



**集友銀行**  
Chiyu Banking Corporation Ltd.

## Terms and conditions for “Money Safe” Service (the “Terms”)

1. This document sets out specific terms and conditions governing “Money Safe” Service provided by Chiyu Bank Corporation Limited (the “Bank”), customers should read it in conjunction with Conditions for Services and others applicable rules and terms and conditions of the bank (collectively, “General T & Cs”). By using “Money Safe” Services, it represents customers accept the Terms and agreed to be bound by them. Should there be any discrepancy between the Terms and General T & Cs, the Terms shall prevail.
2. **“Money Safe” Service Scope**
  - a. “Money Safe” Service allows customers to lock part of the funds that deposited with the Bank to protect them from loss due to fraud and scam. The funds will be locked by segregating (that is, separating) them from the other funds that customers deposited with the Bank. The locked funds will not be used for any fund outflow through any channel whether online or offline, including withdrawal, fund transfer, autopay, direct debit authorization, standing instruction, remittance, loan or card repayment, purchase of insurance and investment product, or payment of bank fees or charges (collectively, “Transactions”).
  - b. “Money Safe” Service is available to the types of bank account the Bank specify from time to time. These accounts include Current Account, Savings Account, and Time Deposit Account, denominated in Hong Kong Dollar or any other currency the Bank specify from time to time. Other currencies include CNY, USD, JPY, GBP, NZD, AUD, CAD, EUR, THB, NOK, CHF & SGD. “Money Safe” Service is not applicable to Current Account with overdraft limit and Time Deposit pledged to the bank.
  - c. “Money Safe” Service is applicable to the Bank’s personal customers (including individual and joint account). Customers need to give the Bank instructions according to signing arrangement of the relevant account. In case of a joint account which requires two or more authorized signatories to operate the account (i.e. the account is both-to-sign effective), all account holders must visit branches of the Bank together in person to submit “Money Safe” lock funds, increase locked amount, reduce or release locked fund requests. Authorised signatories of bank accounts can submit lock funds, increase locked amount, reduce or release locked fund request under “Money Safe” Service on behalf of account holders upon the Bank have authenticated his/her identity successfully based on the Bank’s existing procedures.
  - d. **Once customers have locked any funds for “Money Safe” protection, the Bank is required to stop processing any Transaction pursuant to any instruction received by the Bank after the funds have been locked (including any instruction given by the customer) until the locked funds are released from “Money Safe” protection in accordance with the procedures specified in Part 5.**
  - e. Use of “Money Safe” Service is completely voluntary. Customer may decide whether to use “Money Safe” Service based on their own needs and circumstances. The Bank reserve the



rights to amend and retain the final rights to determine the service scope of “Money Safe” Services and the steps and arrangement of using “Money Safe” Service.

### 3. Use of “Money Safe” Service

- a. Customers have to follow and complete the steps set by the Bank and give instructions to lock any funds in their account(s) or increase the locked amount for “Money Safe” protection. The Bank has the rights to use any way the Bank consider appropriate to lock the funds and amend the relevant steps at any time.
- b. The Bank will set aside the locked amount in customer’s existing Savings / Current Account(s). Only that amount will be locked for “Money Safe” protection. But any interest accruing on the locked funds will not be locked for “Money Safe” protection. For Time Deposit, the locked amount will be the principal amount of that Time Deposit. The principal amount and/or the interest (if any) will continue to be locked upon maturity or renewal of that Time Deposit. For details, please refer to the Terms in Part 6.
- c. **Customers have to visit branches of the Bank and take the necessary steps and give instructions and complete the necessary identity verification to the Bank’s satisfaction every time when (i) reduce or release any amount of locked funds from “Money Safe” protection; or (ii) uplift/ early uplift a time deposit under “Money Safe” protection.**
- d. **Customers are solely responsible for managing their accounts on an ongoing basis to ensure that there are sufficient immediately available funds in their accounts to meet their daily and other ad hoc needs, paying attention to the Transactions they expect to conduct to avoid incurring late fees and charges. The Bank will not be liable for any loss, consequence or inconvenience caused to customers by insufficient funds in their accounts due to locking funds for “Money Safe” protection.**
- e. The Bank will not be responsible for any loss suffered by customers as a result of using “Money Safe” Service except for any direct and reasonably foreseeable loss caused to customers directly and solely by wilful default or gross negligence in operating the “Money Safe” Service arrangements.
- f. To be effective, instructions relating to “Money Safe” Service must be given by customers to the Bank in accordance with the applicable provisions of the terms and conditions governing the relevant account.
- g. Before customers lock any funds for “Money Safe” protection, customers should carefully consider the matters set out in Part 2 & 3 of the Terms. Customer should use “Money Safe” Service only if they accept all the arrangements and consequences set out in Part 2 & 3 of this Term.
- h. The Bank may set and change the steps, details or arrangements relating to the use of “Money Safe” Service from time to time having regard to the applicable requirements or expectations of regulatory authorities or law enforcement agencies.

### 4. To lock funds or increase locked amount for “Money Safe” protection



- a. Customers can apply for “Money Safe” Service via visiting branches of the Bank or Internet Banking/ Mobile Banking. Customers are required to give the Bank clear instructions according to the relevant account signing arrangement:
  - (i) the currencies and the amount of funds to be locked for “Money Safe” protection; (The minimum required amount for initiating a “Money Safe” lock fund or increasing the locked amount is HKD10,000 /CNY10,000 /JPY10,000 /THB10,000 /NOK10,000 /USD1,000 /GBP1,000 /NZD1,000 /CAD1,000 /EUR1,000 /CHF1,000 /SGD1,000 /AUD1,000. The Bank reserve the rights to amend the minimum amount requirement at any time. This minimum amount requirement is not applicable to Time Deposit, for Time Deposit, the locked amount will be the entire principal amount of that time deposit.)
  - (ii) to identify the account from which the funds are to be locked for “Money Safe” Service protection; and
  - (iii) if customers want to lock funds from more than one account, customers need to identify each account, the currencies and the amount of funds to be locked from that account.
- b. The Bank will complete the locking funds process within the same day once the Bank receiving the Instruction.
- c. The above terms Part 4 item “a” to “b” also applies every time customers increase the funds to be locked for “Money Safe” protection.

#### 5. To reduce or release locked funds from “Money Safe” protection

- a. **Customers should note that once any locked funds are released from “Money Safe” Service protection, such funds are no longer protected from fund outflows and can be used for Transactions.**
- b. To reduce or release any locked funds from “Money Safe” protection, customers are required to:
  - (i) visit branches of the Bank to submit the request in person and complete the identity verification process;
  - (ii) give the Bank instructions according to the relevant account signing arrangement;
  - (iii) give the Bank clear instructions to identify the amount of locked funds to be reduced or released from “Money Safe” protection and the account holding the locked funds;
- c. The Bank will complete the release funds process within the same day once the Bank receiving the Instruction and complete the identity verification process. The Bank reserves the rights at its solo discretion to reject the relevant requests if customers are unable to complete the verification process. The Bank will not be held liable for any loss or costs suffered or incurred by customers, directly or indirectly, as a result of such rejections.

#### 6. Locked funds for “Money Safe” protection

- a. Customers will continue to receive interest on the locked funds and enjoy other benefits which they are entitled to if they do not lock the relevant funds for “Money Safe” protection.
- b. If customers lock funds from a Time Deposit for “Money Safe” protection, the Bank will continue to lock the funds according to the maturity instruction of the Time Deposit:



- (i) If the maturity instruction of that Time Deposit is “Renew principal and interest”, the principal amount together with the interest (if any) will continue to be locked upon renewal of that Time Deposit.
- (ii) If the maturity instruction of that Time Deposit is “Renew principal and credit interest to designated account”, the principal amount will continue to be locked upon renewal of that Time Deposit. The interest (if any) will not be locked after being credited into the designated account.
- (iii) If the maturity instruction of that Time Deposit is “Credit principal and interest to designated account”, the principal amount together with the interest (if any) will continue to be locked after being credited into designated account.
- (iv) **If customers want to release the locked funds from a Time Deposit from “Money Safe” protection, customers should give the Bank instructions at least 1 working days before the maturity date of that Time Deposit and follow the procedures specified in Part 5 to release funds from “Money Safe” protection.**
- (v) If customers uplift/ early uplift a “Money Safe” protected Time Deposit on or before its maturity date, the principal amount of that Time Deposit will be credited to the Savings / Current Account in the same name as the Time Deposit and the deposit amount will be continued to be locked. If customers want to withdraw the deposit amount from the Savings / Current Account, customers should submit their release locked fund request based on the procedures specified in Part 5 to release funds from “Money Safe” protection. Early uplift of locked funds from Flexi Deposit before its maturity date will not be accepted.

**7. The Bank’s rights are not affected by Money Safe**

Use of “Money Safe” Service will not affect the rights the Bank is entitled to in relation to customers funds or accounts, including the following rights:

- a. to apply the funds including any locked funds to settle any debts or amounts (in whole or in part) customers owe the Bank in accordance with any contractual, equitable or statutory set-off rights;
- b. to enforce any security interest the Bank hold against the funds including any locked funds;
- c. to suspend, freeze or close any account in accordance with the terms and conditions governing the account;
- d. to deal with the funds including any locked funds to comply with any court order or mandatory obligations imposed on the Bank; and
- e. to handle the funds including any locked funds as the Bank consider reasonable and appropriate in good faith from time to time having regard to the applicable requirements or expectations of regulatory authorities or law enforcement agencies.

**8. The Bank reserves the rights to cancel or release “Money Safe” protection without the prior consent or instruction of customers. The Bank will not liable for any loss, consequence or inconvenience caused to customers or any person arising from or in connection with the cancellation or release.**



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## 9. General Terms

- a. The Bank may revise "Money Safe" service terms and conditions and/or introduce additional terms and conditions at any time and from time to time, any revision and/or addition to these terms and conditions shall become effective subject to the Bank giving notice according to the applicable requirements, and shall be binding on the customers if they continue to use the Bank's "Money Safe" service after the effective date.
- b. In case of any dispute, the decision of the Bank shall be final.
- c. Should there be any discrepancy between the English and Chinese versions of this terms and conditions, the Chinese version shall prevail.

Effective Date: December 2025