

## FAQ for “Money Safe” Service

Question 1:	How to apply “Money Safe” Service?
Answer 1:	Customers can submit a locking fund request via Internet Banking / Mobile Banking or visiting our branches in person. Upon completion of the application process, our Bank will lock the funds on the same day.
Question 2:	Can joint account apply “Money Safe” Service?
Answer 2:	<p>Yes. Customers are required to give application instructions to our Bank according to the signing arrangement of the relevant account.</p> <p>For joint account with single signing authority, any one of the account holders may apply for the “Money Safe” Service via Internet Banking, Mobile Banking or by visiting our branches in person. For 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 have to visit our branches in person to apply for “Money Safe” Service.</p> <p>The above arrangements apply to lock funds, increase lock fund, reduce or release locked fund under “Money Safe” Service. However, application for reduce or release locked funds must be processed in person at our branches.</p>
Question 3:	Can authorised signatories apply “Money Safe” Service on behalf of account holders?
Answer 3:	<p>Yes. Authorised signatories of bank accounts may apply for the “Money Safe” Service on behalf of the account holders, providing that the Bank has successfully authenticated their identity under the Bank’s existing procedures.</p> <p>The above arrangements apply to lock funds, increase lock fund, reduce or release locked fund under “Money Safe” Service. However, application for reduce or release locked funds must be processed in person at our branches.</p>
Question 4:	What types of transactions will be restricted when the funds are locked?
Answer 4:	<p>Once the funds are locked, the funds cannot be transferred or withdrawn via any channels. Restrictions apply to, but not limited to</p> <ul style="list-style-type: none"> <li>● Withdrawal</li> <li>● Fund Transfer (including fund transfer within the Bank or to other Banks)</li> <li>● Autopay, Direct Debit Authorization, Standing Instruction set up</li> </ul>

	<p>before or after the date which applied “Money Safe” Service</p> <ul style="list-style-type: none"> <li>● Cheque, including uncleared cheques issued before the date which applied “Money Safe” Service</li> <li>● Remittance</li> <li>● Loan or Card Repayment</li> <li>● Purchase of Insurance and Investment product</li> <li>● Payment of Bank fees or charges</li> </ul> <p>Before locking funds, customers have to ensure there are sufficient balance in the accounts to cover daily and other ad hoc needs, to avoid any overdue interest or financial charges incurred.</p>
Question 5:	Will there be interests for locked funds?
Answer 5:	Fund safeguarded by “Money Safe” is eligible to earn interest as agreed with customers.
Question 6:	Once a Time Deposit has been locked, will the principal and interest remain locked after maturity?
Answer 6:	<p>The Bank will have different handling according to the maturity instruction of the Time Deposit:</p> <ul style="list-style-type: none"> <li>● 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.</li> <li>● 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.</li> <li>● 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.</li> </ul>
Question 7:	Once a Time Deposit has been locked, can the maturity instructions be amended?
Answer 7:	Yes. You can amend the maturity instruction for your Time Deposit via Internet Banking, Mobile Banking or by visiting our branches in person.
Question 8:	Can a locked Time Deposit be uplifted before maturity?
Answer 8:	If our bank agree to exercise our discretion to allow uplift of Time Deposit before maturity, you have to visit our branches to unlock the Time Deposit and a handling fee will be charged according to the “General Banking Services Charges”.

Question 9:	How to check the locked amount under “Money Safe” protection?
Answer 9:	Customers can check the locked amount under “Money Safe” protection via Internet Banking / Mobile Banking or by visiting our branches, contact our customer service hotline.
Question 10:	Can a Saving Account apply for both “Auto-sweeping services” and “Money Safe” Services at the same time?
Answer 10:	Yes. However, customer has to maintain sufficient available balance in the Saving Accounts to facilitate Auto-sweeping transactions. If the available balance in customer’s Savings Account is insufficient, our Bank will not execute the Auto-sweeping instruction.
Question 11:	Apart from visiting branches in person, are there any other methods to unlock Money Safe funds?
Answer 11:	No. Customers have to visit any of our branches to submit the request and complete identity verification process to unlock the funds. Once the application process is completed, our bank will unlock the funds for customers on the same day.
Question 12:	Can deposit funds into accounts after activating “Money Safe” Service? Any restriction for the newly deposited funds?
Answer 12:	After activated “Money Safe” Service, only locked funds cannot be transferred or withdrawn. Customers can deposit funds into account and use the unlocked funds as usual.