

## **Q&A of Account Maintenance Fee & Account Re-activation Fee**

### **帳戶管理費及帳戶重新啟用費 Q&A**

**Q1 : Why does Mega Hong Kong start to charge the Account Maintenance Fee & Account Re-activation Fee?**

**為何以前未收帳戶管理費及帳戶重新啟用費，現在卻要收?**

**A1 :** Due to more stringent requirements on the Anti-Money Laundering and Counter-Terrorist Financing, as one of the global financial institutions, our bank needs to inject substantial resources to meet the regulatory requirements. Inevitably, to maintain relationship with our valued customer becomes more costly. It is the necessary move to continue providing reliable and high quality financial services by charging Account Maintenance Fee & Account Re-activation Fee.

隨全球反洗錢及反資恐規範日趨嚴格，本分行身為全球金融機構之一員，亦投入大量資源遵循各項規管要求，無可避免增加帳戶維護的成本，為維護現有銀行服務品質進而提供更優質的金融服務，帳戶管理費及帳戶重新啟用費之收取係不得不為之行動。

**Q2 : Under what circumstances will the Account Maintenance Fee be charged? How much is the fee? How to avoid it?**

**何種情況會被計收帳戶管理費？費用是多少？該如何避免？**

**A2 :** The Account Maintenance Fee of US\$10 (or equivalent if no USD account with us) will be deducted from your account on the 10<sup>th</sup> per month when total deposit balance of all accounts with us at the month-end falls below US\$1,000 (or its equivalent). Once there is no residual balance in your account(s), a 30-day notice will be sent to you before those account(s) are closed without further notice. To avoid this fee, our customer needs to keep the account balance more than US\$1,000 (or its equivalent) and check the balance regularly.

以每月底為基準日，同一戶號所有幣別存款餘額(含定存)低於等值美金 1,000 元之存款戶即會被洽收帳戶管理費。計收方式為於次月 10 日自帳戶扣除美金 10 元，無美金帳戶者，改以等值其他外幣計收，直至所有帳戶皆無結餘為止，無結餘之帳戶經 30 天書面通知後，本行將主動終止帳戶。避免被計收帳戶管理費之方法，請注意定期檢視並維持帳戶餘額。

**Q3 : When and how will the Account Maintenance Fee be charged?**

**帳戶管理費會在何時計收？如何計收？**

**A3 :** The Account Maintenance Fee will be deducted from customer's account on the 10<sup>th</sup> every month or the next working day when the 10<sup>th</sup> per month is a holiday.

每月 10 日自客戶帳上扣除，如遇假日將順延至下一個銀行營業日。

**Q4 : Under what circumstances will the Account Re-activation Fee be charged? How much is the fee?**

**何種情況會被計收帳戶重新啟用費？費用是多少？**

**A4 :** The customer who requests to a re-active Dormant or Suspended Account will be charged the Account Re-activation Fee of US\$250 (or equivalent if no USD account with us) when the account re-activation application is approved.

若您在本行的帳戶為靜止戶或暫停服務帳戶，申請重新啟用帳戶時，將會被計收帳戶重新啟用費。帳戶重新啟用費以每一戶號每次申請收取等值 USD250 元計算。

**Q5 : Under what circumstances will the account become dormant? How to avoid it? 在何種情況下帳戶會被列為靜止戶？該如何避免？**

**A5 :** The customers who 1) do not have time deposits or possess any wealth management products; 2) do not remain the total deposit balance of all accounts with us at the month-end more than US\$1,000 (or its equivalent); and 3) do not have any transaction within 1 year (interest and fee are excluded), will be classified as dormant and accrued interests will be stopped on the 1st day of next month. To avoid being dormant account(s), please keep the account balance more than US\$1,000 (or its equivalent) and check the balance regularly, and also use our transaction services at least once a year.

在本分行 1)無定期存款、理財產品庫存之存款戶，2)同一戶號下所有幣別存款帳戶餘額合計低於等值 USD1,000 元，且 3)連續一年以上無交易往來紀錄(利息收入及費用之入(扣)帳不算交易往來)，將於次月 1 日轉列靜止戶，並停止計息，避免轉列靜止戶之方法，即是需要您注意定期檢視帳戶餘額並維持帳戶之使用。

**Q6 : Under which condition will the account be Suspended? How to avoid it? 在何種情況下帳戶會被列為暫停服務帳戶？該如何避免？**

**A6 :** For those customers who didn't timely provide the On-going Account Review documents or transaction information so that the CDD cannot be completed, To meet the regulatory requirements, those accounts will be suspended. As long as our customers provide the relevant documents before the appointed time as informed, those accounts will remain active after review.

若您未依本行通知於特定期限內提供定期審查文件或其他交易資訊，致本行無法完成審查程序，為符合本地主管機關之監理要求，您的帳戶將會被列為暫停服務帳戶，只要您注意於要求期限內提供相關文件，完成審查程序，

即可避免成為暫停服務帳戶。

**Q7 : Will I get the notice after my account(s) become(s) dormant?**

**我的帳戶被轉為靜止戶後，會收到通知嗎？**

**A7 :** Yes, there will be a 30-day notice before the accounts become dormant, and another notice will be issued the day when they are classified as dormant. The notice will send to our customers by the original contact, including courier, fax, or e-mail.

會的，我們會在您的帳戶將轉為靜止戶前 30 日向您發出提醒通知，轉列靜止戶當日，亦會再發出轉列靜止戶通知，通知方式以您當初留存之聯絡方式為主，包括郵遞、傳真或電子傳送方式送達。

**Q8 : Will I get the notice after my account(s) become(s) dormant?**

**我的帳戶被轉為暫停服務帳戶後，會收到通知嗎？**

**A8 :** Yes, there will be a 30-day notice to remind our customers to provide the CDD documents before the accounts become suspended, and another notice will be issued the day when the service for the accounts are suspended. The notice will send to our customers by the original contact, including courier, fax, or e-mail.

會的，我們會在您的帳戶將轉為暫停服務帳戶前 30 日向您發出重要權益影響通知，提醒您儘速提供相關文件，轉列暫停服務帳戶當日，亦會再發出暫停銀行帳戶服務通知，通知方式以您當初留存之聯絡方式為主，包括郵遞、傳真或電子傳送方式送達。

**Q9 : How to re-active my account(s) after becoming dormant or suspended? When and how will the Account Re-activation Fee be charged?**

**變成靜止戶或暫停服務帳戶後如何申請恢復？帳戶重新啟用費何時收取？如何收取？**

**A9 :** Please contact us to re-active your dormant or suspended accounts if you still intend to use those accounts with concrete nexus. However, all CDD documents must be provided by the customers and it is on the bank's discretion to approve the re-activation after reviewing all the documents requested by the internal procedures. Once the re-activation process is completed, the Account Re-activation Fee of US\$250 (or equivalent if no USD account with us) will be deducted from the designated account will be charged. Mega Hong Kong will meanwhile restore the services to the dormant or suspended accounts.

如您於帳戶轉為靜止戶或暫停服務帳戶後，仍有繼續使用帳戶之需要，可向本行申請解除靜止戶或暫停服務帳戶，惟需備齊相關文件，依本行程序辦理，經本行完成帳戶審查並繳交帳戶重新啟用費後，帳戶方可恢復使用，帳戶重

新啟用費以每一戶號每次申請收取等值 USD250 元計算，並於審查程序完成時自該靜止帳戶或暫停服務帳戶或您提供之其他授權帳戶授權扣帳。

**Q10 : I am the wealth management customer but my savings account balance is lower than USD1,000 without movement over one year. Will my savings accounts become dormant?**

如果我在貴行往來以購買理財產品為主，存款帳戶餘額低於等值 USD1,000 元，且超過一年以上無存提款往來紀錄，這樣也會被列為靜止戶嗎？

**A10 :** No, the wealth management customers with balance in investment products will not be classified as dormant.

不會。如果您為本行理財客戶且尚有理財商品庫存，是不會被列為靜止戶。

**Q11 : My account has been dormant or suspended. Will I still be charged the Account Maintenance Fee?**

如果我的帳戶已經被靜止或暫停服務了，是否還會被收取帳戶管理費？

**A11 :** Yes, the customers whose total deposit balance of all accounts at the month-end falls below US\$1,000 (or its equivalent) will be charged the Account Maintenance Fee till there is no balance, even if the accounts are dormant or suspended.

會的，若您在本行的月底歸戶存款總餘額合計低於等值 USD1,000 元，無論戶況是否為靜止戶或暫停服務帳戶，仍會被收取帳戶管理費，直至帳戶餘額為 0 為止。

**Q12 : I have multiples savings accounts in various currencies. Is the charge limited to be in USD?**

如我的存款帳戶擁有多個幣別，費用收取只會扣美金嗎？

**A12 :** The account Maintenance Fee will be charged in USD first. If there is no USD account, the fee will be deducted from the accounts in equivalent. The Account Re-activation Fee of US\$250 (or equivalent if no USD account with us) will be deducted from the designated account indicated on the application form.

帳戶管理費將會優先自美金帳戶扣款，惟無美金帳戶者，將改以等值其他外幣帳戶代替。另帳戶重新啟用費則將依照解除靜止戶或暫停服務帳戶申請書上授權扣款欄註明之授權扣帳帳號，收取等值 USD250 元之費用。