

尊敬的客户：

关于《机构账户与相关服务条款和条件》及其他相关条款和条件的变更

为了维护良好的金融环境，大华银行（中国）有限公司（“**大华中国**”）现在《机构账户与相关服务条款和条件》中增加相关金融犯罪条款（“**金融犯罪条款**”），具体内容请参阅本通知附件。

金融犯罪条款是《机构账户与相关服务条款和条件》以及适用于您与**大华中国**之间银行业务关系的其他相关条款和条件（统称“**条款和条件**”）的一部分，并且应当与该等**条款和条件**一起阅读。**金融犯罪条款**的副本可以在**大华中国**各分支行与官网获得。

此致，

大华银行（中国）有限公司

本函件由电脑自动生成，无需签字。

Dear Valued Customer,

Changes in Terms and Conditions Governing Non-Individual Account and Services and Other Relevant Terms and Conditions

In order to maintain a good financial environment, now United Overseas Bank (China) Limited added the clause of Financial Crime (“**Financial Crime Clause**”) as attached hereto under Terms and Conditions Governing Non-Individual Accounts and Services.

Financial Crime Clause is a part of our Terms and Conditions Governing Non-Individual Accounts and Services and other relevant terms and conditions (collectively “Terms and Conditions”) governing your banking relationship with us and should be read in conjunction with those terms and conditions. Copies of the **Financial Crime Clause** are also available at our branches/sub-branches and website.

Yours faithfully,

United Overseas Bank (China) Limited

This is a computer generated Letter. No signature is required.

金融犯罪条款

如存在下列情形，**本行**应有权采取其认为合适的任何行动：

- a. 您发起、参与或实施与欺诈、洗钱、恐怖融资、贿赂、腐败或逃税(以下称“金融犯罪”)直接或间接相关的任何交易；或
- b. 您是或成为相关监管部门或机构(无论是位于新加坡/中国或其他地方)执行或管理的任何制裁、冻结、反恐怖主义或其他相关或类似计划名单(包括美国海外资产控制办公室管理的特殊指定国民名单)所列的个人或机构，或者您与或成为与该个人或机构相关联，或者您的任何资产与或成为与该个人或机构相关联(以下称“制裁合规”)。

若**本行**有金融犯罪或制裁合规方面的顾虑，**本行**有权完全依其自主决定且无需通知您：

- a. 关闭您在我行开立的所有账户并终止所有服务；
- b. 延迟、阻止或拒绝做出或结算任何支付、处理指示或服务申请或提供全部或部分服务；
- c. 终止和/或取消任何或全部放款或贷款、信用或其他融资或**本行**额度(无论是承诺性或非承诺性)、资金融通、财务支持或服务，并要求您偿还所有未清偿款项；和/或
- d. 制作报告并采取**本行**认为适当的其他行动。

Financial Crime:

The Bank shall be entitled to take all actions we consider appropriate:

- a. if you initiate, engage in or effect any transaction (directly or indirectly) in connection with fraud, money laundering, terrorism financing, bribery, corruption, or tax evasion (“Financial Crime”); or
- b. if you are or become, or are or become associated with, or any asset is or becomes associated with, an individual and/or entity named in any list (including the Specially Designated Nationals and Blocked Persons List administered by the United States Office of Foreign Assets Control) under any sanctions, freezing, antiterrorism or other related or similar programs enforced and administered by the relevant regulatory authorities or bodies, whether in Singapore/China or elsewhere (“Sanctions Compliance”).

Arising from any concerns that the Bank have relating to Financial Crime or Sanctions Compliance, we may, at our absolute discretion and without any notice to you:

- a. close all accounts and terminate all services you have with us;
- b. delay, block or refuse the making or clearing of any payment, the processing of instructions or the application for services or the provision of all or part of the services;
- c. terminate and/or recall any or all advances or loans, credit or other financial or banking facilities (committed or uncommitted), accommodation, financial assistance or services and demand repayment of all sums outstanding; and/or
- d. make reports and take such other actions as we may deem appropriate.