

Addendum to Terms and Conditions for All Wing Hang Bank Accounts and Related Services Terms and Conditions for Integrated Account

1. Applicable Terms and Conditions

Integrated Account and all services and products from time to time offered by the Bank under or in connection with the Integrated Account are subject to:-

- (a) these terms and conditions herein (“Terms and Conditions”);
- (b) the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” in force from time to time; and
- (c) all other specific terms and conditions in agreements, account opening and other documentation applicable respectively to particular services and facilities offered from time to time under or in connection with the Integrated Account.

In the event of any conflict or inconsistency between these Terms and Conditions and the other terms and conditions mentioned above, the terms shall prevail in the following order to the extent of the conflict or inconsistency: (i) the specific terms and conditions as mentioned under (c) above, (ii) these Terms and Conditions; and (iii) the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services”.

2. Definitions and Interpretation

In these Terms and Conditions:-

- 2.1 “Customer” means the customer in whose name the Integrated Account is opened and maintained, and includes its lawful successor.
- 2.2 “Integrated Account” means the deposit account opened with the Bank by the Customer in accordance with these Terms and Conditions comprising statement savings account, time deposit account, current account, of different currencies and such other accounts types and currencies as may be specified by the Bank from time to time in its absolute discretion. The Bank reserves the right to vary or specify at any time and from time to time the types (and/or currencies) of the accounts that may be opened under an Integrated Account in its absolute discretion.

2.3 “Master Account” means the Integrated Account opened by the Customer with the Bank including, where the context requires, a reference to any and each of the accounts opened under the Master Account.

2.4 Unless the context otherwise requires or expressly provided otherwise herein, the terms and expressions used herein shall bear the same meaning as the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services”.

3. Integrated Account

3.1 Subject to Clause 3.4 and such terms and conditions as specified by the Bank from time to time, the Customer may apply to open or activate an Integrated Account by giving instruction to the Bank in such manner and by such means or medium as may be specified by the Bank from time to time.

3.2 Applicants who are individuals must be over 18 to open an Integrated Account. All applicants must also fulfill the relevant criteria and requirements for each individual account comprised in the Integrated Account as specified by the Bank from time to time.

3.3. Unless otherwise agreed by the Bank, the Customer may only maintain one Integrated Account with the Bank at any time.

3.4 The Bank may in its sole and absolute discretion refuse to open or activate any Integrated Account or any account comprised in the Integrated Account for any customer without giving any reason and without any liability.

3.5 Unless the Bank specifies or determines otherwise, each account comprised in the Integrated Account will be operated in the same way as the account type to which it belongs and provided for in the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” and any other applicable terms and conditions. Notwithstanding the aforesaid, the Bank reserves the right to specify or vary the way that instructions for the operation of the accounts comprised in the Integrated Account have to be given to us.

3.6 In the event that the Customer has not specified the relevant account(s) to be credited or debited in order to effect any transaction(s) on the Master Account, the credit or debit will be entered by the Bank in the statement savings account comprised in the Integrated Account, provided that, if the transaction is in foreign currency, entries will be made in the relevant foreign currency statement savings account comprised in the Integrated Account.

- 3.7 In respect of any current account(s) comprised in the Integrated Account, the Customer shall specify the relevant individual account number of such current account to effect any transaction(s) on such current account.
- 3.8 Notwithstanding anything herein contained to the contrary, the Bank may act or refuse to act on an instruction in accordance with the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” and any other applicable terms and conditions.
- 3.9 The Bank shall be entitled to supply to the Customer consolidated statements of the Integrated Account at monthly intervals, or at such regular intervals as determined by the Bank from time to time. All references to ‘statement of account’ in the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” shall include such consolidated statements.
- 3.10 The Customer agrees that the consolidated statement of the Integrated Account may also include consolidated statement of all or such Sub-Accounts (if any) as the Bank may determine at its sole discretion. For the purpose of the consolidated statement of the Integrated Account, “Sub-Account” shall mean any deposit accounts (other than those deposit accounts comprised in the Integrated Account), currency-linked deposit accounts, equity-linked deposit accounts, gold accounts, investment accounts, instalment loan accounts, credit card accounts, private label card accounts and loan card accords opened and held by the Customer with the Bank in identical composition and identity and in the same capacity as that of the Master Account before, on or after the date of the opening of the Master Account, including all the accounts linked under other consolidated statement service provided by the Bank under the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services”. The Bank reserves the right not to include any Sub-Account in the consolidated statement of the Integrated Account.
- 3.11 The Customer may request the Bank to exclude or de-link any Sub-Accounts (other than an investment account, an instalment loan account, a credit card account, a private label card account or a loan card account) from the consolidated statement of account of the Integrated Account, whereupon individual separate account statement for each such excluded or delinked Sub-Account shall be sent to the Customer at the correspondence address provided under each such excluded or delinked Sub-Account.
- 3.12 The Customer agrees that unless otherwise agreed by the Bank in its absolute discretion, in opening an Integrated Account he will not be eligible to apply for and (if already applied for) will terminate forthwith any other consolidated statement service provided by the Bank under the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services”.

- 3.13. The provisions in relation to “Integrated Account or Wing Hang Elite Gold Banking service” or “Integrated Account/Wing Hang Elite Gold Banking service” in the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” shall not apply to these Terms and Conditions.
- 3.14 The Bank shall be entitled to prescribe, from time to time, service fees and charges payable in connection with the Integrated Account. The Customer authorizes the Bank to debit such service fees and charges from the Hong Kong Dollar statement savings account comprised in the Integrated Account. The Customer further agrees that the Bank is authorized to debit any unpaid service fees and charges out of any other account comprised in the Integrated Account or any other account of the Customer maintained with the Bank.
- 3.15 The minimum initial deposit requirement is also applicable upon the opening of an Integrated Account and may be fulfilled by the Customer’s crediting the prescribed amount with the Hong Kong Dollar statement savings account comprised in the Integrated Account or in such other manner as prescribed by the Bank from time to time.
- 3.16 Any references to “account” in the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” (including without limitation Clause 3.4 thereof in respect of the Bank’s right of set off), shall include the Master Account and each account comprised in the Integrated Account.
- 3.17 The Bank may close or freeze the Master Account and/or any of the accounts comprised in the Integrated Account or suspend or terminate any services made available to the Customer under the Integrated Account in accordance with the “Terms and Conditions for All Wing Hang Bank Accounts and Related Services” and any other applicable terms. Except in the case of closure of the Master Account, any account comprised in the Integrated Account which is not closed shall continue to be governed by these Terms and Conditions.
- 3.18 Notwithstanding anything herein contained to the contrary, the Bank may in its sole and absolute discretion at any time and from time to time vary, cancel or terminate any of the services made available under the Integrated Account or reduce or revise the scope thereof without liability to the Customer.

4. Miscellaneous

- 4.1 These Terms and Conditions shall be governed by and construed in accordance with the laws of

Hong Kong. Each of the Bank and the Customer submits to the non-exclusive jurisdiction of the Hong Kong courts.

4.2 Should there be any discrepancies between the English and Chinese versions of this document, the English version shall prevail.

Wing Hang Bank, Limited

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