
Premier Junior Account Terms and Conditions

IMPORTANT NOTICE: Please read this document carefully before you open or use Premier Junior Account and pay particular attention to the provisions that are bolded and/or underlined. If you have any queries or disagreements, please promptly seek explanation from the Bank. You may contact the Bank by visiting relevant branches or sub-branches or by calling the Bank's hotline. You may also visit the Bank's official website www.hsbc.com.cn or the official WeChat account “汇丰中国客户服务” (WeChat number: HSBCEbanking) to enquire the nearby branches or sub-branches, or other contact information of the Bank suitable for you. By accepting these terms and conditions, you shall be deemed to have clearly understood and agreed to be bound by these terms and conditions.

Opening or maintaining of Premier Junior Account with the Bank shall be simultaneously subject to the Bank's General Terms and Conditions (for Personal Sole Account, Joint Account and Business Account Holders), Personal Accounts General Terms and Conditions (as may be issued, updated and revised from time to time) and any other terms and conditions (if any). Please ensure that you read and understand those documents and terms and conditions in conjunction with this document.

1. Scope of Application

Premier Junior Account refers to the Premier Account provided by the Bank to the juniors at the age of 14 to 18 (“Junior Account”) according to Premier Junior Account Terms and Conditions (“Terms and Conditions”). The junior who is eligible to open Junior Account and who is at the age of 14 to 18 when opening the Junior Account according to these Terms and Conditions is Customer referred hereunder (“Customer”).

2. Guardian

The Customer shall be accompanied by the Guardian(s) when opening the Junior Account with the Bank. The Guardian(s) accompanying the Customer to open the Junior Account shall be a premier customer of the Bank at the time when the Junior Account is opened. To avoid any doubt, the Guardian(s) hereunder only refers to the father and/or mother of the Customer who are eligible under these Terms and Conditions and accompanying the Customer to open the Junior Account with the Bank.

3. Maintenance of the Junior Account

3.1 **The Junior Account opened with the Bank cannot stand alone. Unless otherwise agreed in these Terms and Conditions, if the Guardian(s)'s account at the Bank is closed or terminated for whatever reason, the Junior Account of the Customer shall be closed or terminated simultaneously.** The Customer agrees to link the Junior Account to the Premier Account of the Guardian(s) (“Linked Account”) and accepts the Premier Family Services provided by the Bank to the Customer and the Guardian(s) (“Premier Family Services”).

3.2 **The combined monthly average total relationship balance per person of all Linked Account shall equal or above the Premier minimum Total Relationship Balance as determined by the Bank from time to time. When the combined monthly average total**

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- relationship balance per person of all Linked Account is below the Premier minimum Total Relationship Balance as determined by the Bank from time to time, (i) if the combined monthly average total relationship balance of the Junior Account of the Customer is below the Premier minimum Total Relationship Balance as determined by the Bank from time to time, the Bank shall charge monthly service fee for the Premier Account from the Customer; (ii) if the combined monthly average total relationship balance of the Premier Account of the Guardian(s) is below the Premier minimum Total Relationship Balance as determined by the Bank from time to time, the Bank shall charge monthly service fee for the Premier Account from the Guardian(s); (iii) if the combined monthly average total relationship balance of the Junior Account of the Customer and the combined monthly average total relationship balance of the Premier Account of the Guardian(s) are below the Premier minimum Total Relationship Balance as determined by the Bank from time to time, the Bank shall charge monthly service fee for the Premier Account from the Customer and the Guardian(s).**
- 3.3 **For the interest of the Customer and the safety of the Junior Account, the Bank may not provide a certain product and services to the Customer. The Customer may not use the function of wechat banking, personal banking, mobile banking and phone banking in whole or in part.**
- 3.4 For the interest of the Customer and the safety of the Junior Account, the Guardian(s) may come to the Bank to set or change for the Customer the debit card overseas FCY cash daily withdrawal limit, RMB cash daily withdrawal limit, debit card POS daily limit, and third party payment platform transfer daily limit; the Guardian(s) may also set or change for the Customer the debit card overseas FCY cash daily withdrawal limit, debit card overseas FCY cash transactional withdrawal limit, RMB cash daily withdrawal limit, debit card POS daily limit, debit card POS transactional limit and third party payment platform transfer daily limit on mobile banking of the Bank.
- 3.5 **For the interest of the Customer and the safety of the Junior Account, the Guardian(s) may view transaction details and asset information of the Junior Account on mobile banking of the Bank.**
4. Termination of the Junior Account
- 4.1 Before the Customer reaches 18, the Customer, accompanied by the Guardian(s), may come to the Bank to instruct the Bank in writing to close the Junior Account.
- 4.2 Before the Customer reaches 18, if the Customer is deceased, the Guardian(s) shall come to the Bank together with the heir(s) of the Customer/the attorney of the heir(s) of the Customer, instructing the Bank in writing to close the Junior Account and terminate the services. Given that the Guardian(s) provides all the documents required by the Bank, the Bank shall pay the capital in the Junior Account after deducting banking charges and other taxes and expenses (if any) to the heir(s) of the Customer/attorney of the heir(s) of the Customer, or make remittance to the account of the heir(s) of the Customer opened with the Bank.
- 4.3 Before the Customer reaches 18, if the Guardian(s) is no longer the Premier customer of the Bank, the Customer shall come to the Bank together with the Guardian(s), instructing the Bank in writing to close the Junior Account.
- 4.4 At the time when the Customer reaches 18, the Junior Account will turn into ordinary

Premier Account. Then the Customer may choose to instruct the Bank not to link his or her Premier Account to his or her father's and/or mother's Premier Accounts with the Bank. If the Customer does not make the choice and his or her Premier Account still links to his or her father's and/or mother's Premier Account with the Bank, unless the Customer otherwise instructs the Bank, the debit card overseas FCY cash daily withdrawal limit, debit card overseas FCY cash transactional withdrawal limit, RMB cash daily withdrawal limit, debit card POS daily limit, debit card POS transactional limit or third party payment platform transfer daily limit set or changed by the Guardian(s) at the branches of the Bank or through mobile banking of the Bank before the Customer reaches 18 will remain unchanged. The Customer's father and/or mother still have right to view transaction details and asset information of the Customer's Premier Account.

5. Liabilities

Without prejudice to the Bank's setoff rights, the Customer agrees to repay any debt owed to the Bank with the assets in his or her Junior Account and the Guardian(s) shall cover the shortage.

6. Protection of Personal Information

The Customer and the Guardian(s) know the Bank's Personal Information and Privacy Protection Policy, have read carefully the content related to collection, use and disclose of personal information in General Terms and Conditions (for Personal Sole Account, Joint Account and Business Account Holders) and Personal Accounts General Terms and Conditions, and understand and accept the same. The Customer and the Guardian(s) agree that the Bank may collect, use, disclose and protect the Customer's personal information according to Personal Information and Privacy Protection Policy, General Terms and Conditions (for Personal Sole Account, Joint Account and Business Account Holders) and Personal Accounts General Terms and Conditions.

7. Prevailing Version

In case there is any discrepancies between the English version and Chinese version, the Chinese version shall prevail.

8. Effective

These Terms and Conditions are published on the Bank's official website on May 9, 2018 and takes effect on the same day.