私銀綜合帳戶升級服務計劃條款及條件

1. 私銀綜合帳戶升級服務計劃（“本計劃”）只適用於受中國工商銀行（亞洲）有限公司（“本行”）邀請及獲發邀請信的私人銀行客戶（“特選客戶”）。
2. 本計劃只適用於特選客戶，並按本條款及條件成為參與本計劃的成員客戶（“特選客戶”）的本行儲蓄賬戶（“賬戶”）。
3. 儲蓄帳戶所有的每日應得利息會累積至每月月底並於翌月第一個工作天入賬。
4. 只有特選客戶必須於本行存入應得利息時持有本行有效之賬戶方可參與本計劃，否則本行會沒收該應得利息，而不作另行通知。
5. 本計劃不能與任何其他存款推廣優惠同時使用。
6. 若特選客戶或參與客戶（如適用）的賬戶因任何原因已取消或暫停使用，本計劃將會終止。
7. 所有有關本計劃的通知，只會轉送至特選客戶。除特選客戶以外，其他參與客戶（如適用）均無權對本計劃提出修改。
8. 各特選客戶（如適用）不可撤銷地授權本行可根據本條款及條件，向特選客戶披露任何有關特選客戶及其賬戶的資訊。
9. 本條款及條件補充本行不時發行的綜合條款及條件-銀行服務（“綜合條款及條件”）。如本條款及條件與綜合條款及條件有差異，將以本條款和條件為準。
10. 特選客戶及各參與客戶（如適用）確認已閱讀本行給予客戶關於個人資料（私隱）條例的通知（本行可不時更新）。特選客戶及各參與客戶（如適用）授權本行可根據該通知使用及披露其資料。
11. 並非本條款及條件任何一方的任何人士或實體，將不會擁有於合約（第三者權利）條例（香港特別行政區的法律第623 章）下強制執行本條款及條件任何部分的權利。
12. 如對本計劃有任何爭議，本行保留最終決定權。
13. 本行保留更改、暫停及/或終止本計劃或修改本條款及條件之權利。
14. 本條款及條件的中、英文版本之間有任何抵觸，概以本條款及條件的英文版本為準。
15. 本條款及條件受香港特別行政區的法律規管限。特選客戶及各參與客戶（如適用）均願受香港法庭的非專屬性司法管轄權管轄。
16. 如帳戶使用不當或連續三個月低於最低資產要求，工銀亞洲有權取消升級帳戶權益。

人民幣之貨幣風險：人民幣受中華人民共和國政府的管制(如外匯限制)。此外，人民幣亦存在貶值風險，若以人民幣存款兌換為港幣或其他貨幣時的匯率因人民幣貶值較當初兌換人民幣時的匯率為低，則可能蒙受損失。

私银综合账户升级服务计划条款及条件

1. 私银综合账户升级服务计划（“本计划”）只适用于受中国工商银行（亚洲）有限公司（“本行”）邀请及获发邀请信的私人银行客户（“特选客户”）。
2. 本计划只适用于特选客户，并按本条款及条件成为参与本计划的成员客户（“特选客户”）的本行储蓄账户（“账户”）。
3. 储蓄账户所有的每日应得利息会累积至每月月底并于翌月第一个工作天入账。
4. 只有特选客户必须于本行存入应得利息时持有本行有效之账户方可参与本计划，否则本行会没收该应得利息，而不作另行通知。
5. 本计划不能与任何其他存款推广优惠同时使用。
6. 若特选客户或参与客户（如适用）的账户因任何原因已取消或暂停使用，本计划将会终止。
7. 所有有关本计划的通知，只会转送至特选客户。除特选客户以外，其他参与客户（如适用）均无权对本计划提出修改。
8. 各特选客户（如适用）不可撤销地授权本行可根据本条款及条件，向特选客户披露任何有关特选客户及其账户的信息。
9. 本条款及条件补充本行不时发行的综合条款及条件-银行服务（“综合条款及条件”）。如本条款及条件与综合条款及条件有差异，将以本条款和条件为准。
10. 特选客户及各参与客户（如适用）确认已阅读本行给予客户关于个人资料（私隐）条例的通知（本行可不时更新）。特选客户及各参与客户（如适用）授权本行可根据该通知使用及披露其资料。
11. 并非本条款及条件任何一方的任何人士或实体，将不会拥有于合约（第三者权利）条例（香港特别行政区的法律第623章）下强制执行本条款及条件任何部分的权利。
12. 如对本计划有任何争议，本行保留最终决定权。
13. 本行保留更改、暂停及/或终止本计划或修改本条款及条件之权利。
14. 本条款及条件的中、英文版本之间有任何抵触，概以本条款及条件的英文版本为准。
15. 本条款及条件受香港特别行政区的法律规管限。特选客户及各参与客户（如适用）均愿受香港法庭的非专属性司法管辖权管辖。
16. 如账户使用不当或连续三个月低于最低资产要求，工银亚洲有权取消升级账户权益。

人民币之货币风险：人民币受中华人民共和国政府的管制(如外汇限制)。此外，人民币亦存在贬值风险，若以人民币存款兑换为港币或其他货币时的汇率因人民币贬值较当初兑换人民币时的汇率为低，则可能蒙受损失。

Terms and Conditions for Private Bank Comprehensive Account Upgrade Service Plan

1. Only the private bank customer, who is selected by Industrial and Commercial Bank of China (Asia) Limited (the "Bank"), and receives the invitation letter (the "selected customer"), is eligible for the Private Bank Comprehensive Account Upgrade Service Plan (the "Plan").
2. Only the available balance in the savings account(s) (the "Account(s)") of the selected customer, and, if applicable, each customer which is within the same group of the selected customer and becomes a participating customer in the Plan pursuant to these Terms and Conditions (excluding the selected customer) (the "Participating customer"), maintained with the Bank will be eligible for the Plan. For the avoidance of doubt, joint-name accounts are not eligible for the Plan.
3. Daily interest accrued shall be accumulated to the end of each month and credited into the Account on the first business day of the subsequent month.
4. Only the selected customer or the Participating customer (if applicable) who maintains a valid Account at the time of the Bank crediting the accrued interest will be eligible for the Plan; otherwise such accrued interest will be forfeited without prior notice.
5. The Plan cannot be used in conjunction with any other deposit promotion offers.
6. The Plan will be terminated if the Account of the selected customer and/or the Participating customer (if applicable) is closed or suspended for whatsoever reasons.
7. All notices regarding the Plan will only be sent to the selected customer. The Participating customer (if applicable) is not entitled to amend the Plan.
8. Each Participating customer (if applicable) irrevocably authorises the Bank to disclose to the selected customer any information relating to it or its Account in accordance with these Terms and Conditions.
9. These Terms and Conditions shall be in addition to and supplementary to the Master Terms and Conditions – Banking Services (the "Master Terms and Conditions") from time to time issued by the Bank. In case of any inconsistency between these Terms and Conditions and the Master Terms and Conditions, these Terms and Conditions shall prevail.
10. The selected customer and each Participating customer (if applicable) confirm having read the Bank's notice to customers (as amended by the Bank from time to time) relating to the Personal Data (Privacy) Ordinance. The selected customer and each Participating customer (if applicable) authorise the Bank to use their information for the purposes and to disclose them to the persons referred to in that notice (as amended by the Bank from time to time).
11. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the laws of the Hong Kong Special Administrative Region) to enforce any part of these Terms and Conditions.
12. In case of disputes arising out of the Plan, the decision of the Bank shall be final and conclusive.
13. The Bank reserves the right to change, suspend and/or discontinue the Plan or to revise these Terms and Conditions from time to time.
14. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region. The selected customer and each Participating customer (if applicable) submit to the non-exclusive jurisdiction of the Hong Kong courts.
16. The bank reserves the right to cancel the benefits of the upgrade account if the account is improperly used or falls below the minimum asset requirement for three consecutive months.

RMB Currency Risk: Renminbi ("RMB") is subject to the PRC government's control (e.g. foreign exchange restrictions). Besides, the value of your RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your RMB deposit to Hong Kong Dollar or other currencies at an exchange rate that is less favorable than the exchange rate in which you made your original conversion to RMB, you may suffer a loss.