
ACCOUNT OF DEPOSIT WITHOUT FIXED MATURITY DATE - GENERAL TERMS AND CONDITIONS (PERSONAL CUSTOMER ACCOUNT ONLY)

*NOTE: 1. Without limitation to the Account of Deposit Without Fixed Maturity Date – General Terms and Conditions (Personal Customer Account Only) (the “**Terms and Conditions**”), all deposits without fixed maturity dates (excluding call deposits and contract savings deposits) offered by HSBC Bank (China) Company Limited (the “**Bank**”) in the People’s Republic of China (for the purpose of these Terms and Conditions, excluding Hong Kong, Macao and Taiwan) (the “**Mainland China**”) are subject to the General Terms and Conditions applicable to all accounts in the Mainland China.*

2. This English version is for reference only. In case of any discrepancies between the Chinese version and English version, the Chinese version shall apply and prevail.

3. Reference to the “Customer” shall mean one or more Customers as applicable.

1. The Customer agrees to the Terms and Conditions contained herein in opening a deposit account without a fixed maturity date with the Bank in the Mainland China (the “**Account**”).
2. An Account may be opened in such currencies and with such minimum initial deposit amount as required by the Bank.
3. Interest will accrue daily on the balance of an Account at the rate determined by the Bank within the range (if any) specified by the People’s Bank of China (except for those Accounts under which interest rates are determined through negotiation between the Customer and the Bank on a case-by-case basis) as displayed from time to time at the Bank’s premises and/or advertised in the media as applicable to the relevant day (in respect of foreign currency deposit) or the relevant interest settlement day (in respect of personal RMB deposit). Interest after deducting tax will be credited to the Account half-yearly (in respect of foreign currency deposits, on 28Jun and 28Dec respectively, or the immediately following working day of the Bank if any of the aforementioned dates falls on a public holiday or a weekend) or in such other way as may be permitted by any applicable laws, regulations and rules. In case an Account is closed before an interest settlement day, interest shall accrue as of (but excluding) the account closing day.
4. All accounts, interests, handling charges, taxes and other related matters shall be subject to all applicable laws, regulations and rules as amended, specified, or adopted from time to time by legislative or governmental authorities of the People’s Republic of China, as well as rules and practices announced by the Bank at its premises or notified to Customers by such other means as determined by the Bank.
5. The Customer acknowledges and irrevocably agrees that if the Bank decides to close the Customer’s account(s) opened with the Bank in accordance with the relevant terms and conditions (including but not limited to General Terms and Conditions applicable to all accounts and the Accounts and Services Tariff Table), the Bank shall have the right, with notice to the Customer, to close the Account without any justification and shall not be held

liable for doing so. On the closing date, all principle and accrued interest remaining in the Account will be paid directly to the Customer (if the Customer arrives the Bank's branch premises according to the notice on the closing date) or be transferred to the Bank's suspense account for the Customer's withdrawal later (if the Customer fails to arrive the Bank's branch premises according to the notice on the closing date).