

親愛的客戶：

客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行(香港)有限公司（「本行」）會定期檢討各項銀行產品及服務，並就有關係款作出修訂。現謹通知閣下由2024年9月1日起，交通銀行(香港)有限公司《DreamCash私人貸款條款及細則》及交通銀行(香港)有限公司《DreamCash稅務貸款條款及細則》最新之修訂如下：

《DreamCash私人貸款條款及細則》及《DreamCash稅務貸款條款及細則》的修訂	
項目	修訂（修訂後的內容以底線表示）
DreamCash私人貸款條款及細則第17條更新信息的責任 及 DreamCash稅務貸款條款及細則第16條更新信息的責任	<p>為使本行符合所有適用法律或法規、或符合與任何香港或境外的政府或監管當局現在或將來合約訂明的或其他的承諾下，向本行或與本行屬同一集團的公司施加的任何責任、或本行內部的政策及程序，借款人會按本行不時提出的要求或因本行認為需要，而不時向本行提供該等資料及文件；</p> <p>如借款人之財政狀況、或個人或聯絡資料有任何變動，或就任何情況上的改變而導致已向本行提供的資料有所改變，或任何借款人狀況上的改變（包括國籍、居所、居住地址及郵寄地址、電話號碼、傳真號碼及電郵地址），借款人須於14天內以書面形式通知本行。</p> <p><u>若借款人在還款或供款方面有任何困難，借款人須盡快通知本行。</u></p> <p>借款人提供任何有關貸款申請或貸款的失實資料將視為違反本條款及細則，本行可因此取消貸款的審批或撤銷貸款，並向借款人收取合理的手續費。</p> <p>借款人須就因借款人在履行其於本條款及細則的承諾及責任時出現任何違約或失責，或借款人在本條款及細則或在任何向本行交付的其他文件（包括自我證明書）中，借款人所作出的任何聲明、保證或陳述，在作出或被視為作出時是或經證明是不正確或具誤導性而令本行所蒙受的任何種類的所有損失、損害、合理開支（律師費用或其他）、訴訟、索求、索償、法律程序向本行作出彌償。</p>

由2024年9月1日起，閣下可向本行任何一個網點免費索取交通銀行(香港)有限公司《DreamCash私人貸款條款及細則》及交通銀行(香港)有限公司《DreamCash稅務貸款條款及細則》的文本，亦可在本行網頁 www.hk.bankcomm.com 瀏覽。

本行感謝閣下一直以來的支持，並將繼續竭誠為閣下提供優質的銀行服務。本行謹通知閣下，如上述各項修訂的生效日後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之修改。如閣下不接納上述修改，閣下有權於相關生效日之前根據現有條款及細則列明的有關係款終止戶口。

閣下如有任何查詢，請於辦公時間內與本行任何網點聯絡或致電本行客戶服務熱線 223 95559。

交通銀行(香港)有限公司
2024年8月

August 2024

Dear Customer,

Customer Notice

To provide better and more efficient banking services to customers, Bank of Communications (Hong Kong) Ltd. ("BOCOM (HK)") has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions.

With effect from 1 September 2024, amendments to "Bank of Communications (Hong Kong) Limited DreamCash Personal Loan Terms and Conditions" and "Bank of Communications (Hong Kong) Limited DreamCash Tax Loan Terms and Conditions" will be made as follows.

Amendments on DreamCash Personal Loan Terms and Conditions & DreamCash Tax Loan Terms and Conditions	
Item	Newly added/amended content (Additions are underlined)
DreamCash Personal Loan Terms and Conditions Clause 17. Duty to update information & DreamCash Tax Loan Terms and Conditions Clause 16. Duty to update information	<p>The Borrower will from time to time provide such information and documents as the Bank may from time to time require or deem necessary for the purpose of compliance with all applicable law or regulations, or any obligations imposed on any member of the Bank or the Bank's group of companies under any present or future contractual or other commitment with any governmental or regulatory authority in or outside Hong Kong or compliance with the Bank's internal policy and procedures.</p> <p>The Borrower shall notify the Bank in writing within 14 days of any change in his/her financial condition or personal or contact information or any change in circumstances that results in any change in information furnished to the Bank or any change in the status of the Borrower (including change in nationality or residence status, residence address and mailing address, telephone or facsimile number and email address).</p> <p><u>If the Borrower has any difficulty in repaying or servicing the Loan, the Borrower shall inform the Bank as soon as possible.</u></p> <p>Provision of any false information by the Borrower in connection with any Loan Application or Loan shall be a breach of these Terms and Conditions and the Bank may then cancel the Loan approval or withdraw the Loan, and may also charge the Borrower a reasonable handling fee. The Borrower shall indemnify the Bank in respect of all loss, damage, reasonable expenses (legal or otherwise), actions, demands, claims, proceedings whatsoever which the Bank may suffer as a result of any breach or default on the part of the Borrower in the discharge or performance of his/her undertakings and obligations in these Terms and Conditions or any representation, warranty or statement by the Borrower in these Terms and Conditions or any other document (including self-certification) provided to the Bank is or proves to have been incorrect</p>

	or misleading when made or deemed to be made.
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You may obtain copies of our "Bank of Communications (Hong Kong) Limited DreamCash Personal Loan Terms and Conditions" and "Bank of Communications (Hong Kong) Limited DreamCash Tax Loan Terms and Conditions" at any of our outlets are free of charge from 1 September 2024 onward or by visiting our website at www.hk.bankcomm.com.

Thank you for your support over the years and we will continue to provide you quality services. Maintaining the account(s) and/or continuing to use the service(s) after the effective date of the above amendments will be regarded as your acceptance of the above arrangements. If you do not wish to accept any of the above amendment, you have the right to terminate your account(s) in accordance with the relevant clauses under the existing terms and conditions before the relevant effective date.

Should you have any queries, please contact any of our outlets or call our Customer Services Hotline at 223 95559 during office hours.

Bank of Communications (Hong Kong) Limited
August 2024