

个人大额存单一般条款

General Terms and Conditions for Personal Certificate of Deposit

1. 本行接受客户向本行提出的个人大额存单的申请基于客户已经全文阅读并同意下列各条款。

UOB China (the “Bank”) ‘s acceptance of any individual customer (the “Customer”) ‘s application for personal certificate of deposit is based on the Customer having read and agreed to be bound by the following general terms & conditions.

2. 本文件所称个人大额存单是指由本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，是本行个人存款类金融产品，属一般性存款。

“Personal certificate of deposit” mentioned herein refers to RMB-denominated book-entry large-denomination deposit voucher issued by the Bank to individual customers. It is a personal banking deposit product and belongs to general deposit product.

3. 个人大额存单应遵守相关法律法规及本行有关存单期限、认购起点金额等方面的要求，且本行可随时在法律法规许可的范围内自主调整前述要求。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产品说明书中的相关约定为准。

The issuance of personal certificate of deposit shall comply with the relevant laws and regulations and the Bank's requirements regarding term of deposit and threshold subscription amount. And the Bank may adjust the above requirements from time to time to the extent permitted by laws and regulations. Whether transfer, early withdrawal, redemption thereof is allowed and applicable interest rates and interest calculation methods shall be subject to the Fact Sheet of such tranche of certificate of deposit.

4. 个人大额存单采用固定利率，以票面年化收益率的形式计息。个人大额存单自成功认购当日起计息，计息期截止至产品说明书中列明的到期日的前一日。还本付息方式分为到期一次还本付息。

The interest rate of personal certificate of deposit is fixed rate, which is calculated based on the annualized rate of return. Interest of personal certificate of deposit shall accrue as of the date of subscription and to the day immediately prior to maturity date as set out in Fact Sheet. Interest payment method is paying full principal and all accrued interest at maturity.

5. 客户可于到期日前全部提前支取个人大额存单，提前支取的金额按支取日本行挂牌公告的活期储蓄利率计付利息。本行发行的个人大额存单不允许部分提前支取。

The customer may withdraw personal certificate of deposit in full before the maturity date. Interest on the early withdrawal amount shall be calculated based on the savings account interest rate quoted by the Bank on the withdrawal date. Partial withdrawal is not available for personal certificate of deposit issued by the Bank.

6. 若个人大额存单的到期日为非营业日，存款将于该假期或周末后的下一营业日支付，且利息计算至该下一营业日的前一日。

If personal certificate of deposit matures on a day which is not a business day, then the maturity date shall be extended to the following business day, and the interest shall be calculated up to the day before such following business day.

7. 个人大额存单到期不可自动转存，其本金和利息将于到期日一并转入客户认购该个人大额存单时使用的扣款账户。

Personal certificate of deposit will not be automatically renewed upon maturity and the principal and all accrued interest will be credited to the designated account of the Customer upon the maturity date.

8. 个人大额存单暂不支持转让/赎回业务。

Personal certificate of deposit is not allowed to be transferred or redeemed.

9. 个人大额存单除应遵守本一般条款的规定外，还应遵守本行《个人账户与相关服务条款与条件》及本行不时对其作出的修改和补充。本条款与《个人账户与相关服务条款与条件》不一致的，以本条款的约定为准。就任何一期个人大额存单产品而言，本一般条款与客户签署的《个人账户与相关服务条款与条件》及本行不时对其作出的修改和补充，该期个人大额存单产品说明书及相关文件共同构成一份关于该期个人大额存单产品的完整协议。

Personal certificate of deposit shall not only comply with these General Terms and Conditions, but also comply with the Bank's account terms and conditions (including but without limitation "Terms and Conditions Governing Individual Accounts and Services" and amendments thereto from time to time).

In the event of any discrepancy between these General Terms and Conditions and Terms and Conditions Governing Individual Accounts and Services, these General Terms and Conditions for personal certificate of deposit shall prevail.

In terms of any particular tranche of personal certificate of deposit, these General Terms and Conditions, the Bank's account terms and conditions (including but without limitation "Terms and Conditions Governing Individual Accounts and Services" and amendments thereto from time to time) signed by the Customer, Fact Sheet and relevant documents for such tranche of certificate of deposit constitute a whole set of agreements applicable to such tranche of certificate of deposit.

10. 本条款的英文版仅供参考，如有歧义，以中文版为准。

These General Terms and Conditions are prepared in both English and Chinese. In the event of any discrepancy between the English and Chinese versions, the Chinese version shall prevail.