

Terms and Conditions for the Opening and Use of Joint Deposit Account / 联名账户开立和使用的条款和条件

All Account Co-owners ("the Applicant") agree to comply with these Terms and Conditions and other terms and conditions as specified by the Bank including other customary practices related to the opening and use of each type of deposit account ("Deposit Account").

所有共同所有人（下称申请人）皆同意遵从本条款与条件及银行规定的其他关于开立和使用账户的条款、条件与各项惯例。

**A. General Terms and Conditions**

**一般规定**

- The Applicant consents the Bank to have the right to pay interest and/or change the interest rate of each type of deposit account of the Applicant from time to time, at the rate announced by the Bank in accordance to the regulations specified by the Bank of Thailand ("BOT"). The Applicant agrees that such interest rates shall be considered the valid interest rates offered by the Bank.

申请人同意银行有权对申请人账户付息或在符合泰国央行规定的情况下更改利率。并且确认银行提供的利率为有效利率。
- The Applicant agrees to pay the fees, service fees, taxes and/or other expenses related to the maintenance of such deposit accounts, transfers of funds or other services as specified by the Bank, failing which, the Applicant consents the Bank to deduct these fees, taxes and/or expenses from all accounts of the Applicant and/or any Account Co-owner maintained with the Bank for fulfillment of such obligation without any notification to the Applicant.

申请人同意按本行的规定支付各种税费、手续费和其他费用，如果不能支付，申请人同意银行从申请人名下的账户或者是共有账户的账户中支付以履行偿付义务而无需事先通知。
- If the Bank issues any kind of electronic card ("Bank Card") to the Applicant to enter into any transaction related to or in connection with the deposit account, the Applicant agrees to comply with the relevant rules and procedures announced or specified by the Bank applicable to such services.

如果银行给申请人核发任何与存款户相关的电子银行卡，申请人同意遵守本行对于相关服务的规定。
- The signature(s) that appears in the form/document for deposit, withdrawal, transfer or other services shall be the same as the specimen signature(s) and the condition for the signature given to the Bank. The Applicant acknowledges that the Bank is not obliged to investigate or check the seal, stamp or any other writing other than the specimen signature of the Applicant and the conditions given to the Bank. In the case of a deposit, withdrawal, transfer or other services through the Bank Card, the PIN code shall be the same number and condition as designated and the Applicant agrees to comply with other terms and conditions specified by the Bank for each of the services (if any).

账户使用过程中出现的印鉴\签章应与银行预留印鉴和使用条件保持一致。申请人知悉且同意银行没有义务检查预留印鉴及使用条件以外的任何标识。如果使用银行卡和密码办理任何业务，视同申请人同意遵守银行对此类业务的规定和条款。
- In the case of a deposit into, withdrawal or transfer from a deposit account, account inquiry, information inquiry or other transactions related to the deposit account through the means of telephone, facsimile, the Bank Card or other electronics devices or through other service channels offered by the automatic or semi-automatic system of the Bank, the Applicant acknowledges and agrees to strictly comply by the terms, conditions and procedures for the use of such means or systems specified by the Bank.

申请人通过任何由银行提供的渠道（电话、传真、银行卡、其他电子渠道或其他自助渠道）进行任何交易，视为同意遵从银行对于这些系统的使用规定。
- All Account Co-owners shall jointly or on behalf of each other be responsible for their conducts to the Bank.

所有账户持有人应相互承认彼此对银行履行全部责任的权利。
- The Bank shall send documents, letters or other information to the address of the Applicant given to the Bank. In the case there are more than one address given and the Bank is unable to distinguish which address is the contact address, the Applicant agrees to allow the Bank to use its own discretion to decide which address to send the documents to and shall be considered that such documents, letters or information have been duly sent to the Applicant. In the case of a change of the

Applicant's or any Account Co-owner's name, contact address, telephone number and/or e-mail (if any), the Applicant shall immediately notify the Bank, in writing, otherwise the Bank shall consider the existing data as the correct data.

银行应根据申请人预留地址寄送相关材料。如果预留地址不止一个，申请人同意银行自行选择邮寄地址并已履行寄送的义务。如果申请人的姓名、办公地址、住址、联系地址、电话、电邮发生变更，应即使以书面形式通知本行，否则仍以原预留联系信息为准。

8. In the case of any damage to the Bank as a result of any service rendered to the Applicant, the Applicant agrees to take full responsibility for all the damages and expenses incurred.

如果银行因向申请人提供服务遭受债务或损失，申请人承担相关责任。

9. The Applicant shall take caution in the possession of the bank book, deposit receipt, cheque, the Bank Card, the PIN code or other documents required for conducting transactions. If such bank book, deposit receipt, cheque, Bank Card, PIN code or other documents required for conducting transactions are lost or stolen or a third party has taken the possession of the bank book, deposit receipt, cheque, Bank Card, PIN code or other required documents, for whatever reason, and had withdrawn an amount or cash a cheque with a forged signature(s) and, as a result, the Bank has made the payment from the deposit account, the Applicant agrees to hold the Bank harmless of all damages that may incur to the Applicant or other persons. When conducting transactions through the Bank Card using the PIN code designated by the Applicant and the Applicant's identity, when the transaction is completed, it shall be considered that such transaction had been conducted by the Applicant him/herself.

申请人应当保管好存折、存单、支票、和其他交易要素。如因交易要素遗失，被盗或无论何种原因被第三方获得，并被伪造签章办理了提款或托收了支票，如果银行已从账户内对外支付，申请人同意银行不承担任何对申请人或第三方造成的损失。在使用申请人身份申请的密码使用银行卡，一旦交易完成，视同申请人本人所为。

10. The Applicant consents the Bank to close the Applicant's deposit account and/or any other services offered by the Bank whenever there is reasonable cause to proceed with the closing without prior notice. If there is an outstanding balance in such deposit account regardless of the amount, the Applicant consents the Bank to hold such amount in an account of the Bank or as the Bank deems appropriate. The Applicant agrees not to demand any interest payment or other benefits from the amount held in such account.

申请人同意银行在必要的时候关闭或终止申请人账户而不必事先通知申请人。若关闭或终止账户涉及余额处理，申请人同意银行转入久悬未取科目，放弃该余额产生的利息。

11. In case the Bank is required to comply with any laws, orders, agreements or undertakings in any jurisdiction of regulators or governmental authorities including domestic and overseas authorities or if the Bank needs to comply with internal policies associated with any applicable order or sanction of any authorities, the Applicant agrees and consents the Bank to withhold and pay from the Applicant's account as well as to take any actions at any time and by any means to comply with such laws, orders, agreements or undertakings.

如果银行被要求遵守国内国外政府颁布的法律法规或与监管机关的协议承诺，或遵循银行内部制度，客户同意银行为遵守或服从执行这些法律法规协议承诺采取任何行动。

If the Bank is served or has to proceed any action to comply with any laws, orders, agreements or undertakings with regulators or governmental authorities in any jurisdiction including but not limited to domestic and overseas tax authority where necessary in respect of tax liability of the Applicant in any jurisdiction. The Applicant shall not make any objection against the Bank including not to ask the Bank to be liable to the Applicant or claim any damages against the Bank in whatever circumstances in relation to those actions.

如果银行需要采取行动去落实监管部门与政府机关相关法律法规或的行政命令，包括且不限于本地和海外的税收机关，或申请人需要遵守的税收义务。申请人不得拒绝银行为此采取的任何行动且不能要求银行赔偿任何损失。

12. The Applicant agrees and acknowledges that the Bank is authorized to disclose any information relating to the Applicant, transactional or commercial relation with the Bank and also keep, gather and use financial information and other records or information of the Applicant received by the Bank directly or indirectly in the Bank's custody in order to disclose such information and records to any or all of the following:

申请人同意并知晓银行有权披露申请人和交易或与银行商业关系的相关信息，也有权直接或者通过保管业务间接保存、收集和和使用申请人的财务信息和其他信息记录以向下列各方进行披露：

- 12.1 parent company, subsidiary and/or affiliate of the Bank whether to be local or multinational company existing now or to be established in the future;  
银行母公司、子公司或附属机构（无论是现存的或是未来会设立的），无论是本地机构和跨国机构
  - 12.2 any financial institutions or juristic person i.e. business partner or any juristic person within the same group of the Bank whether to be local or multinational company existing now or to be established in the future;  
任何金融机构和法人机构，其为合作伙伴或者属于同一银行集团（无论是现存的或是未来会设立的），无论是本地机构和跨国机构；
  - 12.3 any assignees of rights and obligations of the Bank, any company, financial institution or juristic person as specified in Clauses 12.1 and 12.2 and agent or any person delegated or hired by the Bank, any company, financial institution or juristic person as specified in Clauses 12.1 and 12.2 to perform any obligations or render services for or on behalf of the Bank, any company, financial institution or juristic person as specified in Clauses 12.1 and 12.2;  
条款 12.1 和 12.2 指定的任何银行权利和义务的受让人；银行委托或雇佣的个人、公司、金融机构和法人；代表银行执行义务或提供服务的公司、金融机构和法人
  - 12.4 any agent, contractor, third party service provider or representative of the Bank, any company, financial institution or juristic person as specified in Clauses 12.1 and 12.2; or  
条款 12.1 和 12.2 指定的代理人、承包商、提供服务的第三方法人。
  - 12.5 any domestic or overseas, regulators or tax authorities where necessary in respect of tax liabilities of the Applicant in any jurisdiction, or any person when required to do so pursuant to subpoena or other court process issued within any applicable jurisdiction or when the Bank is required to disclose information in some other manner subject to relevant laws or pursuant to agreements with regulators or authorities or otherwise required to do so in accordance with the laws of any applicable jurisdiction. The Applicant shall not cancel or revoke this consent and this consent shall continue to take effect even after the Applicant has cancelled or closed the deposit account.  
国内外具有税收权利的机关和监管机构，根据传票或其他符合司法管辖权的程序提出查询的个人；以及银行根据其他相关法律、或根据与监管或有权当局签订之协议、或适用管辖权之法律要求，披露相关信息。申请人不得撤回此同意，即使账户关闭后，该同意继续生效。
13. The Applicant shall fill in all the information required in the Deposit or Withdrawal Form and/or any other related form with a pen or inerasable ink only, the forms can be written in either English or Thai. If the writing is illegible or incomprehensible or in other languages, the Applicant agrees that the Bank may refuse to accept such deposit or withdrawal and/or take other actions as deems appropriate by the Bank and the Applicant shall hold the Bank harmless of any damage that may occur thereof.  
申请人应用钢笔等不易消退的墨水书写存取款申请书或其他相关文件，要使用英文或泰文。如果书写无法识别或使用其他语言，申请人同意银行拒绝办理业务并由申请人承担因此造成的损害。
14. In the case of a failure in the Bank's computer system or the electricity or the communication system resulting in Applicant's inability to use any service of the Bank, the Applicant shall not use such incidence as the cause for demanding responsibility or taking legal actions against the Bank.  
如银行计算机系统、电力系统或通讯系统发生故障造成申请人无法办理业务，申请人不得以故障为由要求银行负责或起诉银行。
15. The Applicant agrees not to transfer the right in the Applicant's deposit account and/or right to receipt deposits, whether in part or in full, to any other person.  
申请人不得将本人的存款账户或存单权利全部或部分转让给其他任何人。
16. In the case of a deposit/remittance into the Applicant's deposit account by mistake, for whatever reason, the Applicant consents the Bank to deduct such amount from the Applicant's deposit account immediately without prior notice to or consent from the Applicant. If there is insufficient funds to be deducted, the Applicant shall repay the Bank in the amount equal to the amount wrongly deposited and shall be subject to the highest interest rate announced by the Bank, charged from the due date to the date when such amount is fully paid.

如果申请人账户涉及不当得利，申请人同意银行无需提前通知申请人或征得申请人同意直接将其账户中的不当得利相关款项扣回。如扣款时申请人账户余额不足，申请人应全额偿还银行，银行有权追缴利息，利率按银行当期最高利率计算，直至所有款项扣回完毕。

17. Deposit via cheque, bill of exchange, promissory note and/or other transferrable financial document ("Financial Instrument") into the deposit account of the Applicant, the Applicant agrees to the following terms:  
申请人通过支票，汇票、借据或其他可转让金融票据存入资金，应遵循以下规定：
- 17.1 The Applicant may withdraw the amount of money deposited with the Financial Instrument only when the Financial Instrument has been cleared and deposited into the Applicant's deposit account;  
申请人须待这些票据下的款项被银行收妥入账后方可使用。
- 17.2 In the case the Financial Instrument cannot be cleared, the Bank will cancel the deposit and return the Financial Instrument to the Applicant or notify the Applicant to pick up the documents. The Bank shall notify or send such documents to the address specified to the Bank and shall not be responsible for any damage that may occur thereof;  
如果这些票据不能清算成功，银行可以取消申请人存款，退回票据或通知申请人前来领取，银行不对由此产生的损失负责。
- 17.3 In the case the Applicant which is an individual deposits the Financial Instrument payable to a juristic person, the Bank may refuse to accept such deposit even though such Financial Instrument is payable to the holder or have been legally endorsed by the juristic person; and  
如果申请人申请使用向法人账户签发应收票据的方式向个人账户存款，银行将拒绝受理，即使该票据被持有人或签发人合法背书。
- 17.4 The Bank's clearing process for the Financial Instrument is in accordance with the customary practice of commercial banks in Thailand, both in terms of time and procedure. The clearing fee and other expenses associated with the clearing shall be charged to the Applicant.  
银行的清算进程将依据泰国商业银行惯例时间和条款进行，清算费用和其他支出将由申请人负担。
18. If the Applicant becomes a debtor to the Bank because the balance in the deposit account of the Applicant is insufficient for a withdrawal but the Bank has allowed such amount to be overdrawn, or the Applicant has made a deposit in the deposit account with the Financial Instrument and the Bank has advanced the payment, whether in whole or in part, before the clearing date which later such Financial Instrument is returned by no fault of the Bank, or the deposit account of the Applicant has been overdrawn or for whatever reason, the Applicant agrees to pay the Bank such amount together with the interest thereon at the maximum rate announced by the Bank. Moreover, the Applicant agrees that the Bank, without prior notice to or consent from the Applicant, is entitled to promptly deduct such amount for the payment of such debt, whether in whole or in part, from all deposit accounts of the Applicant and/or any Account Co-owner maintained with the Bank as well as from any amount that the Bank owes to the Applicant and/or any Account Co-owner or is obliged to pay to the Applicant and/or any Account Co-owner whether such amount is due or not.  
当申请人因存款账户透支、在银行完成清算前支取了金融票据或其他任何原因对银行产生欠款时，同意按照最高利率向银行支付欠款的本金和利息，并且授权银行从申请人和联名人在银行的所有其他账户进行扣减或者冲销银行对申请人的其他债务，不论被扣费存款是否到期。
19. In the case the Bank is aware of the death of the Applicant or any Account Co-owner, or in the case an attachment is executed on or against the Applicant's and/or any Account Co-owner's deposits pursuant to the judgment or order of any court or the lawful order, the Applicant agrees and consents that the Bank may promptly refuse to make payment, withdrawal or transfer of deposits or any sum from the Applicant's deposit account.  
如果本行接到申请人或联名人中任意一人的死亡通知，或根据法院判决及其他关于反对申请人和联名共同账户合法性申请，则有权拒绝提款、支付、转账申请。
20. The Applicant agrees that the account and transaction records and/or documents related to the deposits and deposit account of the Applicant provided by the Bank are correct and fully bound to the Applicant.  
申请人同意保证提供给银行保存的存款账户、交易记录和证明文件的正确性，且能完全代表所有联名意见。
21. Any change, modification or cancellation of the specimen signature, withdrawal conditions or other particulars relating to the deposit account and the application of the opening deposit account shall be made in writing and sent to the office of the

Bank with which the deposit account is opened. Such change shall become effective only if the Bank has recorded such change for reference.

签章、支取条件或者是其他的与存款账户相关特定事项的任何修订变更在开户后应以书面方式提交银行，并在银行记录变更后生效。

22. When there is any change of the Applicant's information or the Applicant becomes aware that any information given to the Bank is incorrect or mislead, the Applicant agrees and undertakes to notify the Bank in writing within 30 days.

如果申请人要修改任何信息或者认识到向银行提供的信息有误，申请人同意并保证 30 天内以书面形式通知银行。

23. In case the Applicant fails to comply with any laws, rules, regulations or orders applicable in Thailand or other relevant jurisdictions or any terms and conditions prescribed in this Terms and Conditions or as determined by the Bank or there is any events believed by the Bank that the Applicant does not act in good faith to deposit, withdraw, transfer or use any services provided by the Bank resulting the Applicant, the Bank or any person committing any guilty according to the laws, causing damage or impairing reputation to the Applicant, the Bank or any person, the Bank shall have the right not to allow the Applicant to withdraw, transfer or close the deposit account or terminate any services whether in whole or in part or taking any action or omission as the Bank deems appropriate to protect the Applicant, the Bank or any person from any damages. Moreover, the Bank shall have the right to make the set-off against the credit balance in the deposit account (if any) to settle any indebtedness, interest, expenses, fees, costs and expenses of the Applicant in full amount. If there is an outstanding balance in such closed deposit account regardless of the amount, the Applicant consents the Bank to hold such amount in an account of the Bank or as the Bank deems appropriate without any prior notice. The Applicant agrees not to demand any interest payment or other benefits from the amount held in such account.

如果申请人违反任何泰国或其他相关法律管辖权区划的法律、法规、规则以及本规定和条款，或银行有恰当理由认为因申请人在存取款、交易或使用银行服务时不诚信造成银行或第三方卷入法律纠纷，受到损失，银行有权中止申请人账户的任何交易并停止提供服务，冻结余额，如账户涉及债务、利息、费用、违约金（如有），银行有权主动扣除，或按照银行其他规定处理而无需通知。申请人放弃对这部分余额产生利息和其他收益的追索权。

24. In case there is no movement of a Deposit Account (other than Fixed Deposit Account and Deposit Receipt) more than 1 consecutive year, the Bank has to reserve the right to temporarily suspend any transactions relating to the inactive Deposit Account until the Deposit Account owner contacts to the Bank.

如果账户超过连续一年没有任何操作（定期存款户和存单除外），银行保留临时冻结账户与该账户相关交易权利，直到账户所有人联系银行。

25. The Applicant hereby represents and warrants to the Bank that:-

申请人特此向银行保证：

- 25.1 the Applicant shall at all times comply with all applicable laws governing Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapons of Mass Destruction Financing;

申请人应始终遵守反洗钱、反恐和防止大规模杀伤性武器扩散相关法律规定；

- 25.2 there is no any transactions made by or may be involved or supported the terrorists or terrorist financing;

避免出现任何与支持恐怖主义或卷入相关事件的交易；

- 25.3 the Applicant shall not conduct or make any acts on behalf, or at the direction, or under control of the terrorists;

申请人避免被恐怖主义控制而做出行动或决策。

- 25.4 the Applicant shall not conduct or make any acts for the purpose of concealing and/or disguising fact and true information; and

申请人不存在任何伪造掩饰真实交易目的和信息的行为。

- 25.5 all information regarding the source of income or the source of money shall be accurate, true and corresponding with the information or fact declared to the Bank, and the creditable documents proving the authenticity of the certain information.

所有的收入来源和资金来源信息应准确、真实并与向银行申报的信息一致且能提供证明其真实性的证明文档。

26. In the case where any content of the Thai version of the Terms and Conditions conflicts with the translation in the English and/or Chinese version, the Thai version shall be applicable and be regarded as the correct version.

若中英泰文版本之条款含义存在任何差异，以泰文版本为准。

**B. Terms Applicable to Savings Account, Fixed Deposit Account and/or All Types of Deposit Receipt**  
**申请储蓄账户、定期账户、和其他存款账户的相关规定**

27. When withdrawing with a bank book, deposit receipt, Bank Card or any other document specified by the Bank, the Applicant shall always submit the bank book, deposit receipt, Bank Card or such other document to the Bank's teller or conduct in accordance with the procedures as specified by the Bank. The Applicant is responsible for checking the accuracy of the amount withdrawn or the outstanding balance in the deposit account. If any error is found, it should be promptly notified to the Bank.

使用任何存折、存单、银行卡、或其他银行提供的文件取款时，需将相应存折、存单、银行卡、或其他银行提供的文件提交给柜员或按照银行其他规定执行。申请人需要认真检查取款时的金额和账户余额，如有任何错误及时提出。

28. If the Applicant does not withdraw his/her deposit from any Fixed Deposit Account at the end of the deposit term, it shall be deemed that the Applicant agrees and consents the Bank to promptly renew the deposit term of such deposit for the same deposit term and under the same terms and conditions, except for the interest rate which shall be the applicable rate announced by the Bank at that time for the purpose of the calculation of the interest payment to the Applicant.

如果申请人在定期存款到期后没有取款，申请人统一银行即刻按照相同的存款期限和条件续存该笔款项，展期利率按照银行当期公布利率计算。

**C. Terms and Conditions for Current Account and the Use of Cheques**  
**结算账户条款以及支票使用相关规定**

29. When making payments or withdrawing from a current account, the Applicant shall use the cheque provided by the Bank for such account and/or other methods specified by the Bank except when the Bank transfers or deducts funds from the current account for payments of debts, fees and/or expenses that the Applicant is obliged to pay the Bank or other transactions as per the order of the Applicant which the Bank can conduct with or without documents.

当用结算账户支付或取款时，申请人应使用银行提供的支票或其他指定方式，除非银行从给定账户中扣减金额用于支付银行债务，费用、或其他交易费用，或者是申请人授权银行办理的其他交易。

30. The Applicant agrees that the Bank has the right to refuse to make a payment for a cheque that the words "or holder" have been crossed out when such cheque has been made payable to more than one person or payable to an unidentified person, person using alias or it is unclear who the cheque is made payable to.

申请人同意银行在支票上的收款人栏“或持票人”已经被划掉，且支付对象数量大于一人或支付给身份不明确的人，或使用别名的人，或无法明确支票支付给何人的情况下拒绝支付。

31. The Applicant agrees that a cheque with scratch or erase mark is regarded as unbinding cheque, unworthy of any payment.

申请人同意支票若有刮除或删除记号被认为是无效支票，不能进行支付。

32. If the cheque is crossed out in parts and/or there are changes made to the important parts of the cheque such as the date, amount or payee, such changes shall be accompanied by a full signature of the Applicant as per the procedures specified by the Bank.

如果支票已经部分被划掉或者是有重要要素（如日期，金额或收款人）被修改，每处修改点申请人都需要进行完整签章。

33. In the case that there are many cheques and/or payment or withdrawal orders of the Applicant being cleared at the same time but the outstanding balance in the current account is insufficient to pay every cheque and/or every order, the Applicant consents the Bank to use its own discretion to pay whichever cheque or order (as the case may be), it deems appropriate.

如果申请人同时有多张支票待支付清算或同时有取款申请待处理，但账户余额不足，申请人同意本行根据情况自行决定对哪些款项进行支付。

34. If found that the person cashing and/or depositing the cheque of the Applicant has a doubtful behavior or has defective right to the cheque and may cause damage to the Applicant and/or the Bank, the Applicant consents the Bank to refuse to cash the cheque and/or refuse to accept the cheque and shall hold the Bank completely harmless for any consequence thereof.

申请人知悉并同意如发现存票人或出票人（申请人）有可疑行为，或支票本身有缺损导致有效性损失，可能对申请人或本行造成损失时，银行有权拒付、拒收支票以避免损失发生。

35. If a cheque written by the Applicant cannot be cleared due to insufficient funds and the Bank has rejected such clearing, the Applicant consents the Bank to charge a fee for cheque return at the rate specified by the Bank and if there is insufficient funds in the current account to deduct the fee, the Bank shall deduct an amount equal to the outstanding balance in the current account and the Bank shall have the right to close the current account immediately upon such occurrence without prior notice to the Applicant.

申请人签发的支票如果因可用余额不足被本行拒付，申请人同意本行以本行指定费率从账户余额收取支票退回费用，如果账户余额不足以支付费用，本行有权在扣除可用部分后关闭账户，无需另行通知。

**D. Terms and Conditions for the Linked Account**

**关联账户有关规定**

36. The Applicant agrees to open with the Bank the deposit account(s) as per the types and conditions set by the Bank to be linked with the Bank Card ("Linked Account").

申请人同意按照银行各项规定开立银行卡关联账户。

37. In the case where the Linked Account is a dual currency deposit account, the outstanding balance in any Linked Account is insufficient for conducting a transaction. The Applicant consents the Bank to promptly transfer the deposit in Thai Baht into a foreign currency or vice versa at the exchange rate determined by the Bank without any evidence or document and without any notice to or consent from the Applicant.

如果关联账户是双币种账户且任一账户余额不足以支付，申请人同意银行从泰铢账户中支取存入外币账户或是反之，涉及到货币兑换的利率由银行决定，无需申请人提供任何证明或资料也不需要事先征得申请人的同意。

38. The Applicant accepts that any withdrawal from the Linked Account via Bank Card shall be valid and binding upon the Applicant notwithstanding the withdrawal or signature conditions of such Linked Account.

申请人认同任何使用关联账户签章通过银行卡从银行卡关联账户的取款。

39. In the case where the Applicant has opened deposit account(s) with the Bank as per the account opening application or has applied for any service of the Bank under the relevant applications, the Applicant agrees to be bound by the terms and conditions set herein for the account previously opened which has been designated as a Linked Account as from the date hereof and it shall be deemed that the terms and conditions of this Application supersede those applications.

申请人任何开户申请或相关服务开通申请均视为遵循本条件条款，关联账户和下挂账户也遵循本条件条款。