

## **Transfer of the banking services to ANZ**

### **銀行服務轉移至 ANZ 的安排**

In August 2009, The Royal Bank of Scotland Group plc (RBS) announced the sale of ABN AMRO Bank N.V.'s Retail and Commercial banking businesses in Hong Kong to the Hong Kong Branch of Australia and New Zealand Banking Group Limited (ANZ).

We are in the process of contacting all the affected Retail and Commercial clients and these clients will have recently received or will shortly receive a letter from us informing them of the relevant transfer arrangements. Please find below some important information about the transfer.

於2009年8月，蘇格蘭皇家銀行集團有限公司宣佈出售旗下荷蘭銀行於香港的零售及商業銀行業務（「RBS」）予澳洲及紐西蘭銀行集團有限公司（「ANZ」）香港分行。

我們現正聯絡所有受影響的零售及商業銀行客戶，這些客戶於最近已經收到或將會收到本行之信函，並通知有關轉移安排。請參閱以下有關轉移的重要資訊。

#### **Q1 What is this about?**

In August 2009, The Royal Bank of Scotland Group plc announced the sale of ABN AMRO Bank N.V.'s Retail and Commercial businesses in Hong Kong (RBS) to the Hong Kong branch of Australia and New Zealand Banking Group Limited (ANZ).

We are now working with ANZ on the transfer of the relevant businesses. As part of this transfer process, we are in the process of contacting all the affected Retail and Commercial clients and these clients will have recently received or will shortly receive a letter from us informing them of the relevant transfer arrangements.

#### **這是關於什麼？**

於2009年8月，蘇格蘭皇家銀行集團有限公司宣佈出售旗下荷蘭銀行於香港的零售及商業銀行業務（「RBS」）予澳洲及紐西蘭銀行集團有限公司（「ANZ」）香港分行。

我們現正與ANZ緊密合作，以處理有關業務轉移之事宜。作為這個過程之一部分，我們現正聯絡所有受影響的零售及商業銀行客戶，這些客戶於最近已經收到或將會收到本行之信函，並通知有關轉移安排。

#### **Q2 When will this transfer take place?**

Subject to all requisite regulatory requirements being met, the transfer to ANZ is expected to complete on 20 March 2010 (or by such later date as will be notified to you separately).

#### **有關轉移將於何時發生？**

在符合所有監管要求的情況下，是次轉移至ANZ的程序預期在2010年3月20日完成(或較後日期完成，屆時閣下將會收到另行通知)。

**Q3 What is meant by this transfer? What will be transferred?**

Upon the completion of the transfer process, which is expected to be on 20 March 2010, the Retail and Commercial banking businesses of RBS in Hong Kong, including your account(s) and other banking services, will be transferred to ANZ. The transfer will include all the funds and other assets you have deposited with or held on behalf by RBS and all loans due to RBS. All the balances from your account(s) will be transferred to the new account(s) opened by ANZ and your account(s) with RBS will be closed upon the transfer. Your account balances will remain unaffected by the transfer to ANZ.

While all of the rights, liabilities, duties and obligations of RBS will also be transferred to ANZ, the terms and conditions relating to your account(s) and other banking services with RBS will (subject to the amendments in the Notice of Amendments to the Terms and Conditions) be unaffected on completion of the transfer. They will apply between you and ANZ on completion of the transfer.

**這項轉移是什麼意思？會轉移些什麼？**

在完成轉移程序後（預期為 2010 年 3 月 20 日），RBS 的香港零售及商業銀行業務，包括閣下的賬戶及其他銀行服務，將會轉移至 ANZ。是次轉移將包括所有閣下存放於 RBS 及以 RBS 名義為閣下存放的資金及其他資產，或所有於 RBS 的貸款。閣下的賬戶結餘將會全數轉移至在 ANZ 開設的新賬戶，而閣下的 RBS 賬戶亦將於轉移完成後結束。閣下的賬戶結餘並不會因轉移至 ANZ 的事項而受到任何影響。

RBS 的所有權利、債務、義務和責任將轉移至 ANZ，而閣下於 RBS 的賬戶及其他銀行服務的有關條款及細則（須視乎條款及細則修訂通知所載的修訂）在轉移完成後不會受到影響，亦將適用於閣下與 ANZ 之間的關係。

**Q4 What will I need to do?**

Depending on the type of account you have with us, you will either not have to do anything or may have to sign a "Consent Acknowledgement Form". For a small number of customers, other documentation may have to be signed to ensure a smooth and seamless transfer of their banking services to ANZ.

We encourage you to refer to the letter which we have recently sent (or will shortly send) to you as it will contain important information suggesting what you need to do.

**我需要做些什麼？**

視乎閣下於本行的賬戶類別而定，閣下可能毋須辦理任何手續，或須簽署「確認同意表格」。有少數客戶可能需要簽署其他文件，以確保妥善及順利轉移其銀行服務至 ANZ。

我們建議閣下參閱本行最近寄予(或快將寄予)的信函，信中載有閣下所需的重要資訊。

**Q5 Why are you amending the terms and conditions of the existing agreements? What is the effect on me?**

To facilitate the transfer, the existing terms and conditions of your banking services are amended as set out in the Notice of Amendments to the Terms and Conditions. Striving to achieve as smooth and seamless transfer for all clients is a top priority to us. Such amendments will enable us to transfer your banking services to ANZ. The terms and conditions associated with your account(s) and other banking services with RBS will (subject to the amendments in the Notice of Amendments to the Terms and Conditions) be unaffected by the transfer to ANZ. They will apply between you and ANZ once the transfer has completed.

**爲什麼實行更改現時協議的條款及細則？這對我有什麼影響？**

爲了配合是次轉移，閣下銀行服務的現有條款及細則將作出修訂，並載於條款及細則修訂通知內。我們的首要工作是致力爲所有客戶提供妥善及順利轉移。此修訂可讓本行將閣下的銀行服務轉移至 ANZ。閣下於 RBS 的賬戶及其他銀行服務的有關條款及細則 (須視乎條款及細則修訂通知所載的修訂) 不會受到轉移至 ANZ 所影響，亦將在轉移完成後適用於閣下與 ANZ 之間的關係。

**Q6 What should I do if I do not accept the amendments of the terms and conditions?**

[Royal Preferred Banking / MoneyLine Revolving Loan customers] If you do not agree to transfer or have objections to the amendments to the Terms and Conditions, you can notify us by writing on or before 18 February 2010 to Business Management Department, Retail Banking Hong Kong, ABN AMRO Bank N.V., 17/F Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

[Commercial Banking customers] If you do not agree to transfer or have objections to the amendments to the Terms and Conditions, you can notify us by writing on or before 13 March 2010 to Business Support Team, Commercial Banking Hong Kong, ABN AMRO Bank N.V., 17/F Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

**若我不接受有關係款及細則之修訂，我需要怎樣做？**

[皇家專御理財 / MoneyLine 循環貸款客戶] 如閣下不同意是次轉移，或反對有關係款及細則之修訂，則可於 2010 年 2 月 18 日或之前通知本行，並寄予香港鰂魚涌英皇道 979 號太古坊林肯大廈 17 樓荷蘭銀行香港零售銀行業務管理部。

[商業銀行客戶] 如閣下不同意是次轉移，或反對有關係款及細則之修訂，則可於 2010 年 3 月 13 日或之前通知本行，並寄予香港鰂魚涌英皇道 979 號太古坊林肯大廈 17 樓荷蘭銀行香港商業銀行業務支援部。

**Q7 What is "your Banking Services" mentioned in the letter?**

Your Banking Services refers to all of your account(s), facilities, agreements and other banking arrangements that are in place or outstanding with RBS which will be transferred to ANZ with effect from the date of the completion of the transfer. After such date, you will then become a client of ANZ.

信函中提及的“閣下的銀行服務”是什麼？

「閣下的銀行服務」是指閣下所有於 RBS 設立或尚未執行的賬戶、信用額、協議及其他銀行服務安排，並將於轉移程序完成日期起轉移至 ANZ。在該日之後，閣下亦將成為 ANZ 的客戶。

**Q8 Will this transfer affect my account / investment / loan with RBS?**

All the funds and other assets you have deposited with or held on behalf by RBS, including your investments and loans due to RBS will be transferred to ANZ. Your accounts balances will remain unaffected and will be transferred to the new account(s) opened by ANZ. We are working closely with ANZ to ensure a smooth and seamless transfer for all clients.

[Royal Preferred Banking / MoneyLine Revolving Loan / MoneyEase Instalment Loan customers] There will be minimal or no changes. You can continue to use and operate your accounts in the same way, as well as access ATMs and branches as you currently do. If you have a relationship manager, he / she is likely to continue serving your banking needs. ANZ will soon be communicating any changes to you to ensure you have sufficient time to make the arrangements.

[Commercial Banking customers] There will be changes to your account numbers, SWIFT and bank codes. ANZ will soon be communicating any changes to you to ensure you have sufficient time to make the arrangements.

這次轉移對我在 RBS 的賬戶 / 投資 / 貸款有沒有影響？

所有存放於 RBS 及以 RBS 名義為閣下存放的資金及其他資產，包括閣下於 RBS 的投資及貸款，均會轉移至 ANZ。閣下的賬戶結餘將不受影響，並會轉移至 ANZ 開設的新賬戶。我們現正與 ANZ 緊密合作，以致力為所有客戶提供妥善及順利轉移。

[皇家專御理財 / MoneyLine 循環貸款 / MoneyEase 分期貸款客戶] 改變將會是有限或沒有任何轉變。閣下可繼續如常使用及運作您的賬戶，以及使用自動櫃員機和分行服務。已安排的客戶經理應該會繼續為閣下提供銀行服務。ANZ 將於短期內通知閣下有關轉變，以確保閣下有充足時間作出相應安排。

[商業銀行客戶] 閣下的賬戶號碼、SWIFT 編號及銀行編號將會有所改變。ANZ 將於短期內通知閣下有關轉變，以確保閣下有充足時間作出相應安排。

**Q9 Will the terms and conditions of my existing banking services offered by RBS change?**

The terms and conditions associated with your account(s) and other banking services with RBS will (subject to the amendments in the Notice of Amendments to the Terms and Conditions) be unaffected by the transfer to ANZ. They will apply between you and ANZ once the transfer has completed.

**現時 RBS 為我提供的銀行服務之使用條款及細則會否改變?**

閣下於 RBS 的賬戶及其他銀行服務的有關條款及細則(須視乎條款及細則修訂通知所載的修訂)不會受到轉移至 ANZ 所影響，亦將在轉移完成後適用於閣下與 ANZ 之間的關係。

**Q10 Why should I transfer to ANZ?**

ANZ is one of the world's 30 largest banks<sup>1</sup> and one of the only 11 AA rated banks in the world<sup>2</sup>. They were recently rated among the world's safest banks<sup>3</sup> and are committed to growing our business in Hong Kong and in Asia.

ANZ has a commitment to delivering uncomplicated products and services that meet their clients' needs and has a strategy for significant growth in the Asia Pacific region.

1 By market capitalisation, as at September 2009.

2 ANZ ranked number 15 on the "World's 50 Safest Banks", Global Finance magazine, 2009.

3 AA long-term credit rating, Standard & Poors, as at September 2009.

**為什麼我要轉移到ANZ?**

ANZ是世界30大銀行之一<sup>1</sup>，亦是全球其中11家獲AA評級的銀行<sup>2</sup>。ANZ最近獲評為全球最安全銀行之一<sup>3</sup>，並承諾致力發展本行在香港及亞洲的業務。

ANZ致力提供簡單的產品和服務以滿足客戶的需求，其策略是擴展其亞太地區業務。

1. 按2009年9月的市值計算。

2. ANZ於《環球金融》雜誌的2009年「全球50大最安全銀行」中排名第15。

3. 2009年9月獲標準普爾長期信用評級AA級。

**Q11 Will clients' deposits continue to be protected by the Hong Kong Government under the Deposit Protection Scheme?**

ANZ is a member of the Deposit Protection Scheme and please be reassured that your deposits will continue to be guaranteed by the Deposit Protection Scheme in the same manner as they are currently guaranteed.

**客戶的存款是否繼續依照存款保障計劃而受到香港特區政府的保障?**

ANZ是存款保障計劃的成員，閣下大可放心，您的存款將會和現時一樣繼續受到存款保障計劃的擔保。

**Q12 Will there be any changes to the existing branches?**

Continuing to deliver an uninterrupted and excellent service to all our clients during and after the transfer process is of paramount priority to both RBS and ANZ. On completion of the transfer, you will continue to be supported by our five banking centres in Hong Kong.

現有的分行會有任何改變嗎？

我們與ANZ的首要工作是在轉移期間及完成後，繼續為客戶提供不間斷及優質的客戶服務。在轉移完成後，本行於香港的五間理財中心將繼續為閣下提供服務。

**Q13 Who do I approach about an existing complaint or claim with RBS after the transfer to ANZ?**

RBS will remain responsible for dealing with all complaints or issues, including mis-selling complaints and claims relating to Lehman Brothers Minibonds, other structured products issued by or relating to Lehman Brothers and Octave Notes, that arise in connection with any services provided by RBS prior to the effective date of transfer to ANZ, which is currently scheduled for 20 March 2010. If you have any queries related to complaints or issues, you can contact the dedicated compliant handling team on +852 2700 5573 or go to [www.rbs.com.hk/HK/disputes.pdf](http://www.rbs.com.hk/HK/disputes.pdf) for more information.

當轉移至 ANZ 後，我應該聯絡誰以處理有關我與 RBS 現時的投訴或申索？

RBS將繼續負責處理閣下於轉移至ANZ的生效日期前（現時預期為2010年3月20日）就所有有關RBS的任何銀行服務而提出之投訴或事宜（包括有關雷曼兄弟迷你債券、雷曼兄弟所發行或雷曼兄弟相關的其他結構性產品及精明債券的不當銷售投訴及申索）。如閣下就投訴或其他事宜有任何疑問，請致電+852 2700 5573 聯絡投訴專責部門，或瀏覽 [www.rbs.com.hk/HK/disputes.pdf](http://www.rbs.com.hk/HK/disputes.pdf) 獲取更多信息。

**Q14 Where can I get more information about ANZ as well as the transfer process?**

Other than our website [www.rbs.com.hk/HK/transfer.pdf](http://www.rbs.com.hk/HK/transfer.pdf), you can also visit the ANZ website to find out more about its group [www.anz.com/hongkong/](http://www.anz.com/hongkong/).

那裡可以取得更多有關ANZ及轉移程序的資料？

閣下除可瀏覽我們的網站 [www.rbs.com.hk/HK/transfer.pdf](http://www.rbs.com.hk/HK/transfer.pdf)，亦可以透過ANZ的網站 [www.anz.com/hongkong/](http://www.anz.com/hongkong/) 進一步了解ANZ集團的資料。

**Q15 Who should I contact if I have any questions related to the transfer to ANZ?**

If you have any questions about your accounts or the transfer process to ANZ, please contact your Relationship Manager or Customer Service at +852 2176 8822.

我應該聯絡誰詢問轉移至 ANZ 的相關疑問？

如閣下對您的賬戶或轉移至ANZ的相關程序有任何疑問，請聯絡您的客戶經理或致電客戶服務+852 2176 8822。