

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

In these Terms and Conditions,  
在这些条款与条件中，

1. The Customer authorises OCBC Bank to act on the Billing Organisation(s) instructions to deduct from the Customer account.  
客户授权华侨银行执行记账单位指令，从客户账户扣款。
2. The Customer agrees that:  
客户同意：
  - i. OCBC Bank can reject the Billing Organisation(s) instructions to debit the Customer account if it does not have sufficient money and charge the Customer a fee for this. OCBC Bank may also allow the deduction even if this results in an overdraft on the account and charge the Customer a fee accordingly.  
在账户资金不足的情况下，华侨银行可拒收记账单位有关从客户账户扣款的指令，并就此向客户收取费用。华侨银行亦可允许扣款，即便这会导致账户发生透支，并向客户收取相应费用。
  - ii. This authorisation will end only when OCBC Bank terminate it by sending the Customer a written notice or when OCBC Bank receive the Customer written cancellation through the relevant Billing Organisation(s).  
此项授权只有在华侨银行书面通知客户终止或在华侨银行通过相关记账单位收到客户书面取消请求时才会结束。
  - iii. OCBC Bank may disclose relevant information about the Customer and the Customer account to any person and any organisation necessary to facilitate this GIRO arrangement.  
华侨银行可在必要时向与客户及客户账户相关的信息披露给任何人和单位，以便推进此项 GIRO 安排。
  - iv. The application processing may take at least 6 weeks.  
处理申请可能至少需要六周时间。
3. The Customer understands that this GIRO set-up is subject to approval of the Billing Organisation(s). The Customer will continue to pay his bills to the various Billing Organisations until the Customer bill is deducted from his OCBC account.  
客户了解，这项GIRO设置须经记账单位批准。客户将继续向各个记账单位支付账单，直至从其华侨银行账户扣款。
4. The Customer is aware that if there are existing GIRO arrangements with other banks, those will end once this GIRO arrangement is in effect.  
客户知晓，如果与其他银行之间已有GIRO安排，该等安排将在此项GIRO安排生效时终止。
5. The Customer agrees that OCBC Bank is not responsible for any of the Customer loss or damage caused by or arising from the Customer's action, inaction or delay in relation to the Interbank GIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank. The Customer agrees that OCBC Bank is not liable for any claims by any party in relation to Interbank GIRO arrangement, or any failure to terminate any existing GIRO arrangement.

客户同意，对于因客户在银行间GIRO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，华侨银行无须负责。本人亦同意，如果任何一方就银行间GIRO安排提出索赔，或是未终止与任何已有GIRO安排的，华侨银行无须承担责任。

**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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