

Important Notices

I. Notice of Amendments to Bank Account General Terms and Conditions (the "Terms and Conditions")

Malayan Banking Berhad (the "**Bank**") hereby gives you notice of the following changes to the Terms and Conditions with effect from (and including) 1 July 2023 ("**Effective Date**").

Unless otherwise defined herein, the capitalised terms used in this Notice shall have the same meaning as defined in the revised Terms and Conditions.

The main provisions which have been amended in the revised Terms and Conditions are set out in the table below. *Please read the information below as well as the revised Terms and Conditions carefully so that you understand the changes made and how they may affect you.*

	Relevant terms and conditions and clause number	Details of amended provisions
1.	Clause 6.1	Revised to: 6.1 The Customer represents and warrants that neither it nor any of its shareholders, directors, subsidiaries, employees, senior management members, or authorised persons is an individual or entity ("Person") which is, or is owned or controlled, by any other Person which is (i) subject to Sanctions ("Sanctioned Person"); or (ii) located, organised or resident in a country or territory that is, or whose government is, the subject to Sanctions, including, but not limited to, Cuba, Iran, North Korea, Syria, region of Crimea, Donetsk and Luhansk ("Sanctioned Country").
2.	Clause 9.5	New clause added: 9.5 The Customer agrees to use the Bank's services responsibly. In giving instructions to the Bank to make payments or effect transactions, the Customer agrees to take reasonably practicable steps to safeguard the Customer's own interest, money and assets from fraud or other illegal activities. The Customer acknowledges that one of these steps for the Customer before giving instructions to the Bank, is to use the information or tool made available to the public by law enforcement agencies, governmental or regulatory authorities to check whether the party receiving payment from or transacting with the Customer is real and credible. Such information or tool includes Scameter made available the Hong Kong Police Force. Given the quantity of payment instructions received by the Bank from customers, the Customer acknowledges that it is not feasible in practice for the Bank to conduct the check for the customers before processing their payment instructions and agrees that it is therefore the duty of the Customer (and not the Bank) to check before giving instructions to the Bank.

Copies of the Terms and Conditions can be obtained from the Bank's branches or can be downloaded from the Bank's website at www.maybank.com.hk.

Please note that the Terms and Conditions as revised by this notice shall be deemed to have been accepted by you and will be binding on you if you continue to give any instructions to the Bank on or after the Effective Date or if you have not notified the Bank in writing before the Effective Date that you decline to accept them. If you decline to accept them, you have the right to terminate the Services before the Effective Date.

II. Notice of Amendments to Bank Standard Tariff (the "Tariff")

The Bank hereby gives you notice of the following changes to the Bank Standard Tariff with effect from (and including) 1 July 2023 ("Effective Date").

The main provisions which have been amended in the revised Tariff are set out in the table below. ***Please read the information below as well as the revised Terms and Conditions carefully so that you understand the changes made and how they may affect you.***

	Relevant items	Details of amended provisions
1.	Section A) Account Services - Cheque Collection	Revised the fees & charges to 0.25% of cheque amount, minimum HK\$150
2.	Section A) Account Services	Add new item "Verification of Identification, witnessing of signature on Bank documents for Maybank Group Add new fees & charges – Certified true copy Add new fees & charges – Witnessing of client signature Add new fees & charges – Courier

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