

Notice of changes on the General Terms and Conditions

With effect from 23 May 2016, there will be changes made on General Terms and Conditions.

SECTION 2.5

Depositing items or inward remittances

- a. The account holder may deposit cheques or cash (collectively, referred to as the "item") in the currency of the account using any means accepted by the Bank from time to time. Before depositing an item, the account holder will ensure that the item is on its face in order. This includes ensuring that an item is appropriately dated and signed, with the amounts in words and figures matched.
- b. The Bank has the right to require the account holder to provide details of an item when depositing it. The account holder will provide accurate and complete details. The Bank is entitled to rely on the details provided by the account holder in issuing a receipt and processing the item. The Bank also has the right to verify any details provided by the account holder after issuing a receipt for the item. If there is any discrepancy between a receipt and the outcome of the Bank's verification, the outcome of our verification is final and binding on the account holder. The Bank is entitled to adjust the applicable account accordingly.
- c. An item or inward remittance may be in Patacas or Hong Kong dollar or any other currency and may include a payment pursuant to the standing instruction of another person. The Bank accepts each inward remittance or item for deposit into an account subject to final payment or clearing. The Bank may not make the proceeds available for use until receipt of unconditional payment. If unconditional payment of an inward remittance or item is not actually received by the Bank for any reason (including insufficient funds for effecting payment), the Bank has the right to debit the relevant account with the appropriate amount plus any charges.

For further information, please visit our website www.hsbc.com.mo.

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

Reference number: Y6-MMO-CDM01



Notice of changes on the ATM Card Terms and Conditions

With effect from 23 May 2016, there will be changes made on ATM Card Terms and Conditions.

SECTION 6

Applicable to cash deposits

- a. Cash (the "Item") may be deposited to the Cardholder's account with any ATM by use of the ATM card. Before depositing an Item, the Cardholder will ensure that the Item is on its face in order.
- b. The Bank has the right to require the Cardholder to provide details of an Item when depositing it. The Cardholder will provide accurate and complete details. The Bank is entitled to rely on the information provided by the Cardholder in issuing a receipt and processing the Item. The Bank also has the right to verify the details provided by the Cardholder after issuing a receipt for the Item. If there is any discrepancy between a receipt and the outcome of the Bank's verification, the outcome of its verification is final and binding on the Cardholder. The Bank is entitled to adjust the applicable account of the Cardholder accordingly.
- c. The Bank accepts an Item for deposit into the Cardholder's account subject to clearing and will only be credited to the Cardholder's account after verification by the Bank. The Bank reserves the right to deduct the deposit account with the full value of the Item deposited which are subsequently verified as invalid.

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