

## 存款服务条款和条件

### 定期存款条款

1. 我司可根据贵行不时确定的可选币种、最低起存金额、可选存款期限及存款利率办理定期存款。目前定期存款最低存款金额为人民币一万(10,000)元或等值外币。
2. 定期存款在到期日前不能提取或终止。如贵行同意我司在到期日前提取部分或全部存款，就提前支取的存款按支取日贵行合理确定的活期存款利率计息。如因提前提款导致定期存款余额低于最低起存金额，贵行可取消存款。
3. 定期存款利率为存款期限首日贵行确定的单利。在存期内如遇中国人民银行或贵行利率调整，不分段计息。对于已设定自动续存的定期存款，除非我司至少在到期日前两个营业日给予书面指示修改原续存安排，否则存款（扣除应付税项，若有）将根据原续存安排于存款到期日（或续存到期日）自动续存为定期存款，续存期限与原定期存款期限相同，利率为续存当日贵行确定的适用于我司的存款利率。
4. 如因当时适用法律、有关监管机关的任何要求或金融市场的变化等因素导致贵行无法继续提供定期存款服务或继续提供该服务将导致贵行净收入减少或不合理损失，贵行可终止与我司的定期存款服务，并将该等服务终止及时通知我司。

### 通知存款条款

1. 我司可根据贵行不时确定的可选币种、最低起存金额、最低提取金额及存款利率办理通知存款。目前通知存款的最低存款金额为人民币五十万(500,000)元或等值外币，单次最低提取金额为人民币十万(100,000)元或等值外币。通知存款的利率为贵行确定的适用于我司存款的利率。在存款期内如遇贵行利率调整，则分段计息。
2. 我司必须将提款指示提前一个日历日(如为一天通知存款)或七个日历日(如为七天通知存款)交至贵行。如果我司未能提前一个日历日(如为一天通知存款)或七个日历日(如为七天通知存款)将提款指示交至贵行，提取金额的利息按支取日贵行合理确定的活期存款利率计息。
3. 如果我司在提交提款指示后未按照约定的支取日支取的，提取金额的利息按实际支取日贵行合理确定的活期存款利率计息。
4. 如果我司在提交提款指示后未按照约定的提取金额支取的，不足或超过约定的提取金额部分按支取日贵行合理确定的活期存款利率计息。
5. 如果贵行同意我司支取部分存款，该支取应不低于贵行规定的最低提取金额。如果提款后剩余的通知存款低于最低起存金额，贵行可取消存款。如果取款后剩余的通知存款等于或高于贵行规定的通知存款起存金额，则剩余的通知存款继续从原起存日计算存期。
6. 如果我司作出两个或两个以上载有相同支取日的提款指示（无论作出该等指示的方式是否相同），我司知悉除非指示中另有明确说明，贵行将执行所有提款指示。
7. 如因当时适用法律、有关监管机关的任何要求或金融市场的变化等因素导致贵行无法继续提供通知存款服务或继续提供该服务将导致贵行净收入减少或不合理损失，贵行可终止与我司的通知存款服务，并将该等服务终止及时通知我司。
8. 对于自动转存的七天通知存款，我司同意还须遵守以下条款：
  - 1) 我司授权贵行每七天或者(如以七天为周期的转存日为节假日)贵行合理决定的其他期间按适用的七天通知存款利率计付一次利息(该计息期间遇贵行利率调整则分段计息)。
  - 2) 我司授权贵行每次自动转存时有权自动进行原七天通知存款的支取、销户、计息及转开新的通知存款，无须我司另行指示，贵行亦无义务向我司作电话或任何其他方式的确认。
  - 3) 我司须确保有关账户不被查封、冻结或被采取任何限制措施，否则由此造成贵行无法办理自动转存手续的，后果由我司承担。
  - 4) 我司同意如需支取或终止通知存款，应按照贵行的要求向贵行办理支取手续。如支取日不是自动转存日，则自最近一个自动转存日至支取日之间按贵行合理确定的活期存款利率计息。

# Deposit Service Terms and Conditions

## Time Deposit Terms and Conditions

1. A time deposit may be placed in available currencies/tenors, with minimum deposit amount and interest rate in respect of time deposit as determined by your Bank from time to time. At present, the minimum deposit amount is RMB 10,000 or equivalent in foreign currency.
2. A time deposit may not be withdrawn or terminated before the maturity date. If your Bank consents to our early termination, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal day. If the balance of the time deposit falling below the minimum deposit amount, the time deposit will be cancelled.
3. A time deposit shall accrue interest on a daily basis at the single rate determined by your Bank on the deposit day irrespective of any interest rate adjustment by PBOC or your Bank during the deposit period. Unless we inform your Bank in writing to amend the original renewal instruction at least two business days prior to the maturity date, the principal together with the accrued interest (net of payable taxation, if any) shall be automatically renewed as a time deposit from the maturity date (or renewal maturity date), with the same tenor and at the interest rate which applies to our deposit as determined by your Bank on the renewal date.
4. We agree that your Bank may terminate the time deposit service once your Bank notifies us of this termination provided that your Bank is unable to provide the service or your Bank's net profit decreased or unreasonable loss incurred under this service subject to any requirements arising from prevailing laws or regulatory authority or changes in the financial market.

## Call Deposit Terms and Conditions

1. A call deposit may be placed in available currencies/tenors, with minimum deposit amount, minimum withdrawal amount and interest rate in respect of call deposit as determined by your Bank from time to time. At present, the minimum deposit amount is RMB 500,000 or equivalent in foreign currency and the minimum amount of each withdrawal is RMB 100,000 or equivalent in foreign currency. If the interest rate is adjusted during the deposit period, a call deposit shall accrue interest on a daily basis at different rates before and after adjustment.
2. We have to deliver the withdrawal instruction to your Bank one day (for 1-day call deposit) or seven days (for 7-day call deposit) prior to withdrawal date. If we fail to deliver the withdrawal instruction to your Bank one day (for 1-day call deposit) or seven days (for 7-day call deposit) prior to withdrawal date, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal date.
3. If we fail to make withdrawal on the proposed withdrawal date after we submit the withdrawal instruction, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the actual withdrawal date.
4. If the actual amount withdrawn is lower than or exceeds the amount specified in the withdrawal instruction, the interest on the shortfall or excess will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal day.
5. If your Bank consents to our partial withdrawal instruction, provided that the amount of such partial withdrawal shall not be lower than the minimum amount of withdrawal required by your Bank, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal day. If the balance of the call deposit falling below the minimum deposit amount, the call deposit will be cancelled. If the remaining balance of a call deposit after the withdrawal is higher than or equivalent to the minimum deposit amount required by the Bank, such remaining balance will be retained as a call deposit and the tenor of such call deposit shall be calculated from the date of placement of the original call deposit.
6. If your Bank receives two or more instructions from us prescribing for the same proposed date of withdrawal (whether or not the customer gives such instructions by the same means), your Bank will act on all such instructions, unless otherwise expressly provided in such instructions.
7. We agree that your Bank may terminate the call deposit service once your Bank notifies us of this termination provided that your Bank is unable to provide the service or your Bank's net profit decreased or unreasonable loss incurred under this service subject to any requirements arising from prevailing laws or regulatory authority or changes in the financial market.
8. For auto-rollover 7-day call deposits, we further agree to abide by the following terms and conditions:
  - 1) Your Bank is authorized to calculate and pay the interest at the interval of every seven days or (if the rollover date based on 7-day interval is a holiday) at such interval as reasonably determined by your Bank, based on the applicable 7-day call deposit interest rate (if the interest rate is adjusted by your Bank during the period, the interest will be accrued on a daily basis at different rates before and after adjustment).
  - 2) In respect of each auto-rollover, your Bank is authorized to withdraw, close account of, calculate the interest thereon and open a new call deposit in replacement of the previous 7-day call deposit, without our separate instruction or withdrawal instruction regarding call deposits. Your Bank has no obligation to confirm with us by phone calls or by other means.
  - 3) We shall ensure that the relevant accounts will not be subject to any seizure, freezing or restriction measures, otherwise we shall be liable for the consequences arising therefrom if your Bank is not able to handle the auto-rollover procedures due to the above circumstances.
  - 4) We agree that if we need to withdraw or terminate the 7-day call deposit, we shall follow the relevant procedure and requirements provided by your Bank. If the withdrawal date is not the auto-rollover date, the interest for the period from the latest auto-rollover date to the withdrawal date will be calculated based on the interest rate for current account reasonably determined by your Bank.
9. These terms are written in Chinese and English. If there is any inconsistency between the English and Chinese versions, the Chinese version shall prevail.