

Terms and Conditions Governing eGIRO Arrangements 有关eGIRO安排的条款与条件

These terms and conditions and the [Terms and Conditions for GIRO Arrangements via the OCBC eGIRO Service](#) apply to the Customer's use of the eGIRO service.

这些条款与条件以及“[有关通过华侨银行eGIRO服务作出GIRO安排的条款与条件](#)”适用于客户使用eGIRO服务之情形。

OCBC Bank is authorised to:
华侨银行获授权：

1. Process the Billing Organisation(s) instructions from time to time to withdraw funds from the Customer's account.
不时处理记账单位的指令，从客户账户提取资金。
2. Collect, use and disclose any personal data (as defined in the Personal Data Protection Act 2012) and customer information (as defined in the Banking Act (Cap.19)) from time to time about the Customer and the Customer's accounts to any person and any organisation necessary to facilitate the eGIRO arrangement and for other reasonable purposes in accordance with OCBC's [Data Protection Policy](#)
根据华侨银行的[数据保护政策](#)，不时采集、使用并在必要时向任何人或单位披露与客户及客户账户相关的任何个人数据(定义见2012年《个人数据保护法》)和客户信息(定义见《银行法》(新加坡法律第19章))，以便推进这项eGIRO安排及实现其他合理目的。
3. Reject the Billing Organisation(s)' withdrawal instruction to debit the Customer's account due to insufficient funds money and charge the Customer a fee for this.
在账户资金不足的情况下，拒绝记账单位的取款指令，并就此向客户收取费用。
4. At its discretion, allow the Billing Organisation(s)' withdrawal instruction to debit the Customer's account even if this results in an overdraft on the account and charge the Customer a fee for this.
酌情允许记账单位的取款指令，即便这会导致账户发生透支，并就此向客户收取费用。

The authorisation will remain in force until terminated:
此项授权将持续有效，直至通过下列方式终止：

5. By the Bank in writing and sent to the Customer's address on the Bank's records.
本行按客户登记之地址书面提出终止。
6. In writing or otherwise from the Customer through the relevant Billing Organisation(s) (or other channels that the Bank accepts) and having given the Bank reasonable time to act upon the termination.
客户通过记账单位(或本行接受的其他渠道)书面提出终止，并给予本行合理时间采取相应行动。
7. Through electronic banking channels, upon which termination of this authorisation will be immediately effective once successfully processed by the Bank.
通过电子银行渠道，一旦本行成功处理，则此项授权立即终止。

The Customer confirms that:
客户确认：

8. The Customer understands that an eGIRO set-up application may take time to be processed, and before receiving notification of a successful set-up, will need to continue to pay the Customer's bill(s) to the relevant Billing Organisation(s) until the Customer's bill(s) are deducted from the Customer's OCBC account.
客户了解，eGIRO设置申请可能需要时间处理，在收到设置成功的通知之前，客户需要继续向记账单位支付账单，直至从客户账户扣款。
9. The Customer is aware and accepts that if the Customer has existing GIRO arrangement(s) with other banks for the Billing Organisation(s) for bills which the Customer has set up eGIRO arrangement(s) for, those will end once the Customer's eGIRO arrangement(s) are in effect.
客户知晓与接受，对于客户设置eGIRO安排之账单，如果客户与其他银行之间已有关于记账单位的GIRO安排，该等安排将在客户的eGIRO安排生效时终止。
10. The Bank is not responsible for any of the Customer's loss or damage caused by or arising from any action, inaction or delay in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank. The Customer further agrees that the Bank is not liable for any claims by any party in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank.
对于因eGIRO安排方面任何作为、不作为或延迟，或因未终止与其他银行之GIRO安排而导致客户蒙受的任何损失或损害，本行无须负责。客户亦同意，如果任何一方就eGIRO安排提出索赔，或是未终止与其他银行之GIRO安排的，本行无须承担责任。

The Customer understands and agrees that:

客户了解与同意：

11. An eGIRO arrangement will cease once the Customer successfully submits a termination request. The Customer may use other ways to settle any outstanding or future payments.
一旦客户成功提交终止申请，eGIRO安排即告结束。客户可采用其他方式结算任何未付或未来款项。
12. When the Customer terminates one GIRO arrangement where the bill reference number is the Customer's NRIC/FIN/Passport No., all other GIRO arrangements that use the Customer's NRIC/FIN/Passport No. as a bill reference number will be terminated at the same time.
当客户终止某项GIRO安排而其中账单参考编号是客户NRIC/FIN/护照号码时，所有其他使用客户NRIC/FIN/护照号码作为账单参考编号的GIRO安排都将同时终止。

Disclaimer

The Chinese version of Terms and Conditions Governing Funds Transfer is for reference only. In the event of inconsistency between the English and Chinese version, the English version shall prevail.

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