

2024年7月5日

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，並就有關條款作出修訂。現謹通知 貴司最新之修訂如下：

### 企業網上銀行服務條款的修訂

由2024年8月5日起，本行的《企業網上銀行服務條款》將修訂如下：

調整	章節
修訂	<p><b>2. 定義與釋義</b></p> <p><b>2.1</b> 「主客戶」指在一組關聯組實體中獲銀行指定為主客戶的<b>實體</b>。</p> <p><b>2.1</b> 「普通用戶」指銀行同意，且客戶或其主要用戶授權，代表客戶使用企業網上銀行服務的人士(主要用戶<b>除外</b>)。普通用戶<b>僅可</b>執行交易。</p>
新增	<p><b>2. 定義與釋義</b></p> <p><b>2.1</b> 「相容設備」指運行銀行不時指定的作業系統並不時可與流動保安編碼及/或生物認證相容的流動儀器設備。</p> <p><b>14. 用戶識別號碼、用戶密碼及儀器設備</b></p> <p><b>14.12</b> 每部相容設備，為其授權用戶產生流動保安編碼密碼之目的，可為多個企業網銀號登記使用流動保安編碼功能，但上述企業網銀號總數不得超過銀行不時自行酌情決定的數量上限。</p> <p><b>14.13</b> 就同一個企業網銀號而言，每部相容設備，為產生流動保安編碼密碼之目的，只能為一位被授權用戶登記使用流動保安編碼功能。銀行有權拒絕理由多名被授權用戶登記使用同一部相容設備上或透過同一部相容設備為同一企業網銀號有關的流動保安編碼功能。同一個企業網銀號的被授權用戶不得重複登記，且對於客戶或任何被授權用戶由於客戶及/或任何被授權用戶濫用流動保安編碼而蒙受的任何損失、損害或開支，銀行概不承擔任何責任。</p> <p><b>14.14</b> 倘若一部相容設備為不同企業網銀號碼的多名被授權用戶登記使用流動保安編碼功能，則上述相容設備上的應用程式將自動停用生物認證功能，且上述被授權用戶將無法在上述相容設備的應用程式中登記使用或使用生物認證功能。儘管有上述規定，被授權用戶仍可繼續使用其流動保安編碼密碼核實客戶或被授權用戶透過企業網上銀行使用客戶賬戶及授權指定交易。</p> <p><b>14.15</b> 客戶登記使用具備/不具備生物認證功能的任何流動保安編碼，即代表客戶同意，並承諾促使其各被授權用戶同意受流動保安編碼條款的約束。客戶或任何被授權用戶如不接受流動保安編碼條款，則客戶不應登記使</p>

用或使用具備／不具備生物認證功能的流動保安編碼。在法律許可的最大範圍內，對於客戶或任何被授權用戶由於客戶或被授權用戶使用或未能使用流動保安編碼及／或生物認證功能（包括客戶或被授權用戶使用企業網上銀行的任何相關延誤或中斷）而蒙受的任何損失、損害或開支，銀行概不承擔任何責任。

由 2024 年 8 月 5 日起，本行的《流動保安編碼及生物認證條款》將修訂如下：

調整	章節
修訂	<p>1. <b>範圍及應用</b></p> <p>1.1 <b>被授權用戶</b>可使用銀行不時向客戶及其被授權用戶提供的流動保安編碼、生物認證和保安編碼透過企業網上銀行使用及操作其適用的賬戶，本流動保安編碼及生物認證條款適用於並規範該等方法的的使用。</p> <p>1.4 <b>被授權用戶</b>登記使用或使用具備／不具備生物認證功能的任何流動保安編碼，即代表<b>被授權用戶</b>同意受本流動保安編碼及生物認證條款的約束。<b>被授權用戶</b>如不接受本流動保安編碼及生物認證條款，則不應登記使用或使用具備／不具備生物認證功能的流動保安編碼。</p> <p>2. <b>定義與釋義</b></p> <p>2.1 「<b>生物認證</b>」具有企業網上銀行條款第 2.1 條賦予該詞的含義，即利用儲存於相容設備內的人類生物特徵資料而進行的客戶認證功能（包括 Touch ID、Face ID 及指紋認證等），是由銀行不時為使客戶或被授權用戶能夠登入及使用企業網上銀行服務而向客戶提供的功能，但被授權用戶必須首先在適用的應用程式內登記及啟動流動保安編碼功能。</p> <p>2.1 「<b>相容設備</b>」具備企業網上銀行條款第 2.1 條賦予該詞的含義，即運行銀行不時指定的作業系統並不時可與流動保安編碼及／或生物認證相容的流動儀器設備。</p> <p>2.1 「<b>客戶</b>」具有企業網上銀行條款第 2.1 條賦予該詞的含義，即被指定的實體，若文意許可，亦包括銀行已接納可代表主客戶使用企業網上銀行服務的每一客戶關聯實體、機構及人士。</p> <p>2.1 「<b>儀器設備</b>」具有企業網上銀行條款第 2.1 條賦予該詞的含義，即銀行可能提供（但銀行並無責任提供）予客戶或客戶可能以其他方式取得用以使用企業網上銀行服務的任何儀器設備（包括但不限於保安編碼器，任何加密軟件，或任何電腦或數據處理程式或軟件，或銀行不時指定用於流動電話銀行的流動電話或類似設備）。</p> <p>2.1 「<b>主要用戶</b>」具有企業網上銀行條款第 2.1 條賦予該詞的含義，即客戶指定且銀行同意代表客戶使用企業網上銀行服務的人士。主要用戶可以是有權限批准及更改由銀行不時准許的企業網上銀行服務的該等功能或設定的企業管理人，或是有管理人（「企業管理人」）權限及執行交易權限的經理（「企業主管」）。凡提述主要用戶，若文意准許，如屬單人維護的情況，應指該主要用戶，而如屬多人維護的情況，則應指共同行事的任何兩個或以上的<u>主要用戶</u>。</p> <p>2.1 「<b>普通用戶</b>」具有企業網上銀行條款第 2.1 條賦予該詞的含義，即銀行同意，且客戶或其<u>主要用戶</u>授權，代表客戶使用企業網上銀行服務的人士（<u>主要用戶</u>除外）。普通用戶僅可執行交易。</p> <p>3. <b>登記使用流動保安編碼及生物認證</b></p> <p>3.7 <b>每名</b>被授權用戶僅可在一部<b>相容設備</b>上登記使用流動保安編碼功能一次，並且僅可擁有一個流動保安編碼密碼，<b>同一</b>被授權用戶不可在<b>多部</b>相容設備上重複登記，惟被授權用戶可停用及重新登記使用該等功能。</p>

	<p>5. <b>生物認證</b></p> <p>5.1 只有在客戶成功完成用戶啟動流程，並且已獲編配一個流動保安編碼密碼，用以登入應用程式後，客戶或其被授權用戶方可開始使用生物認證功能。</p> <p>6. <b>客戶保安責任</b></p> <p>6.1 客戶及被授權用戶登記使用流動保安編碼及生物認證功能，即代表其授權銀行在每一次該等經登記的身份認證資料被使用時，透過企業網上銀行登入並使用客戶賬戶。若客戶或被授權用戶的身份已通過流動保安編碼密碼、保安編碼及／或生物認證獲得核實，在此情況下對企業網上銀行進行的任何操作及銀行收到的任何指示均會被視為已經獲得客戶的授權，而任何該等指示均對客戶具有約束力。</p>
<p>新增</p>	<p>2. <b>定義與釋義</b></p> <p>2.1 「企業網銀號」具備企業網上銀行條款第 2.1 條賦予該詞的含義，即銀行為企業網上銀行服務的目的而編配予客戶的識別號碼。</p> <p>3. <b>登記使用流動保安編碼及生物認證</b></p> <p>3.8 每部相容設備，為其授權用戶產生流動保安編碼密碼之目的，可為多個企業網銀號登記使用流動保安編碼功能，但上述企業網銀號總數不得超過銀行不時自行酌情決定的數量上限。</p> <p>3.9 就同一個企業網銀號而言，每部相容設備，為產生流動保安編碼密碼之目的，只能為一位被授權用戶登記使用流動保安編碼功能。銀行有權拒絕辦理由多名被授權用戶登記使用同一部相容設備上或透過同一部相容設備為同一企業網銀號有關的流動保安編碼功能。同一個企業網銀號的被授權用戶不得重複登記，且對於客戶或任何被授權用戶由於客戶及／或任何被授權用戶濫用流動保安編碼而蒙受的任何損失、損害或開支，銀行概不承擔任何責任。</p> <p>5. <b>生物認證</b></p> <p>5.7 倘若一部相容設備為不同企業網銀號的多名被授權用戶登記使用流動保安編碼功能，則上述相容設備上的應用程式將自動停用生物認證功能，且上述被授權用戶將無法在上述相容設備的應用程式中登記使用或使用生物認證功能。儘管有上述規定，被授權用戶仍可繼續使用其流動保安編碼密碼核實客戶或被授權用戶透過企業網上銀行使用客戶賬戶及授權指定交易。</p>

由 2024 年 8 月 5 日(「生效日」)起，貴司可向本行任何一間網點免費索取上述條款的文本，亦可在本行網站 [www.hk.bankcomm.com](http://www.hk.bankcomm.com) 瀏覽。

本行感謝貴司一直以來的支持，並將繼續竭誠為貴司提供優質的銀行服務。如貴司不接納上述的任何修訂，貴司須於生效日之前根據的現行條款終止有關賬戶或服務。如於生效日後仍保留貴司的賬戶及/或繼續使用服務，則將被視為貴司已接納上述之所有修訂。

貴司如有任何查詢，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(+852) 2269 9388。

交通銀行(香港)有限公司(於香港註冊成立的有限公司)謹啟

(本函為毋須簽署之電腦編印)

Dear Customers,

**Customer Notice**

To provide better and more efficient banking services to customers, Bank of Communications (Hong Kong) Limited ( "Bank" ) has been keeping all products and services under regular review, and necessary amendments will be made to the relevant terms and conditions. Please be informed of the following latest amendments:

**Amendment of Terms and Conditions**

With effect from 5 August 2024, the Terms and Conditions for Corporate Internet Banking Services of the Bank will be amended as follows:

Amendment	Clause
Revision	<p><b>2. <u>Definitions and Interpretation</u></b></p> <p><b>2.1</b> "Main Customer" means the appointed entities in a group of Related Entities that is designated as the <b>main customer</b> by the Bank.</p> <p><b>2.1</b> "Mobile Token" means <b>the</b> function made available to the Customer on the App which: (1) uses a Mobile Token PIN; and (2) generates a Security Code, used to authenticate the Customer's or Authorized User' s access to the Customer' s Account and perform designated Transactions via Corporate Internet Banking.</p> <p><b>2.1</b> "Security Device" means an electronic device designated by the Bank for use by each Authorized User to generate <b>a</b> Security Code.</p>
Addition	<p><b>2. <u>Definitions and Interpretation</u></b></p> <p><b>2.1</b> "Compatible Device" means a mobile Device running operating systems as the Bank may designate from time to time which may be compatible with the use of the Mobile Token and/or Biometric Authentication from time to time.</p> <p><b>14. <u>User Identification, User Password and Device</u></b></p> <p><b>14.12</b> A Compatible Device may be used to register for the Mobile Token function for the purpose of generating a Mobile Token PIN for Authorized Users related to multiple Corporate Internet Banking Numbers up to the limit of Corporate Internet Banking Numbers set by the Bank in its sole discretion from time to time.</p> <p><b>14.13</b> A Compatible Device may only be used once to register for the Mobile Token function for the purpose of generating the Mobile Token PIN in respect of one Authorized User related to the same Corporate Internet Banking Number. The Bank is entitled to reject the registration for the Mobile Token function for multiple Authorized Users related to the same Corporate Internet Banking Number initiated on and from the same Compatible Device. Multiple registrations for Authorized Users related to the same Corporate Internet Banking Number is not permitted and the Bank shall not be liable for any loss, damage or expense suffered by the Customer or any Authorized User(s) in connection with the Customer' s and/or Authorized User' s misuse of the Mobile Token.</p> <p><b>14.14</b> If a Compatible Device is registered for the Mobile Token function for more than one Authorized Users related to different Corporate Internet Banking Numbers, the Biometric Authentication function will be disabled automatically on the App of the Compatible Device and the Authorized User will not be able to register for or use the Biometric Authentication function on the App for such Compatible Device. Notwithstanding the foregoing, the Authorized Users may continue to use their Mobile Token PIN to authenticate</p>

the Customer's or Authorized User's access to the Customer's Account and perform designated Transactions via Corporate Internet Banking.

**14.15** By registering for any of the Mobile Token with/without Biometric Authentication functions, the Customer agrees, and undertakes to procure that each of the Authorized Users shall agree, to be bound by the Mobile Token Terms. If the Customer or any of the Authorized User does not accept the Mobile Token Terms, the Customer should not register for or use the Mobile Token with/without Biometric Authentication functions. To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage or expense suffered by the Customer or any Authorized User(s) in connection with the Customer's or Authorized User's use or inability to use the Mobile Token and/or Biometric Authentication functions, including for any associated delay or interruption to the Customer's or Authorized User's use of Corporate Internet Banking.

With effect from 5 August 2024, the Terms and Conditions for Mobile Token and Biometric Authentication of the Bank will be amended as follows:

Amendment	Clause
Revision	<p><b>1. <u>Scope and Application</u></b></p> <p><b>1.1.</b> These Mobile Token Terms shall apply to and regulate the means by which <b>an Authorized User</b> may access and use its applicable Accounts via Corporate Internet Banking by using Mobile Tokens and Biometric Authentication and Security Codes, as may be made available to the Customer <b>and its Authorized User(s)</b> by the Bank from time to time.</p> <p><b>1.4.</b> BY REGISTERING FOR <b>OR USING</b> ANY OF THE MOBILE TOKEN WITH/WITHOUT BIOMETRIC AUTHENTICATION FUNCTIONS, THE <b>AUTHORIZED USER</b> AGREES THAT IT IS BOUND BY THESE MOBILE TOKEN TERMS. IF THE <b>AUTHORIZED USER</b> DOES NOT ACCEPT THESE MOBILE TOKEN TERMS, IT SHOULD NOT REGISTER FOR <b>OR USE</b> THE MOBILE TOKEN WITH/WITHOUT BIOMETRIC AUTHENTICATION FUNCTIONS.</p> <p><b>2. <u>Definitions and Interpretation</u></b></p> <p><b>2.1.</b> "Biometric Authentication" <b>has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, namely</b> the customer authentication function utilizing human biometric information stored on a Compatible Device (including Touch ID, Face ID, Fingerprint Authentication, etc.), as such function may be made available to the Customer by the Bank from time to time for the purpose of enabling the Customer or an Authorized User to access and use Corporate Internet Banking <b>Services</b>, provided that the Authorized User must first register and activate the Mobile Token function on the applicable App.</p> <p><b>2.1</b> "Compatible Device" <b>has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, namely</b> a mobile Device running operating systems as the Bank may designate from time to time which may be compatible with the use of the Mobile Token and/or Biometric Authentication from time to time.</p> <p><b>2.1.</b> "Corporate Internet Banking Services" or "Corporate Internet Banking" has the meaning ascribed to "Corporate Internet Banking <b>Services</b>" in Clause 2.1 of the Corporate Internet Banking Terms, namely the Internet banking services provided by the Bank to the Customer, which includes Mobile Banking, whereby the Customer may carry out banking transactions with or obtain banking services from the Bank by giving Instructions (as defined in Clause 2.1 of the Corporate Internet Banking Terms) to the Bank.</p> <p><b>2.1.</b> "Customer" has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, namely the appointed entities and includes where the context permits each of the Customer's Related Entities, bodies and individuals who have been accepted by the Bank to <b>use</b> Corporate Internet Banking <b>Services</b> on behalf of the Main Customer.</p>

	<p>2.1. "Device" has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, <b>namely any device (including but not limited to the Security Device or any encrypted software or any computer or data processing program or software or such mobile telephone or similar device as from time to time specified by the Bank to be used for Mobile Banking) that may be provided (but the Bank is not obliged to provide) to or otherwise obtained by the Customer for accessing Corporate Internet Banking Services.</b></p> <p>2.1. "Primary User" has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, namely a person designated by the Customer and approved by the Bank to access Corporate Internet Banking <b>Services</b> on behalf of the Customer. <b>A Primary User may be an Administrator who shall have authority to approve and change such functions or settings for Corporate Internet Banking Services as permitted by the Bank from time to time, or a manager ( "Manager" ) who shall have the authority of an administrator ( "Administrator" ) and also to carry out Transactions. References to a Primary User, where the context permits, in the case of Single Management Control, refer to that Primary User, and, in the case of Multiple Management Control, to any two or more Primary Users acting together.</b></p> <p>2.1. "Secondary User" has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, namely a person (other than a Primary User) approved by the Bank and authorized by the Customer or a Primary User to access Corporate Internet Banking <b>Services</b> on behalf of the Customer. A Secondary User may only carry out Transactions.</p> <p><b>3. <u>Registration for Mobile Token and Biometric Authentication</u></b></p> <p>3.7. Each Authorized User may only register to use the Mobile Token function on a <b>Compatible Device</b> once and may only have one Mobile Token PIN. Multiple registrations <b>of the same Authorized User on different Compatible Devices</b> are not permitted, but the Authorized User may deactivate and register again for such function.</p> <p><b>5. <u>Biometric Authentication</u></b></p> <p>5.5. If the Customer or its Authorized User(s) chooses to use Biometric Authentication for the purposes of log in to the App or perform any designated Transactions by generating the Security Code using the Mobile Token, but incorrectly provides the human biometric information (including Touch ID, Face ID, Fingerprint Authentication, etc.) to successfully verify their identity on their Compatible Device, this may cause additional safety controls to be prompted on the Customer and/or the Authorized User' s Compatible Device by the Compatible Device manufacturer in order to verify the Customer or the <b>Authorized User</b>.</p> <p><b>6. <u>Customer Security Obligations</u></b></p> <p>6.1. <b>By registering</b> to use the Mobile Token and Biometric Authentication functions, <b>the Customer and the Authorized User</b> authorize the Bank to access and use the Customer's Account via Corporate Internet Banking each time such registered credentials are used. ANY ACCESS TO CORPORATE INTERNET BANKING AND ANY INSTRUCTIONS RECEIVED BY THE BANK WHERE, IN EACH CASE, THE CUSTOMER' S OR AUTHORIZED USER'S IDENTITY HAS BEEN VERIFIED THROUGH A MOBILE TOKEN PIN, SECURITY CODE AND/OR BIOMETRIC AUTHENTICATION WILL BE DEEMED TO HAVE BEEN AUTHORIZED BY THE CUSTOMER AND ANY SUCH INSTRUCTIONS SHALL BE BINDING ON THE CUSTOMER.</p>
Addition	<p><b>2. <u>Definitions and Interpretation</u></b></p> <p>2.1. "Corporate Internet Banking Number" has the meaning ascribed thereto in Clause 2.1 of the Corporate Internet Banking Terms, namely the identification or customer number assigned by the Bank to the Customer for the purposes of Corporate Internet Banking Services.</p> <p><b>3. <u>Registration for Mobile Token and Biometric Authentication</u></b></p>

3.8. A Compatible Device may be used to register for the Mobile Token function for the purpose of generating a Mobile Token PIN for Authorized Users related to multiple Corporate Internet Banking Numbers up to the limit of Corporate Internet Banking Numbers set by the Bank in its sole discretion from time to time.

3.9. A Compatible Device may only be used once to register for the Mobile Token function for the purpose of generating the Mobile Token PIN in respect of one Authorized User related to the same Corporate Internet Banking Number. The Bank is entitled to reject the registration for the Mobile Token function for multiple Authorized Users related to the same Corporate Internet Banking Number initiated on and from the same Compatible Device. Multiple registrations for Authorized Users related to the same Corporate Internet Banking Number is not permitted and the Bank shall not be liable for any loss, damage or expense suffered by the Customer or any Authorized User(s) in connection with the Customer' s and/or Authorized User' s misuse of the Mobile Token.

5. **Biometric Authentication**

5.7. If a Compatible Device is registered for the Mobile Token function for more than one Authorized Users related to different Corporate Internet Banking Numbers, the Biometric Authentication function will be disabled automatically on the App of the Compatible Device and the Authorized User(s) will not be able to register for or use the Biometric Authentication function on the App of such Compatible Device. Notwithstanding the foregoing, the Authorized Users may continue to use their Mobile Token PIN to authenticate the Customer's or Authorized User' s access to the Customer' s Account and perform designated Transactions via Corporate Internet Banking.

You may obtain copies of the above mentioned terms and conditions at any of our outlets free of charge or access the same by visiting our website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com) from 5 August 2024 ( "Effective Date" ) onwards.

Thank you for your support over the years and we will continue to provide you with quality services. If you do not wish to accept any of the above amendments, you shall terminate the relevant account(s) or service(s) in accordance with the current terms and conditions before the Effective Date. Maintaining the account(s) and/or continuing to use the service(s) after the Effective Date will be regarded as your acceptance of the above amendments.

Should you have any queries, please contact any of our outlets or call our Customer Services Hotline at (+852) 2269 9388 during office hours.

Yours faithfully,

**Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)**

(This is a computer print-out letter that requires no signature)