

个人大额存单——一般条款

注意

1. 除个人大额存款一般条款(下称“本文件”)所述各条款外,适用于所有账户的“一般章程条款”亦适用于在中华人民共和国(为本文件之目的,不包括香港、澳门和台湾)(下称“中国内地”)开立于汇丰银行(中国)有限公司(下称“本银行”)的所有个人大额存单。
 2. 中英文本如有歧义,须以中文本为准。
 3. 在适用时,账户持有人可指一人或一人以上。
1. 本银行接受客户关于在本银行中国内地境内各分支机构出具个人大额存单的申请乃基于客户已经全文阅读并同意下列各条款。
 2. 本文件所称个人大额存单是指由本银行面向个人客户发行的、以人民币计价的记账式大额存款凭证。
 3. 出具个人大额存单应遵守相关法律法规及本银行有关存单期限、最低起存金额和部分支取后剩余金额的要求,且本银行可随时在法律法规许可的范围内自主调整前述要求。
 4. 个人大额存单可适用固定利率或浮动利率,固定利率存单采用票面年化收益率的形式计息,浮动利率存单以上海银行间同业拆借利率(Shibor)为浮动利率基准计息。
 5. 个人大额存单自认购之日起计息,利息计至个人大额存单到期的前一日止。付息方式分为到期一次还本付息和定期付息、到期还本。
 6. 每期个人大额存单是否允许转让、提前支取和赎回,以及适用的利率和计息规则等以每期发行条款中的相关约定为准。
 7. 如个人大额存单允许客户提前支取,客户可全额提前支取,也可部分提前支取。对于部分提前支取的,提前支取后的大额存单余额不得低于本银行个人大额存单最低起存金额,在此情况下,部分提前支取后的个人大额存单金额变更为取款后的个人大额存单余额,计息期间保持不变。除发行条款中另有约定,本银行就提前支取部分的存款以本银行确定的在提前支取日有效的活期存款利率(若有)按实际存款期间向客户支付利息。
 8. 就定期付息的个人大额存单,若本银行同意客户在存款到期日前提款,则任何在提前支取日之前已支付给客户的利息及已付予政府的税项(若有),得先从本金中扣除,余款始付还客户。
 9. 若个人大额存单的到期日为国定假日或周末,存款将于该假期或周末后的第一个工作日付还,除非延长存款期超出本银行所接受的最长期限或法定期限,则在该情况下,存款将于该假期或周末前的最后一个工作日付还。
 10. 本银行可在发行个人大额存单时约定赎回条件,在赎回条件成立时赎回客户持有的大额存单并按照事先约定的计息规则支付客户的本金和利息。

PERSONAL LARGE-DENOMINATION CERTIFICATE OF DEPOSIT—GENERAL TERMS AND CONDITIONS

Note:

- 1、 Without limitation to the **PERSONAL LARGE-DENOMINATION CERTIFICATE OF DEPOSIT—GENERAL TERMS AND CONDITIONS** (the “**Terms and Conditions**”), all Personal Large-Denomination Certificates of Deposit offered by HSBC Bank (China) Company Limited (the “**Bank**”) in the People’s Republic of China (for the purpose of these Terms and Conditions, excluding Hong Kong, Macao and Taiwan) (the “**Mainland China**”) are also subject to the General Terms and Conditions applicable to all accounts in the Mainland China.
 - 2、 In case of discrepancies between the English and Chinese versions, the Chinese version shall apply and prevail.
 - 3、 Account holder shall refer to account holders where appropriate.
1. The Bank’s acceptance of the customer’s application for issuing a personal large-denomination certificate of deposit by a branch/sub-branch of the Bank in the Mainland China is based on the customer having read and agreed to the terms and conditions contained herein.
 2. A personal large-denomination certificate of deposit mentioned in these Terms and Conditions refers to a RMB-denominated book-entry large-denomination deposit voucher issued by the Bank to individual customer.
 3. Personal large-denomination certificates of deposit shall be issued in compliance with applicable laws and regulations and with such deposit terms, minimum deposit amount and minimum remaining amount after withdrawal as determined by the Bank, which may, at the Bank’ sole discretion, be changed from time to time within the scope permitted by laws and regulations.
 4. The interest rate for personal large-denomination certificates of deposit may be fixed rate or floating rate. The interest on fixed-rate certificates of deposit shall be calculated according to the annualized rate of return, while the interest on floating-rate certificates of deposit shall be calculated by taking the Shanghai interbank offered rate (“Shibor”) as the benchmark.
 5. Interest of personal large-denomination certificates of deposit shall accrue as of the date of subscription and to the day prior to maturity of the deposit. Interest payment methods include paying full principal and all accrued interest at maturity, and paying interest at regular intervals and full principal at maturity.
 6. The Transfer, pre-mature withdrawal or redemption, the applicable interest rate and the corresponding interest calculation rules of personal large-denomination certificates of deposit shall be subject to the issuing terms of each issue of personal large-denomination certificates of deposit.
 7. If a personal large-denomination certificate of deposit can be withdrawn before maturity, the customer can wholly or partially withdraw the deposit before maturity. For partial early withdrawal, the remaining balance of the personal large-denomination certificate of deposit shall be equal to or higher than the minimum deposit amount required by the Bank. Under such circumstance, the deposit amount of such personal large-denomination certificate of deposit shall be changed to the remaining balance after early withdrawal and the interest accrual period shall remain unchanged. Except as otherwise provided under the issuing terms, the Bank will pay interest on the deposit withdrawn before the due date for the actual deposit period at the rate (if any) determined by the Bank as applicable to a deposit (other than a time or call deposit) on the date of such early withdrawal.

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8. For personal large-denomination certificates of deposit paying interest at regular intervals, should the Bank agree to the withdrawal before the due date, any sums already paid to the customer before the date of early withdrawal by way of interest and to the government by way of taxation (if applicable) are deductible from the principal sum before repayment of the balance.
 9. Personal Large-denomination certificates of deposit which fall due on a public holiday or a weekend shall become payable on the first working day immediately after the end of the holiday or weekend, except when such extension exceeds the maximum period for personal large-denomination certificates of deposit acceptable to the Bank or as regulated from time to time in which case the deposits will become payable on the working day immediately preceding the holiday or weekend.
 10. The Bank reserves the right to set redemption conditions when issuing personal large-denomination certificates of deposit and the Bank may redeem such personal large-denomination certificates of deposit when redemption conditions are satisfied and pay principal and interest to customers according to the prescribed interest calculation rules.