

## **Supplements to the General Terms and Conditions**

With effect from 8 May 2020, the following supplements will be added to the General Terms and Conditions. Please carefully read the information below to ensure you understand the changes made and how it may affect you.

**(i) Add the paragraph about “unauthorised overdraft” after the existing Clause 1.18:**

Unauthorised overdraft

If you give us an instruction to pay or withdraw from your account (i) where there are insufficient funds in your account and (ii) which, if executed by us, would cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your request for an unauthorised overdraft and we may:

- (i) refuse it; or
- (ii) agree to your request and provide you with an overdraft or an increase to your existing overdraft. The amount of the overdraft or increase will be subject to our prevailing interest rate calculated on a daily basis. We may charge an arrangement fee for the overdraft or the increase.

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

For more information, please contact our Personal Banking Hotline at (853) 8599 2888 during service hours.