

## General Account Information for Clients

Dear Valued Client,

The followings are general information regarding operations of bank account as provided by KGI Bank Co., Ltd., Hong Kong Branch ("the Branch") to the clients.

### 1. Deposit Service

#### (1) Types of Deposit

The Branch provides savings accounts, current accounts (no cheque) and time deposits, but does not offer cash service.

#### (2) Currencies

Savings accounts and time deposits accept eight currencies<sup>1</sup>, including US Dollars, Hong Kong Dollars, Chinese Renminbi, Euros, Japanese Yen, Great British Pounds, Australian Dollars and Swiss Francs. Current accounts (no cheque) accept three currencies, US Dollars, Hong Kong Dollars and Chinese Renminbi.

#### (3) Interest accrued on savings accounts

Upon the balance of a savings account reach or exceed the amount eligible to earn interest ("Interest Earning Amount"), simple interest will be accrued on the daily closing balance calculated at the prevailing interest rate. The accumulated interest will be paid on the last business day of each month and credited to the savings account on the following day. If the crediting day falls on a holiday, it will be credited on the last business day before the holiday.

| Currency | Interest Earning Amount | Currency | Interest Earning Amount |
|----------|-------------------------|----------|-------------------------|
| USD      | 1,000                   | HKD      | 5,000                   |
| CNH      | 5,000                   | EUR      | 1,000                   |
| JPY      | 100,000                 | GBP      | 1,000                   |
| AUD      | 1,000                   | CHF      | 1,000                   |

Interests are calculated on a year of 365 days basis for Hong Kong Dollars and Great British Pounds, and on a year of 360 days basis for other currencies.

<sup>1</sup> Subject to change without prior notice.

#### (4) Time Deposit

The tenors for time deposits are one week, one month, three months, six months, nine months, or one year. The maturity instructions of time deposits can be pre-set as automatic roll-over and repay on maturity. Automatic roll-over includes "automatic roll-over (principal only)" for the principal to be automatically roll-over, with interest to be deposited into a customer-designated account, and "automatic roll-over (principal and interest)" for both principal and interest to be automatically roll-over; repay on maturity means that upon maturity of the designated time deposit, the principal and interest will be automatically deposited into a customer-designated account.

| Currency | Minimum Amount | Currency | Minimum Amount |
|----------|----------------|----------|----------------|
| USD      | 5,000          | HKD      | 50,000         |
| CNH      | 50,000         | EUR      | 5,000          |
| JPY      | 500,000        | GBP      | 5,000          |
| AUD      | 5,000          | CHF      | 5,000          |

Interests are calculated on a year of 365 days basis for Hong Kong Dollars and Great British Pounds, and on a year of 360 days basis for other currencies.

In case the Client requests in writing for an early termination of the time deposit and the Branch accepts, the Branch is not required to pay any interest on the time deposit. In addition, the Branch is entitled to deduct a sum representing handling charges, costs for obtaining deposit amount equivalent to such time deposit or such other sums as reasonably prescribed by the Branch for the remaining period from the total sum to be repaid to the Client.

#### (5) Cheque Clearing

The Branch only accepts cheques dated within six months prior to the date of deposit and does not provide collection service for post-dated cheques, ante-dated or undated cheques.

The time for the funds cleared after deposit of a cheque are as follows:

| Cheque Deposit Time             | Cheque Clearing Time                                  | Interest (if any) Accrued from |
|---------------------------------|---|--------------------------------|
| Before cut-off time (3:00 p.m.) | After 5:00 p.m. of the succeeding Business Day        | Second succeeding Business Day |
| After cut-off time (3:00 p.m.)  | After 5:00 p.m. of the second succeeding Business Day | Third succeeding Business Day  |

#### (6) Chinese Renminbi Remittance Restriction

Clients making personal cross-border RMB remittance to the Mainland who are Hong Kong residents have to be the same person as the remitter and the beneficiary. If there is a statutory daily limit on the remittance amount, the Branch will not accept remittance that exceed the daily limit.

## 2. Operations of Account

### (1) Compliance Requirement

To comply with the anti-money laundering and compliance regulations of the Hong Kong Monetary Authority, the Branch has the right to take or not to take any actions in accordance with the regulations regarding the prevention of money laundering and terrorist financing activities, or other criminal and fraudulent activities. If a client refuses to follow any instructions or to continue the related transactions in breach of these regulations, the Branch will suspend all banking services on the account in accordance with the terms and conditions of the “Terms and Conditions for Banking Service” and report the suspicious transaction to the relevant authorities.

### (2) Handling of Dormant Accounts

Any Bank account which has a balance of less than HKD,7800 or equivalent and has been inactive for a period of eighteen (18) months will be designated as a dormant account, which shall become non-interest-bearing, and the Branch will by giving the Client thirty (30) days’ prior notice, charge a monthly fee of HKD200 to such dormant account.

To reactivate a dormant account, Client has to submit a written instruction along with the relevant documents. The account will only be reactivated after the Branch has completed the account review and received the activation fee.

### (3) Joint Account

Each joint account holder has sole and comprehensive authority to conduct business with the Branch without notifying the other joint account holders, as if the account were a single-name account. All joint account holders are jointly and severally liable to any transactions conducted with the Branch concerning the account.

Instructions delivered or transmitted to the Branch by authorised personnel (such as joint account holders and any other individuals) authorised by all joint account holders and accepted by the Branch, are irrevocable and binding on all joint account holders. Any



changes must be notified to the Bank in writing by all joint account holders. The original agreed authority remains valid and binding until the request of change of authority is confirmed and accepted by the Branch.

All rights and interests of and in the joint account will be vested in the survivor(s) under the account upon death of any of the account holder(s) by operation of the rule of survivorship provided that the survivorship shall not apply to partnership account.

#### (4) Bank Services Fees

Please browse the Branch's website: [www.kgibank.com.tw/en-hk/](http://www.kgibank.com.tw/en-hk/) to find out the Branch's latest services fees as updated from time to time at the "Deposit & Remittance Fee Table".

#### (5) Right of Set-off

If the Client has any overdue debts that are payable but have not been paid, the Branch has the right to consolidate all balances in the Client's accounts (whether personal accounts, joint accounts, or any other type of account) and all debts, and to deduct or transfer the funds or other assets in such accounts to set-off unpaid debts.

#### (6) Account Closure

Either the Client or the Branch may by giving a written notice to the other party, to terminate the account in accordance with the terms stipulated in the "Terms and Conditions for Banking Service".

When the account balance reaches to or less than HKD0.00, the Branch shall close the account by giving the Client reasonable notice in writing.

***The above information are extracted from our Terms and Conditions for Banking Service and Deposit & Remittance Fee Table (collectively called "the TC & Fee"). If there are discrepancies between the TC & Fee and this information sheet, the former shall prevail.***

Sincerely,

KGI Bank Co., Ltd., Hong Kong Branch

July 2025