

Notice to Customers of Safe Deposit Box

*Note: This Notice is **FOR YOUR REFERENCE** only. The operating procedures of the Safe Deposit Box ("Box") are subject to our Bank's Conditions for Services, the "Rules: Safe Deposit Box" and the applicable laws of the Hong Kong Special Administrative Region.*

1. Our Bank will provide you with two keys to the Box. Please keep them separately in safe custody as only one key is required to open the Box. at one time.
2. If one of the keys is lost, replacement of the lock and the keys will be required. If both keys are lost, our Bank will appoint workmen to break open the Box and replace the lock and the keys. All expenses incurred therefrom shall be borne by you.
3. Please do not make any duplicate key(s) to the Box. Our Bank shall be entitled to confiscate and destroy such duplicate key(s) upon discovery.
4. Please do not carve any permanent mark or number on the key(s).
5. For each request to open the Box, you or your authorised person(s) have to complete an identity verification through the use of the electronic device(s) installed by our Bank and sign an "Open Safe Deposit Box Access Confirmation" using the specimen signature(s) on our Bank's record. In order to protect the mutual interests of you as the customer and our Bank, our staff may require any person (including you or your authorised person(s)) to produce evidence of identity to our satisfaction.
6. Our staff will accompany you or your authorised person(s) to access the Safe Deposit Box Vault ("Vault") for the opening of the Box. Unauthorised persons (including children) are not allowed to enter the Vault.
7. You or your authorised person(s) must ensure that all your personal belongings are properly kept in the Box and the Box has been locked with the key provided by us before leaving the Vault. Our Bank will not be liable for any loss or damage to the contents of the Box unless it is caused by the wilful misconduct or negligence of our staff.
8. You are required to pay the annual fee for the Box on time by setting up an autopay instruction for direct debit of funds from your designated savings or current account maintained with our Bank on the Payment Due Date.
9. If the annual fee for the Box falls due, our Bank is entitled to break open the Box and remove and dispose of the contents thereof at your risks and costs, and our Bank reserves the right to collect the annual fee in arrears from you.
10. Subject to the Clause 12 of this Notice, our Bank shall from time to time add, delete and/or amend the Conditions for Services and/or the "Rules: Safe Deposit Box" and notify customers by posting up of a notice at the Vault or our banking hall. Such addition, deletion and/or amendment shall be deemed to be accepted by you and be conclusively binding on you.
11. If you refuse to accept any addition, deletion and/or amendment to the Conditions for Services and/or the "Rules: Safe Deposit Box" and choose to terminate your use of the Box within 3 months after the effective date of such addition, deletion and/or amendment, our Bank shall,

within a reasonable period after receipt of your application to terminate your use of the Box, refund to you the paid annual fee (if any) on a pro rata basis for the remaining period of the lease.

12. Our Bank shall give you a 30-day prior written notice of any change of annual fees and charges or any addition, deletion and/or amendment to the Conditions for Services and/or the “Rules: Safe Deposit Box” which will affect your rights and obligations before such change shall takes effect..
13. You shall notify us in case of any change of your address and/or contact number.
14. The security deposit for the Box will only be refunded to you without interest on the termination of your use of the Box provided that the two keys and the security deposit receipt are surrendered to us and you have emptied the Box to our satisfaction.
15. Smoking is strictly prohibited in the Vault.