

匯款規則

- 星展銀行(香港)有限公司(以下簡稱「本行」,表示包括其繼承人和受讓人)倘因下列情形而引致之任何損失概不負責:
 - 款項交付或通知延誤;或,
 - 指令、通訊或其他文件在寄發或傳送途中所發生之錯誤、殘缺、遺漏、中斷或延誤(除直接因本行或職員的疏忽或詐騙所導致外);或,
 - 代理行或同業之行為;或,
 - 戰爭、檢查、封鎖、叛變、或騷亂;本地或外國政府或人仕或其行政機構所施行之一切法律、規令、條例、管制;或,
 - 其他難以控制之事故;假若情況總是本行需要付上責任(本行或職員導致疏忽詐騙),該責任應根據所導致的損失,而涉及的款項不應超過有關匯款的金額。本行並無責任保證匯款之收取,所有風險須由申請人承擔。
- 有關匯款之一切電文,本行可用顯白言語,暗碼;或密碼或傳真,電郵,或透過環球銀行財務電訊協會或其他方法發出;對於代理行或同業之一切錯誤、疏忽或過失,本行概不負責。
- 本行可提供申請人於本行記錄的地址予收款人銀行。申請人須確保其於本行記錄的地址乃其最新地址,並應在其地址有任何更改的情況下立即以書面形式通知本行。所有源於本行未持有申請人最新個人資料而引致的後果概由申請人負責。
- 申請人須小心查核其所填報之匯款指示,確保正確無誤。匯款指示一經遞交本行,將不得撤回或更改;並對申請人有約束力。匯款如需改匯或退匯,申請人須親自携同身份證明文件到本行辦理;業已支付之匯款均不可退匯;退匯須俟本行接到外國同業通知證明匯款已取消及根據外國同業實際退回之款項照本行當日買入價折算退回申請人。
- 所有因匯款而引起之一切費用與責任,概由申請人負擔。
- 申請人同意就匯款申請所有提供之資料或本行(星展集團成員)不時發出予客戶的所有資料政策、通知及其他關於客戶資料的通訊均適用。申請人可向本行各分行索取該等資料,或瀏覽相關銀行網頁(www.dbs.com/hk)。申請人同意所提供的所有資料,或得自其他來源、申請人與本行或與任何其他星展集團公司之間的關係而獲得的資料(「資料」)均受制於該等政策/或其他通訊(包括不時發出之更改)。申請人特此同意:(a)本行可向其他組織、機構或人仕印證、提供或收集申請人的資料;(b)本行可轉移資料至香港特別行政區以外任何地區,包括新加坡;及(c)本行可將任何資料與申請人的資料比較,並利用比較結果作任何用途,包括任何不利於申請人利益的用途。
- 有關適用於申請人在本行開立的賬戶之有關條款及細則亦適用於所有匯款申請。

如本條款及細則的中英文本有任何歧異,概以英文本為準。

CONDITIONS OF REMITTANCE

- DBS Bank (Hong Kong) Limited ("the Bank", which expression shall include its successors and assigns) shall not be liable for**
 - any loss or damage due to delay in payment, in giving advice of payment, or,**
 - (save if directly due to the negligence or fraud of the Bank or its staff) loss of items in transit or otherwise for any loss, mutilation, error, omission, interruption or delay in transmission or delivery of any instruction or communication, or,**
 - the actions of our correspondents, sub-agents, or other agency, or,**
 - declared or undeclared war, censorship, insurrection, civil commotion, or any law, decree, regulation, control restriction or other act of a domestic or of foreign government or other persons or groups exercising governmental powers, whether de jure or de facto, or,**
 - any act or event beyond its control,**

provided always that to the extent the Bank may be found liable due to the negligence or fraud of the Bank or its staff, that liability should be confined to the direct losses arising and shall in no event exceed the total amount of the remittance. The Bank assumes no further responsibility and gives no guarantee or assurance regarding the availability of or for the payment of the funds to the payee, all of which risks are assumed by the applicant.
- The Bank may send any message in relation to the transfer in explicit language, code, or cipher by facsimile, e-mail, SWIFT or other methods **and shall not be liable for errors, neglects, or defaults of any correspondents, sub-agent, or other agency.**
- The Bank may provide the applicant's address shown in its record to the beneficiary's bank. The applicant shall ensure that its /his/her address on the record of the Bank is up to date and shall immediately advise the Bank in writing of any change of address. The applicant accepts the sole responsibility for all the consequences of failing to ensure the Bank holds its/his/her up to date personal particulars.
- All payment instructions should be checked carefully by the applicant in each case. Once submitted, they are final and binding and cannot be varied or withdrawn. Any request for amendment or cancellation must be made in writing by the applicant in person upon production of proper identity documents and is subject to the Bank's discretion. No refunds shall be made by the Bank if payment of the transfer has been made by its foreign correspondent. Refund (if any) shall only be made after the Bank's receipt of its foreign correspondent certifying that the transfer has been cancelled and the amount of the refund shall be the actual amount refunded from the Bank's foreign correspondent calculated at the Bank's current buying rate for the currency of the remittance at the time of refund.
- The Bank is entitled to reimbursement from the applicant for all expenses and liabilities of the Bank, its correspondents and agents.
- The applicant agrees that the applicable Data Policies, notices and other communications to customers concerning their data from time to time issued by the Bank (a member of the DBS Group) shall apply. A copy is available on request at any Bank branch or from its website (www.dbs.com/hk). The applicant agrees that all information in this application, or that is obtained from any other sources or that arises from the applicant's relationship with the Bank or any other DBS Group company ("data") will be subject to such policies / or other communications (as may be varied from time to time). The applicant agrees in particular that: (a) the Bank may verify, provide and collect information about the applicant from other organisations, institutions or other persons; (b) the Bank may transfer the data outside the Hong Kong SAR including to Singapore; and (c) the Bank may compare any data obtained with the applicant's data, and use the results for taking of any actions including actions that may be adverse to the applicant's interests (including declining the remittance application).
- The relevant Terms and conditions applicable to the applicant's account(s) with the Bank should also apply to all remittance applications.

If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.