

## 公司客户大额存单条款与条件

下列条款与条件将适用于任何公司客户（“客户”）在星辰银行（中国）有限公司（包括其任何分支机构）（以下简称“银行”）办理的任何公司客户大额存单（“大额存单”）。客户申请办理星辰银行公司客户大额存单业务前应仔细阅读并理解本条款与条件中所有条款的含义，客户办理公司客户大额存单业务受本条款与条件之约束。

1. 本条款与条件所称单位客户大额存单是指由银行面向非金融企业投资人的公司客户发行的、以人民币计价的记账式大额存款凭证，是银行公司客户存款类金融产品，属一般性存款。前述“非金融企业投资人”包括非金融企业、机关团体以及保险公司、社保基金等中国人民银行认可的其他单位（个人除外）。
2. 公司客户大额存单之发行、认购和支付
  - 2.1 公司客户大额存单应遵守相关法律法规及银行有关存单期限、认购起点金额和部分支取最低金额及剩余金额等方面的要求，且银行可随时在法律法规许可的范围内自主调整前述要求。
  - 2.2 每期公司客户大额存单的认购起点金额、最低余额、存单期限、适用利率和计息规则、是否允许转让、提前支取、赎回和质押等以每期产品说明书为准。
  - 2.3 公司客户大额存单采用标准期限，目前共计有1个月、3个月、6个月、9个月、1年、18个月、2年、3年及5年等9个品种。银行可以在法律法规许可的范围内提供其他品种。
  - 2.4 公司客户大额存单现可采用固定利率。固定利率存单采用票面年化收益率的形式计息。
  - 2.5 公司客户大额存单自成功认购当日起计息，计息期截止至产品说明书中列明的到期日的前一日。成功认购当日（起息日）是指在银行根据客户提交的认购申请书成功扣划客户账户中相应的认购金额之日。如客户的扣划账户在银行规定的业务办理截止时点仍余额不足或该期公司客户大额存单剩余可售额度不足，则客户的认购不成功。
  - 2.6 大额存单提前支取和到期时，相应的款项将划付至客户认购该大额存单时使用的扣款账户。已经在我行设立质押、被国家有权机关冻结等的大额存单为异常状态存单，不可提前支取或自动兑付。由于上述原因未能自动兑付的大额存单，到期日之后的逾期时段按照实际兑付日银行挂牌人民币活期存款利率计息。
3. 公司客户大额存单的提前支取
  - 3.1 如公司客户大额存单允许客户提前支取，客户可全额或部分提前支取。
  - 3.2 对于部分提前支取的，提前支取后的公司客户大额存单余额不得低于银行规定的公司客户大额存单认购起点金额，否则客户将视为请求全额提前支取，银行可据此操作，无需要求客户另行提交申请书。
  - 3.3 除非相关产品说明书中另有约定，提前支取部分的存款以客户认购大额存单时使用的扣款账户适用的活期存款利率，按实际存期（即自公司客户大额存单的起息日起至提前支取的前一日止）计息。
4. 公司客户大额存单的转让  
如公司客户大额存单为可转让产品，但已在银行办理质押、挂失或被国家有权机关冻结等处于异常状态的大额存单不得转让。

5. 公司客户大额存单的赎回

如公司客户大额存单为可赎回产品，银行可在赎回条件发生时主动赎回客户持有的公司客户大额存单，并按照约定的计息规则支付客户的本金和利息。

6. 税务

银行将根据相关司法管辖区的税务要求代扣代缴利息所得税。

7. 完整协议

就任何一期公司客户大额存单产品而言，本条款与条件与所适用的银行账户条款（包括但不限于适用于经营机构与非个人的《账户条款与条件》、《业务服务通用条款与条件》（如适用）及其不时更新）、该期公司客户大额存单产品说明书、公司客户大额存单认购申请书及相关文件共同构成一份关于该期公司客户大额存单产品的完整协议。

8. 语言

本条款与条件有中文和英文两种版本，中英文版本不一致时，以中文版本为准。

9. 其他

银行有权不时对公司大额存单条款和条件进行修改及变更。银行将通过向客户发送经修改之条款、将经修改之条款发布于本行网站上（[www.dbs.com/cn](http://www.dbs.com/cn)）等方式将该等变更合理通知贵司。所有变更将自通知或公告中所列之日起适用。

## TERMS AND CONDITIONS FOR CORPORATE CLIENT LARGE-DENOMINATION CERTIFICATE OF DEPOSIT

The following Terms and Conditions are applicable to any Corporate Client Large-Denomination Certificate of Deposit (the “**Certificate of Deposit**”) purchased by any corporate client (the “**Client**”) from DBS (China) Co., Ltd. (including any of its branches) (the “**Bank**”). The Client shall read carefully and understand the meaning of each clause of these Terms and Conditions before applying to the Bank for the Certificate of Deposit. Client’s application for the Certificate of Deposit shall be subject to these Terms and Conditions.

**1. Corporate Client Large-Denomination Certificate of Deposit** in these Terms and Conditions refers to RMB-denominated book-entry large-denomination deposit certificates issued by the Bank to corporate clients which are non-financial institutional investors, which is a bank client deposit product and belongs to general deposit. The aforesaid “non-financial institutional investors” includes non-financial enterprises, government bodies, and other entities approved by the People’s Bank of China such as insurance companies and social security fund (but not including individuals).

### **2. Issuance, subscription and payment of the Certificate of Deposit**

2.1 The issuance of Corporate Client large-denomination certificate of deposit shall comply with the relevant laws and regulations and the Bank’s requirements regarding term of deposit, threshold subscription amount, minimum partial withdrawal amount and remaining amount. And the Bank may adjust the above requirements from time to time to the extent permitted by laws and regulations.

2.2 Minimum subscription amount, minimum deposit balance, term of deposit, applicable interest rates and interest calculation methods of each tranche of the Certificate of Deposit, and whether transfer, early withdrawal, redemption or pledge of each tranche of the Certificate of Deposit is allowed shall be subject to the Fact Sheet of each tranche of the Certificate of Deposit.

2.3 The Certificate of Deposit adopts standard terms, including 1 month, 3 months, 6 months, 9 months, 1 year, 18 months, 2 years, 3 years and 5 years. The Bank may provide products with other terms to the extent permitted by laws and regulations.

2.4 The interest rate of the Certificate of Deposit currently may adopt fixed interest rate. Interest rate of the fixed interest Certificate of Deposit shall be calculated based on the coupon annualized rate of return.

2.5 Interests of the Certificate of Deposit shall accrue from the date of successful subscription, and shall end on the day immediately before the due date agreed in the Fact Sheet. Date of successful subscription (i.e. value date) means the date on which the Bank successfully deducts the relevant subscription price from the Client’s account in accordance with the application for subscription submitted by the Client. If the balance of the Client’s transfer account or the available quota for this tranche of Certificate of Deposit is insufficient as of the deadline prescribed by the Bank, the Client’s submission shall be deemed unsuccessful.

2.6 If the Certificate of Deposit is withdrawn early or is due, the relevant amount shall be transferred to the transfer account that the Client used for subscribing such Certificate of Deposit. The Certificate of Deposit that has been pledged by the Bank and frozen by the state authority cannot be early withdrawal or automatically redeemed. For the Certificate of Deposit that cannot be automatically redeemed due to the above reasons, the interest for overdue period that is calculated based on the actual redemption date after due date and the interest rate of current account reasonably determined by the Bank.

### **3. Early withdrawal of the Certificate of Deposit**

3.1 If early withdrawal of the Certificate of Deposit is allowed, the Client may withdraw all or part of the deposit before maturity.

3.2 For early withdrawal of partial deposit, the balance of the Certificate of Deposit after the withdrawal shall be no less than the minimum subscription amount required by the Bank, otherwise it shall be deemed that the Client

requests early withdrawal of all of the deposit. The Bank can process according to this clause and no additional application from the Client is required.

3.3 Unless otherwise provided in the relevant Fact Sheet, the interests of the early withdrawal deposit shall be calculated based on the current account deposit interest rate applicable to the transfer account that the Client used for subscription of the Certificate of Deposit, and the actual number of days of deposit (i.e., from the value date of the Certificate of Deposit to the day immediately before the day of early withdrawal).

**4. Transferrable** When Certificate of Deposit allowed to be transferrable, if the Certificate of Deposit has been pledged by the Bank and frozen by the state authority, such Certificate of Deposit cannot be transferrable.

**5. Redemption** If the Certificate of Deposit is allowed to be redeemed, the Bank may redeem the Certificate of Deposit when the redemption events occur, and pay the principal and interests to the Client according to the agreed interest calculation methods.

**6. Tax** The Bank will deduct and withhold any interest income tax payable in accordance with the tax requirements in the relevant jurisdictions.

**7. Complete agreement** In terms of any particular tranche of Corporate Client large-denomination certificate of deposit, these Terms and Conditions, the Bank's account terms and conditions (including but without limitation Terms and Conditions governing Accounts、General Terms and Conditions Governing Business Service (if have) , and amendments thereto from time to time), Fact Sheet and relevant documents for such tranche of Certificate of Deposit constitute a whole set of agreements applicable to such tranche of Certificate of Deposit.

**8. Language** These Terms and Conditions have both English and Chinese versions. In the event of any discrepancy between the English and Chinese versions, the Chinese version shall prevail.

**10. Others** The Bank reserves the right to amend and update the Certificate of Deposit's Terms and Conditions. The Bank will inform Client of such changes through some channel, e.g. email, posting it on the Bank's website ([www.dbs.com/cn](http://www.dbs.com/cn)). All changes will apply from the date of the notification or announcement.