務	本行擁有專業及具備豐富經驗的貿易服務團隊,加上本集團遍及中國內地和全球的服務網絡,為你提供各類跨境貿易融資服務,全力助你拓展業務。透過使用配套的貿易融資綜合額度 <sup>7</sup> ,方便辦理不同類別的貿易融資及服務。		

存款及借貸	
存款	港幣/美元往來賬戶、港幣/外幣儲蓄賬戶及定期存款、外幣儲蓄賬戶並多達13種貨幣。
貸款	本行專業服務團隊提供工商貸款、工商物業按揭、機器及設備貸款、透支及應收賬貸款等的靈活貸款方案,助你運籌帷幄,是你商場上的最佳夥伴。
按揭	提供多元化的按揭計劃,我們的專業團隊為你度身訂造最切合所需的貸款方案。
保險及投資	
保險 <sup>8</sup>	我們的全方位保險方案,包括「中銀商務綜合保障計劃」、「中國通」意外急救醫療計劃(全年計劃—1年期)、「管理人員綜合保障計劃」 <sup>8</sup> 等,不但為貴公司提供基本商業保障,亦為你及管理人員提供出外公幹及人身意外等保障。
投資	證券、基金、外匯、貴金屬、外匯掛鈎投資及債券買賣服務,配合多元化交易渠道及全面市場資訊,讓你全方位輕鬆把握投資良機。

本行提供2種類別的「商業理財賬戶」,全面配合貴公司不同發展階段的業務需要:

賬戶類別	自動轉撥服務 <sup>9</sup> 最高限額:	客戶關係值服務月費 <sup>2</sup> :	免費櫃檯交易筆數 <sup>10</sup>
集友「商業理財賬戶」	HK\$100,000 元 US\$12,000 RMB80,000 元	HK\$1,000,000 元或以上:豁免 HK\$500,000 元至港幣1,000,000 元以下:HK\$100 元 HK\$500,000 元以下:HK\$200 元	50 筆
「商業理財賬戶」	HK\$50,000 元 US\$6,000 元	HK\$50,000 元或以上:豁免 HK\$50,000 元以下:HK\$120 元	50 筆

查詢「商業理財賬戶」詳情,請親臨本行屬下任何一家分行或聯絡你的客戶經理或致電企業客戶服務熱線:(852) 2232 3625

## 提示: 借定唔借? 還得到先好借!

### 服務條款:

#### 1 「商業理財賬戶」

1.1 「商業理財賬戶」包括港幣儲蓄賬戶、港幣往來賬戶及外幣儲蓄賬戶。

1.2 集友銀行有限公司(「本行」)現有客戶可申請「商業理財賬戶」。如現有客戶未持有港幣儲蓄賬戶、港幣往來賬戶或外幣儲蓄賬戶,客戶須在申請「商業理財賬戶」時開立有關賬戶。

#### 2 「商業理財賬戶」服務月費

2.1 本行將按「客戶關係值」釐定客戶的「商業理財賬戶」服務月費。服務月費(如有)將從主戶在《開戶申請表(公司/機構)》或《客戶/賬戶/服務資料修改表格(公司/機構)》指定的相關港幣賬戶扣取。對本行計算「客戶關係值」方法如有任何爭議,本行所採用的計算方法為最終決定。本行保留在毋須事先知會的情況下不時更改此方法的權利。

#### 3 投資資產的市值

3.1 投資資產的市值包括股票、基金、債券、股票掛鈎投資、外匯掛鈎投資、貴金屬存摺的市值(按個別投資產品計算當月平均價值)。

#### 4 關聯戶

4.1 每一個加入的關聯戶,其獨資公司東主、合夥公司合夥人或有限公司董事,與主戶的獨資公司東主、合夥公司合夥人或有限公司董事必須至少有一人是相同的。關聯戶可將其在本行的所有或指定賬戶登記至主戶的「商業理財賬戶」。非牟利機構、非牟利慈善機構、社團、大廈業主立案法團及大廈互助委員會並不可以作為關聯戶。所有登記的賬戶均會被計入主戶的「客戶關係值」。

#### 5 「自動轉撥服務」

5.1 定義及釋義

5.1.1 「營業日」指本行在香港營業及履行支付或收取顧客所發出或存入的支票的銀行服務日;

5.1.2 「截止時間」指本行為釐定透支本金而不時指定的營業日的某個時間;

5.1.3 「透支本金」指於營業日的截止時間在「存入賬戶」所透支的本金總額,或於該營業日在「存入賬戶」內扣除的支票總額,以較少者為準;

5.1.4 「存入賬戶」是以主戶名義在本行開立的往來賬戶,並由主戶指定且由本行接納為「存入賬戶」;

5.1.5 「扣款賬戶」是與「存入賬戶」貨幣相同且以主戶或關聯戶名義在本行開立的儲蓄賬戶,並由主戶或關聯戶指定且由本行接納為「扣款賬戶」。

5.2 本行僅在本條款的規限下向主戶提供本自動轉撥服務。如「存入賬戶」在任營業日的截止時間因開出的支票導致透支本金相同的款額(「轉撥額」)至「存入賬戶」,但必須符合以下條件:

(a) 在該轉撥前,「扣款賬戶」的可利用及未負債金額超出或等同「透支本金」;及

(b) 轉撥額不得超出本行不時全權指定的最高限額。

5.3 為免存疑,本自動轉撥服務只適用於因「存入賬戶」開出的支票而導致透支的情況。然而,即使本行可透過本自動轉撥服務

作出自動轉撥,如基於任何原因本行未能結算「存入賬戶」開出的任何支票,本行並無責任由「存入賬戶」撥還任何部分的轉撥額至「扣款賬戶」。

5.5 主戶有責任不時監察及維持或促使關聯戶在「扣款賬戶」維持足夠可用及未負債金額,使本行可透過本自動轉撥服務不時作出自動轉撥,以履行及/或解除「扣款賬戶」對本行或任何第三方的所有適用指示、責任及債務(包括自動轉賬或直接扣賬指示)。

5.6 除非因本行的疏忽或故意失責,否則本行不會就提供本自動轉撥服務所引致的任何後果或損失(包括主戶或關聯戶或任何第三方由於「扣款賬戶」缺乏足夠資金來履行及/或解除「扣款賬戶」所有適用的指示、責任或債務所蒙受的損失或損害)對主戶、關聯戶或任何第三方負責。

5.7 在不影響上述條文的一般性情況下,「存入賬戶」或/及「扣款賬戶」因任何原因被凍結,本行可在任何時間並在沒有發出通知的情況下拒絕履行本自動轉撥服務而毋須承擔責任。

5.8 登記用作本自動轉撥服務的賬戶必須為在本行開立的賬戶。

5.9 受限於本條款,有關轉撥不符合本自動轉撥服務的資格,本行將相應履行各方之間就「存入賬戶」、「扣款賬戶」、其他賬戶或服務已存在的任何其他安排。為免存疑,並在不影響本條款的任何條文的情況下,本自動轉撥服務項下進行的轉撥均受本條款所規限,而在其他任何安排項下提供或進行的轉撥或交易則受各方之間訂立的現有協定所規限。

#### 6 「商業理財賬戶」綜合月結單

6.1 成功開戶後主戶將收取「商業理財賬戶」綜合月結單,月結單包括主戶項下所有賬戶、定期存款及已登記為關聯戶(如有)(其有關定義見第4項條款)的賬戶資料(例如賬戶結餘及交易記錄)。

6.2 「商業理財賬戶」綜合月結單將取代主戶原有的綜合月結單(如有),並郵寄至主戶的郵寄地址。而關聯戶將會繼續收取原有的綜合月結單。

6.3 月結單語言版本將與主戶在《開戶申請表(公司/機構)》或《客戶/賬戶/服務資料修改表格(公司/機構)》的選擇相同。

#### 7 貿易融資綜合額度

7.1 可使用的額度以本行最終審批結果為準。

#### 8 保險

8.1 「中銀商務綜合保障計劃」、「中國通」意外急救醫療計劃(全年計劃—1年期)及「管理人員綜合保障計劃」(「上述計劃」)由中銀集團保險有限公司(「中銀集團保險」)承保。

8.2 本行以中銀集團保險之委任保險代理身份分銷上述計劃,上述計劃為中銀集團保險之產品,而非本行之產品。

8.3 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍),本行須與客戶進行金融糾紛調解計劃程序;而有關上述計劃的合約條款之任何爭議,應由中銀集團保險與客戶直接解決。

(a) 在該轉撥前,「扣款賬戶」的可利用及未負債金額超出或等同「透支本金」;及

(b) 轉撥額不得超出本行不時全權指定的最高限額。

8.4 為免存疑,本自動轉撥服務只適用於因「存入賬戶」開出的支票而導致透支的情況。然而,即使本行可透過本自動轉撥服務

8.6 中銀集團保險保留隨時修訂、暫停或終止上述計劃,更改有關條款及細則的權利,毋須事先通知。如有任何爭議,以中銀集團保險的決定為準。

8.7 本宣傳品僅供參考,並只在香港派發,不能詮釋為在香港境外提供或出售或說購買中銀集團保險的任何產品的要約、招攬及建議。有關上述計劃詳情(包括詳盡條款、細則、除外事項、保單費用及收費),請參閱中銀集團保險發給的保單文件及條款。如有任何查詢,請聯絡本行分行職員。

8.8 上述計劃受相關保單的條款及條件所限制,各項條款以中銀集團保險發給的正式保單為準。各項保障項目及承保範圍、條款及不承保事項,請參閱相關保單。

#### 9 免費櫃檯交易

9.1 免費櫃檯交易每月均設有由本行不時釐定的筆數上限(「筆數上限」)。櫃檯交易包括於本行分行櫃檯進行的以下交易:存入現金、提取現金、存入支票、賬戶轉賬。由主戶或第三方進行的以上櫃檯交易均被計入主戶的櫃檯交易筆數。櫃檯交易筆數是根據主戶於本行持有的所有賬戶所敘做的櫃檯交易筆數的每月合計。

9.2 如櫃檯交易筆數超過免費櫃檯交易筆數上限,本行將收取每筆港幣20元的超額收費(本行可不時更改收費)。超額收費(如有)將從主戶的港幣賬戶扣取。如對本行免費櫃檯交易的計算及收費方法有任何爭議,本行所採用的計算方法為最終決定。本行保留在毋須事先知會的情況下不時更改此方法的權利。

#### 一般條款:

- 上述推廣優惠不可與其他非列在本宣傳品的優惠同時使用。
- 本行、中銀集團保險保留隨時修訂、暫停或取消上述產品、服務與推廣優惠以及修訂其相關條款的酌情權而毋須事先通知。
- 如有任何爭議,本行、中銀集團保險保留最終決定權。
- 如本宣傳品中、英文版本有任何歧異,概以中文版本為準。

#### 風險聲明/重要注意事項:

• **投資/市場風險:**與任何投資一樣,人民幣股票產品也有投資風險。二級市場中的人民幣股票產品價格可升可跌,即使人民幣相對港元或其他貨幣升值,投資者的投資亦可能遭受損失。

• **貨幣風險:**如果投資者為持有人民幣以外的本地貨幣的非內地投資者,在投資人民幣股票產品時將面臨貨幣風險。在買賣人民幣股票產品時,該類投資者需進行本地貨幣及人民幣之兌換,將須支付貨幣兌換成本,即人民幣買入及賣出價格之間的差額。即使投資者的人民幣股票產品價格持續不變,但因為買賣人民幣存在差價,投資者在賣出此類產品時也不一定能夠獲得同樣金額的港元。此外,人民幣受限於較為嚴格的外匯管制。儘管中華人民共和國中央政府已放寬限制,允許在香港的銀行經營部分人民幣業務,但人民幣仍不能在港自由兌換。投資者可能無法在預期時間內進行人民幣兌換及/或無法兌換預期數量,或完全不能兌換,因而帶來投資損失。中國中央政府的外匯政策或會改變,對投資者的投資帶來負面影響。

• **匯率風險:**人民幣股票產品以人民幣交易和結算,故存在匯率風險。客戶如將人民幣兌換為港元或其他外幣時,可能受人民幣匯率的變動而蒙受虧損。人民幣並不保證不受貶值,人民幣貶值可能會對投資者的人民幣股票產品價值帶來負面影響。因此人民幣股票產品不宜用作對人民幣/港元匯率波動進行投機的投資工具。

• **違約風險及信用風險:**一般而言,人民幣股票產品同樣面臨可能與其他貨幣計價股票產品相關的常見違約風險。人民幣股票產品的表現受到發行人的營運表現及其他各方面因素影響,亦會受到與發行人可能具有的特別身份或特別的業務策略有關的信貸風險所影響。

• **新興市場風險:**涉及中國內地市場的人民幣股票產品尤其受制於可能來自內地相關市場/產業/領域的風險以及其他因素如政府政策的改變、稅務和政治發展等。

• **人民幣兌換限制風險聲明:**人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時,可能受人民幣匯率的變動而蒙受虧損。目前人民幣並非完全可自由兌換,個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率,是否可以全部或即時辦理,須視乎當時使用的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因其在人民幣資金方面可能受到的影響。投資者應注意投資於單一國家/地區或市場須承擔潛在的集中性風險。

#### 證券交易的風險聲明:

證券價格有時可能會非常波動。證券價格可升可跌,甚至變成毫無價值。買賣證券未必一定能夠賺取利潤,反而可能會招致損失。

#### 外匯買賣的風險聲明:

外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時,可能受外幣匯率變動而蒙受虧損,及須承受相關貨幣兌換的成本(亦即貨幣的買賣差價)。

#### 外匯掛鈎投資的風險披露:

外匯掛鈎投資乃為持有至到期而設。此產品的交易一經確認為不接受到期前提取全部或部份款項。外匯掛鈎投資並無以任何抵押品作抵押。您將承擔銀行的信貸風險。在最壞情況下,您可能損失您的全部本金金額及潛在利息金額。投資於外匯掛鈎投資有別於直接買入掛鈎貨幣。外匯掛鈎投資雙貨幣投資並不保本。您可能損失全部或部分本金金額及利息金額。外匯掛鈎投資期權投資只限於閣下持有至到期日才為保本。外匯掛鈎投資涉及衍生工具的結構性投資產品。投資決定是由您自行作出的,但您不應投資在此產品,除非中介人於銷售此產品時已向您解釋經考慮您的財務情況、投資經驗及目標後,此產品是適合您的。外匯掛鈎投資並不同等,亦不應被視為定期存款的代替品。此產品並非受保障存款,不受香港的存款保障計劃保障。

#### 基金風險披露聲明:

• 投資基金的投資涉及重大風險。本聲明不可能披露所有和您有關的涉及投資基金的相關風險。在您作出投資決策前,您應詳細閱讀有關投資基金的銷售文件,包括特別是風險有關部分,並確保您完全理解有關的投資基金的性質和投資在有關的投資基金的所有相關的風險,及願意承擔這種風險。

• 客戶在作出任何投資決定之前,須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力,並了解有關產品的性質及風險。客戶應諮詢獨立財務顧問的意見。

• 投資雖可帶來獲利機會,但每種投資產品或服務都有潛在風險。由於市場瞬息萬變,投資產品的買賣價格升跌及波幅可能非如客戶預期,客戶資金可能因買賣投資產品而有所增加或減少,投資的損失可能等同或大於最初投資金額,收益亦會有所變化。

• 基於市場情況,部份投資或不能即時變現。

• 投資於投資基金有別於將款項存給本行或任何其他地方作為存款,投資基金並不屬於本行或任何本行關聯人的存款或其他責任,亦不獲本行或任何本行關聯人的保護。

• 個別投資基金或會投資於投資級別以下(例如:低於標準普爾BBB-級或穆迪Baa3級之債務證券)的高收益證券。低於投資級別,以及非評級或失責證券的證券可能被視為投機性。因此,投資於該等投資基金較諸投資於高評級但收益較低的證券具更高的信貸風險。

• 在投資於任何投資基金前,您應詳細考慮根據您的註冊成立國家/地區、或您的公民身份、居住地或戶籍的國家/地區有可能與購買、銷售、認購、持有、轉換或出售投資基金內股份有關的法律下,您可能要面對的(a)可能的稅務後果,(b)法律規定,以及(c)任何外匯管制規定。

• 投資基金的回報以其基本貨幣計算。如您的本土貨幣與投資基金的基本貨幣或參考貨幣不同,匯率變動或會侵蝕您的投資得益或擴大您的投資損失。

• 外幣/人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將外幣/人民幣兌換為港幣或其他外幣時,可能受外幣/人民幣匯率的變動而蒙受虧損。

#### 債務證券交易的風險聲明:

債務證券價格有時可能會非常波動。債務證券價格可升可跌,甚至可能變成毫無價值。買賣債務證券未必一定能夠賺取利潤,有時反而可能會招致損失。

#### 股票掛鈎投資的風險聲明:

本行的股票掛鈎投資屬於性質複雜的產品。股票掛鈎投資為非定期存款及非上市並含衍生工具的結構性投資產品,不受投資者賠償基金所保障。股票掛鈎投資產品並不保本,因此您可能損失全部或部分本金。您在應對有關本行的股票掛鈎投資時務請謹慎行事。您在決定是否投資本行的股票掛鈎投資前,應細閱及全面了解股票掛鈎投資的資料備忘錄、財務披露文件、相關產品手冊及相關指示性條款表(包括相關指示性條款表所載的本資料備忘錄、財務披露文件及/或相關產品手冊的任何增補)(統稱「要約文件」),且願意承擔有關投資風險,並在有需要時尋求獨立專業意見。

#### 重要注意事項:

以上風險披露聲明未盡披露所有涉及的風險。在進行任何交易或投資前,客戶應負責本身的資料蒐集及研究,客戶應按本身的財政狀況、投資經驗、投資目標、風險承受程度及對有關產品之性質及風險的了解能力,謹慎考慮是否適宜進行交易或投資。本行建議您於進行交易或投資前應尋求獨立的財務及專業意見。假如客戶不確定或不明白任何有關以上風險披露聲明或任何交易或投資所涉及的性質及風險,客戶應尋求獨立的專業意見。

投資決定是由客戶自行作出的。但客戶不應投資於任何投資產品,除非中介人於銷售該投資產品時已向客戶解釋,並經考慮客戶的財務情況、投資經驗及目標後,該投資產品是適合客戶的。投資(包括人民幣投資)涉及不同的風險,客戶應仔細閱讀相關產品的發售文件及風險披露以獲得有關詳情。

本服務概覽不構成對任何人作出買賣、認購或交易在此所載的任何投資產品或服務的約約、招攬、建議、意見或任何保證且不應被視為投資意見。

本宣傳品由本行刊發,內容並未經任何監管機構審閱。

For English Version of this promotion material, please contact any branch of Chi Yu Banking Corporation Ltd.



集友銀行  
Chi Yu Banking Corporation Ltd.





The Way to Business Success



Chiyu Banking Corporation Limited (the “Bank”), the best partner in your business growth, is committed to providing comprehensive banking solutions to suit your needs. With our one-stop banking services and exclusive privileges of Business Integrated Account, you can enhance your company’s financial management, operating efficiency and cost effectiveness.



**Comprehensive services to meet your needs**

With Business Integrated Account, you can manage all of your company’s accounts including Deposits, Loans, Trade Services, Mortgage, Insurance and Investments, etc. under one roof for added flexibility and convenience.



**Total Relationship Balance (“TRB”)**

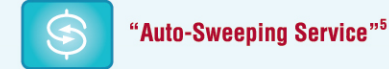
The Business Integrated Account Monthly Service Fee<sup>2</sup> is determined by your TRB, i.e. the monthly average balance of deposits, loans, value of investment Assets, Cash Value of Insurance and mortgage instalment.

► TRB includes:

- Deposits: Savings Account, Current Account and Time Deposit
- Loans: Utilised credit limit of Current Account, Bills Account and Loans Account
- Value of Investment Assets<sup>3</sup>: Such as Stocks, Bonds, Funds, Equity Linked Investments, Currency Linked Investments, etc.
- Mortgage: Instalment Amount (includes principal and interest, but excludes the fully or partial prepayment amount).
- Insurance: Cash value of insurance

(Note: All foreign currency balances are in Hong Kong Dollar and calculated based on exchange rates quoted by the Bank from time to time. The new definitions of “Total Relationship Balance” become effective as of May 5, 2025.)

- All accounts of Master Customers and registered accounts of Registered Customers<sup>4</sup> will be calculated for TRB of Master Customers.
- You can view your TRB via CBS Online or the Consolidated Monthly Statement of Business Integrated Account.



**“Auto-Sweeping Service”<sup>5</sup>**

When the available balance of the designated current account is not sufficient to settle the cheque amount, this Auto-Sweeping Service will sweep funds from your company’s other designated account to avoid bounced cheque and unnecessary overdraft interest<sup>6</sup>.

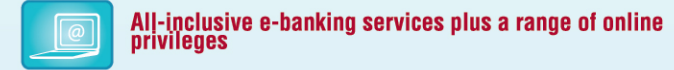
\* This Auto-Sweeping Service is only applicable to the overdraft of the Current Account due to drawing of cheque(s), provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time. If the total transfer sum exceeds the maximum limit, this Auto-Sweeping Service will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this Auto-Sweeping Service successfully covers the overdraft amount, the Bank will not charge any overdraft interest.



**Consolidated Statement enabling you to review your account details at a glance**

- Consolidated Monthly Statement<sup>8</sup> listing the accounts summary, Total Relationship Balance, Monthly Service Fee, Time Deposit, account balance and transaction details can help you understand your company’s full financial status at ease.

- You can conveniently view your Consolidated Monthly Statements of the previous 13 months via Corporate Banking Services Online (“CBS Online”).



**All-inclusive e-banking services plus a range of online privileges**

The Bank provides secure and reliable e-banking services to help you manage your finance anywhere anytime. What’s more, you can enjoy a wide array of online transaction privileges.

**Corporate Banking Services Online (“CBS Online”)**

- You can access CBS Online to enjoy our comprehensive banking services.
- A wide array of online transaction offers including telegraphic transfer, foreign currency trading services, payroll and insurance services etc.
- As our prestigious Business Integrated Account customer, you can enjoy Monthly Service Fee waiver.

**Automated Banking Services**

A chip-based “ATM Card – Business” for free and manage your account anytime, anywhere via our extensive ATM network. Enhance your company’s financial management with greater security and you can enjoy convenient financial services.

As our prestigious Business Integrated Account customer, you can enjoy our banking services, including:

Transaction Products & Services	
Remittance and Express Transfer Services (RTGS/CHATS)	The Bank has established a suite of global remittance services that provide business customers, through diversified branch network and electronic channels, with telegraphic transfer and local interbank transfer in all major currencies.
Foreign Currency Trading Services	Exchange between HKD and up to 13 foreign currencies, or cross-rate exchange between foreign currencies through our Multi-Currency Savings Account to meet your business needs.
Payroll Service	The Bank provides corporate customers with convenient and secure Payroll and personnel management solution which helps you to enhance administrative efficiency and to minimise operation risk and transaction cost.
Trade Finance & Services	Capitalising on the extensive Mainland and global network of our parent company, and a dedicated team of trade services professionals, provides you with various cross-border trade financing services to grow your business. Customer can perform different kind of Trade Finance and Services by exploiting the Combined Trade Facility.
Deposit & Lending	
Deposit	HKD/USD Current Account, HKD/Foreign Currency Savings Account and Time Deposit, our Multi-Currency Savings Account has up to 13 different currencies.
Loans	The Bank’s professional service team provides you with commercial loans, commercial mortgage, machinery and equipment financing, overdraft, accounts receivable financing solution, etc. You can consider us as your best partner in business growth.
Mortgage	With a wide range of mortgage plans, our professional mortgage team can tailor the best lending solution that meets your needs.

Insurance & Investments	
Insurance <sup>8</sup>	Our multi-dimensional insurance coverage, including “Business Comprehensive Insurance Plan”, “China Express Accidental Emergency Medical Plan (Annual Plan - 1 year)” or “Executive Comprehensive Protection Plan”, etc. not only providing basic business coverage to your company, but also offering you and the executives with business travel and personal accident protection.
Investments	Securities, Funds, Foreign Currency, Precious Metals, Currency Linked Investments and Bonds Trading Services together with multiple trading channels and comprehensive market information, you can capture comprehensive investment opportunities with ease.

The Bank provides 2 types of Business Integrated Account to cater for your company’s different needs at different business stages:

Account Type	Auto-sweeping Service <sup>5</sup> - Maximum Limit:	Total Relationship Balance Monthly Service Fee <sup>2</sup> :	Number of Free Counter Transactions <sup>10</sup>
Business Integrated Account - Chiyu	HK\$100,000 US\$12,000 RMB80,000	HK\$1,000,000 or above: <b>Waived</b> HK\$500,000 to below HK\$1,000,000: <b>HK\$100</b> Below HK\$500,000: <b>HK\$200</b>	50 transactions
Business Integrated Account	HK\$50,000 US\$6,000	HK\$50,000 or above: <b>Waived</b> Below HK\$50,000: <b>HK\$120</b>	50 transactions

For details of Business Integrated Account, please visit any of our branches or contact your Relationship Manager or call the Corporate Customer Service Hotline at **(852) 2232 3625**

**Reminder: To borrow or not to borrow? Borrow only if you can repay!**

**Terms for the Services:**

**1 Business Integrated Account**

1.1 Business Integrated Account (“BIA”) includes HKD Savings Account, HKD Current Account and Multi-Currency Savings Account.

1.2 The existing customers of Chiyu Banking Corporation Limited (the “Bank”) can apply for BIA. If the existing customers do not maintain HKD Savings Account, HKD Current Account or Foreign Currency Savings Account, they have to open such account(s) when applying for BIA.

**2 BIA Monthly Service Fee**

2.1 **The Bank will determine the BIA Monthly Service Fee by the Total Relationship Balance (“TRB”) of the customer.** Monthly Service Fee collection (if any) will be debited from Master Customers’ designated HKD account stipulated on “Account Opening Application Form (Companies/Organisations)” or “Customer/Accounts/Services Information Amendment Form (Companies/Organisations)”. The current month’s TRB will affect the Monthly Service Fee waiver of the next month. If there is any dispute on the calculation method of TRB, the method used by the Bank is final and conclusive. The Bank reserves the right to change the method from time to time without prior notice.

**3 Value of Investment Assets**

3.1 The value of Investment Assets includes Stocks, Funds, Bonds, Equity Linked Investments, Currency Linked Investments, Notional Precious Metals Passbook (Monthly average balance will be calculated according to individual investment product).

**4 Registered Customers**

4.1 At least one person of the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of each Registered Customer added should be the same as the sole proprietor of sole proprietorship, partners of partnership and directors of limited company of Master Customers. Registered Customers may register all or designated accounts held with the Bank under the BIA of Master Customers. Non-Government Organisation, Non-Government Charitable Organisation, Society, Club, Association, Owners Incorporation and Mutual Aid Committee cannot be designated as Registered Customers. All registered accounts will be taken into consideration for the calculation of TRB of Master Customers.

**5 Auto-Sweeping Service**

5.1 Definitions and Interpretation

5.1.1 “Business Day” means the day on which the Bank opens for business in Hong Kong and carries out the banking business of paying or collecting cheques which are drawn by or paid in by customers;

5.1.2 “Cut-off Time” means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;

5.1.3 “Overdrawn Principal” means the total amount of principal overdrawn on the “Funds Recipient Account” as at the Cut-off Time of the Business Day, or the total amount of cheques debited from the “Funds Recipient Account” on that Business Day, whichever is lower;

5.1.4 “Funds Recipient Account” means such Current Account under the name of the Master Customers held with the Bank, which is designated by the Master Customers and accepted by the Bank as “Funds Recipient Account”;

5.1.5 “Funds Source Account” means such Savings Account in the same currency as that of the “Funds Recipient Account” under the name of the Master Customers or Registered Customers held with the Bank, which is designated by the Master Customers or Registered Customers and accepted by the Bank as “Funds Source Account”.

5.2 Subject to these Terms, the Bank shall provide this Auto-Sweeping Service to the Master Customers hereunder.

5.3 If the “Funds Recipient Account” is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal (“Transfer Sum”) from the “Funds Source Account” to the “Funds Recipient Account” on the following Business Day, upon fulfilling the following conditions:

(a) the amount of the available cleared funds in the “Funds Source Account” is greater than or equal to the Overdrawn Principal before such transfer; and  
(b) the Transfer Sum must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion.

5.4 For the avoidance of doubt, this Auto-Sweeping Service is only applicable to overdraft of the “Funds Recipient Account” due to any drawing of cheque(s) from that account. However, despite any automatic transfer effected by the Bank through this Auto-Sweeping Service, the Bank is not obliged to transfer any part of the Transfer Sum from the “Funds Recipient Account” back to the “Funds Source Account” if any cheque drawn on the “Funds Recipient Account” cannot be cleared for whatever reason.

5.5 It is the Master Customers’ responsibility to monitor and maintain or to procure Registered Customers to maintain sufficient available cleared funds in the “Funds Source Account” from time to time in order that all applicable instructions, obligations and liabilities on the “Funds Source Account” owed to the Bank or any third party (including any Autopay or direct debit instructions) can be met and/or discharged when any automatic transfer is effected by the Bank from time to time through this Auto-Sweeping Service.

5.6 The Bank will not be liable to the Master Customers or Registered Customers or any third parties for any consequence or loss of any kind arising out of or in connection with the provision of this Auto-Sweeping Service (including any loss or damage incurred to the Master Customers or Registered Customers or any third party resulting from the lack or insufficiency of funds in the “Funds Source Account” to meet and/or discharge any applicable instructions, obligations or liabilities on the “Funds Source Account”) unless due to the negligence or willful default of the Bank.

5.7 Without prejudice to the generality of the foregoing provisions, the Bank may

refuse to perform this Auto-Sweeping Service at any time without notice and without liability if the “Funds Recipient Account” or/and the “Funds Source Account” is/are frozen for any reason.

5.8 Accounts registered for this Auto-Sweeping Service must be accounts held with the Bank.

5.9 Subject to these Terms, if the relevant transfers are not qualified for this Auto-Sweeping Service, any other arrangements which have already been in existence between the parties regarding “Funds Recipient Account”, “Funds Source Account”, or other accounts or services will be implemented by the Bank accordingly. For the avoidance of doubt, and without prejudice to anything provided hereof, the transfers rendered under this Auto-Sweeping Service are governed by these Terms, and that any transfer or transaction provided or rendered under any other arrangements are to be governed by the existing agreements entered into between the parties.

**6 Consolidated Monthly Statement of Business Integrated Account**

6.1 Upon successful account opening, Master Customers will receive the Consolidated Monthly Statement of BIA which covers the information (such as account balance and transaction record) of all accounts, Time Deposit of Master Customers and registered accounts of Registered Customers (if any) (as defined in Clause 4).

6.2 Consolidated Monthly Statement of BIA will replace the existing Consolidated Monthly Statement (if any) of Master Customers and will be mailed to Master Customers mailing address. Registered Customers will continue to receive the existing Consolidated Monthly Statement.

6.3 The language of Monthly Statement will be the same as the choice made by Master Customers in the “Account Opening Application Form (Companies/Organisations)” or “Customer/Accounts/Services Information Amendment Form (Companies/Organisations)”.

**7 Combined Trade Facility**

7.1 The credit limit available should be subject to the Bank’s final approval and discretion.

**8 Insurance**

8.1 BOC Business Comprehensive Insurance Plan”, “China Express Accidental Emergency Medical Plan (Annual Plan – 1 year)” and “Executive Comprehensive Protection Plan” (“the above Plans”) are underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).

8.2 The Bank is an appointed insurance agent of BOCG Insurance for distribution of the above Plans. The above Plans are products of BOCG Insurance but not the Bank.

8.3 In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the above Plans should be resolved between directly BOCG Insurance and the customer.

8.4 BOCG Insurance is authorised and regulated by Office of the Commissioner of Insurance to carry on general insurance business in Hong Kong Special Administrative Region of the People’s Republic of China.

8.5 BOCG Insurance reserves the right to accept or decline the application for the above Plans based on the information provided by the applicant and/or the insured at the time of application.

8.6 BOCG Insurance reserves the right to amend, suspend and terminate the above Plans, and to amend the relevant terms and conditions without prior notice. In case of dispute(s), the decision of BOCG Insurance shall be final.

8.7 This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the above Plans. For enquiry, please contact the branch staff of the Bank.

8.8 The above Plans are governed by the terms in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.

**9 Free Counter Transaction**

9.1 There is a maximum limit on the number of free counter transactions each month (“Maximum Limit”) as determined by the Bank from time to time. Counter transactions include the following transactions conducted at branch counters of the Bank: Cash Deposit, Cash Withdrawal, Cheque Deposit, Fund Transfer. Those counter transactions conducted by the Master Customers or third parties will be included. Total number of counter transactions refers to the counter transactions conducted through all accounts maintained with the Bank by the Master Customers and is calculated on a monthly basis.

9.2 **For any counter transaction(s) exceeding the Maximum Limit shall be subject to a service fee of HK\$25 per transaction (which may be changed by the Bank from time to time).** Such service fee (if applicable) will be debited from a Master Customer’s HKD account. If there is any dispute on the calculation of the free counter transaction and the service fee, the method used by the Bank is final and conclusive. The Bank reserves the right to change the method from time to time without prior notice.

**General Terms:**

- The above promotion offers cannot be used in conjunction with other promotion offers that are not listed in this promotion.
- The Bank, BOCG Insurance reserve the rights to amend, suspend or terminate the above products, services and promotion offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of dispute, the decision of the Bank, BOCG Insurance shall be final.
- Should there be any discrepancy between the Chinese and English version of this promotion material, the Chinese version shall prevail.

**Risk Disclosure / Important Notes:**

**Risk Disclosure of Trading of Listed RMB Products:**

- Investment / Market Risk: Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.
- Currency Risk: If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Chinese Central Government has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.
- Exchange Rate Risk: RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Moreover, there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

• Default Risk & Credit Risk: In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

• Emerging Market Risk: RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

• Conversion Limitation Risk of RMB: RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. Investors should note the risks of concentration of investment in a single country/ region or market.

**Risk Disclosure of Securities Trading:**

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

**Risk Disclosure of Foreign Currency Trading:**

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

**Risk Disclosure of Currency Linked Investments:**

Currency Linked Investment is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity. Currency Linked Investment is not secured by any collateral. You will be taking the credit risk of the Bank. In the worst case, you could suffer a total loss of your principal amount and the potential interest amount. Investing in Currency Linked Investment is not the same as buying the linked currency directly. Currency Linked Investment - Dual Currency Investment is not principal protected. In the worst case scenario, you could lose all of the principal amount and the interest amount. Currency Linked Investment is principal protected only if held till maturity. Currency Linked Investment is a structured product involving derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives. Currency Linked Investment is NOT equivalent to, nor should it be treated as a substitute for, time deposit. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

**Risk Disclosure of Fund:**

- Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an investment that is relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant Investment Fund including, in particular, the sections about risks and ensure you fully understand the nature and all the risks associated with an investment in the relevant Investment Fund and are willing to assume such risks.
- Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risk of the relevant product. Customers should seek advice from an independent financial adviser.
- Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers’ expectations and customers’ investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate.
- Due to market conditions, some investments may not be readily realizable.
- Investment in Investment Funds is different to placing monies on deposit with

us or anywhere else. The Investment Funds are not our or any of our affiliates’ deposit or other obligations, nor are they guaranteed by us or any of our affiliates.

- Certain Investment Funds may invest in higher yielding securities rated lower than investment grade3 (i.e. debt securities rated below BBB- by Standard & Poor’s or below Baa3 by Moody’s). Below investment grade securities may be considered speculative and can include securities that are unrated or in default. As a result, investment in those Investment Funds is subject to a higher degree of credit risk than investment in higher rated, lower yielding securities.
- Prior to investing in any Investment Fund, you should carefully consider (a) the possible tax consequences, (b) the legal requirements and (c) any foreign exchange control requirements which you might encounter under the laws of the countries of your incorporation, citizenship, residence or domicile which might be relevant to the purchase, sale, subscription, holding, switching or disposal of the shares or units in Investment Funds.
- The returns of the investment fund are calculated in its base currency. If your home currency is different from the Investment Fund currency or the Investment Fund’s reference currency, changes in currency exchange rates may erode your investment gains or widen your investment losses.
- Foreign currencies / RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currencies / RMB may result in losses in the event that the customer converts the foreign currencies / RMB into HKD or other foreign currencies.

**Risk Disclosure of Debt Securities Trading:**

The prices of debt securities fluctuate, sometimes dramatically. The price of a debt security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling debt securities.

**Risk Disclosure of Equity Linked Investments:**

Our ELIs are complex products. ELIs are not time deposits and are unlisted structured investment products containing derivatives, they are not covered by the Investor Compensation Fund. ELIs are not principal protected, so you could lose all of the principal amount and the interest amount. You should exercise caution in relation to our ELIs. Before you decide whether to invest in our ELIs, you should read this information memorandum, the financial disclosure document, the relevant product booklet and the relevant indicative term sheet (including an addendum to this information memorandum, the financial disclosure document and/or the relevant product booklet as set out in the relevant indicative term sheet) (together “Offer Documents”), be willing to assume the risks associated with such an investment, and seek independent professional advice when needed.

**Important Notes:**

The above risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial situation, investment experience, investment objectives, risk tolerance and ability to understand the nature and risks of the relevant product. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments (include RMB investments) involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

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