

## 客户须知

一、客户办理正式挂失申请时，应由本人持有效身份证件办理。若是他人代理挂失，须同时提供代理人和原存款人有效身份证件。如账户所有人死亡，账户所有人的财产继承人应持本人有效身份证件、有效的财产继承证明文件正本（公证机构依法出具的继承权证明书或相关法院的判决书、裁定书、调解书）办理挂失。对账户所有人为限制民事行为能力、无民事行为能力的，此类客户应由其监护人代办挂失，出具监护人和账户所有人有效身份证件。监护人还应出示户口簿等证明文件证明其监护关系。如户口簿无法证明或其他特殊情况的监护关系（如指定监护等），监护人应当出示具有法律效力的监护证明文件正本（如由公安机关、司法机关、公证部门等机构出具的证明文件）。

二、如客户通过网点柜台办理挂失时不能提供账户所有人和代理人有效身份证件的，可提供监管认可的辅助身份证明材料先行办理临时挂失和账户冻结。监管认可的辅助身份证明材料包括但不限于：1、中国公民为户口簿、护照、机动车行驶证、居住证、社会保障卡、军人和武装警察身份证件、公安机关出具的户籍证明、工作证。2、香港、澳门特别行政区居民为香港、澳门特别行政区居民身份证。3、台湾地区居民为在台湾居住的有效身份证明。4、定居国外的中国公民为定居国外的证明文件。5、外国公民为外国居民身份证、使领馆人员身份证或者机动车驾驶证等其他带有照片的身份证件。6、完税证明、水电煤缴费单等税费凭证。

**三、客户申请借记卡/存单/折等凭证挂失时可以选择账户资金冻结或不冻结。选择资金不冻结时，客户账户（含借记卡主账户和从账户）仍有可能正常使用关联账户资金，可能存在一定资金风险。为防范挂失后资金风险，建议客户申请凭证挂失的同时选择账户资金冻结。**

四、客户以电话、网络等方式申请的临时挂失和账户冻结，请在临时挂失有效期内及时到银行办理正式挂失手续。对于选择挂失和账户冻结期限为5天的，临时挂失和账户冻结在申请日次日算起的第六天自动失效。

五、正式挂失后，须由客户本人持挂失申请书客户联及有效身份证件到银行指定机构办理换发新借记卡/存单/折、撤销挂失、更改密码或支取存款手续。

六、如银行需向证件签发机构发查询函核实客户开户资料的，可根据具体情况推迟办理正式挂失的换发新存单(折)、撤销挂失、更改密码或支取存款手续，但原则上不超过一个月（特殊情况除外）。

七、若客户的个人存款账户已被冻结止付，银行受理挂失申请后，解挂或撤销挂失均不改变账户挂失前的冻结止付状态。

八、在银行受理挂失申请前、挂失失效后，或挂失时选择不冻结账户，使账户内的个人存款已被他人支取的，或账户内个人存款通过网上等电子渠道被支付的，银行不负赔偿责任。

## Customer Notification

1. A customer shall take his/her valid identity certificate to go through the loss report formalities formally. An agent can be authorized to handle the loss report with valid identity certificates of both the agent and the original depositor. If the account holder is dead, the inheritor of the account holder shall handle the loss report with his/her valid identity certificate and the original of valid property inheritance document (the certificate on inheritance issued by the notary agency according to the laws, or the judgment, document of ruling or mediation statement issued by the court). Any account holder who has no or limited capacity for civil conduct shall authorize his/her guardian to handle the loss report procedures on an agency basis, with showing valid identity certificates of both the guardian and the account holder. The guardian shall additionally show the household register and other supporting documents to prove the guardianship relation. Provided that the household register is unable to prove the guardianship relation or provided that it is other special guardianship relation (like designated guardian), the guardian shall show the original of certificate on guardianship with legal effect (like the documentary evidence issued by the public security organ, judicial authority or notary department).

2. Any customer who cannot provide valid identity certificates of the account holder or the agent when handling the loss reporting procedures at the outlet, he/she may provide the identity evidences recognized by the regulatory authority to handle the interim loss report and account frozen. Identity evidences recognized by the regulatory authority include but are not limited to: 1) Household register of Chinese citizen, passport, driving license, residence permit, social security card, officer's and armed police's certificates, household register certificate issued by the public security organ and work permit; 2) Resident identity certificate of Hong Kong or Macao Special Administrative Region in case of a resident from Hong Kong or Macao Special Administrative Region; 3) Valid identity certificate resident in Taiwan in case of a resident from Taiwan; 4) Documentary evidences residing abroad in case of a Chinese citizen residing abroad; 5) Resident certificate of the corresponding country, identity certificate of staff of embassy, driving license or other identity certificate with a photo in case of a foreign resident; and 6) Tax payment certificate, water, electricity and gas bill and other tax vouchers.

**3. When applying for the loss report of the debit card/certificate of deposit/passbook and other voucher, a customer**

may freeze or not freeze the funds in the account. If the funds in the account are not frozen, the funds in linked accounts (including the master account and sub-account under the debit card) may be used normally, which may trigger a certain fund risk. To prevent the fund risk therefrom, the customer is suggested freezing the account when handling the loss report.

4. Any customer who applies for the interim loss report and account frozen by phone or through internet or other channels must go through the formalities for formal loss report during the effective period of interim loss report. Where the period of loss report and account frozen is fixed to be five days, the interim loss report and account frozen will automatically expire on the sixth day from the next day after the application date of loss report.

5. After going through the formalities of formal loss report, the customer must take the customer copy of Application for Loss Report to claim the new debit card/certificate of deposit/passbook, cancel the loss report, change the password or the procedures for deposit withdrawal at the designated outlet.

6. Where the Bank needs to verify the customer's account opening information with the certificate issuing authority, the Bank may postpone the replacement of certificate of deposit (passbook), cancellation of the loss report, change of the password or the procedures for deposit withdrawal according to actual situation, but the postponement cannot exceed one month in principle (except for special situations).

7. Where the customer's personal deposit account has been frozen and suspended, the cancellation or revocation of loss report, after the Bank accepts the application for loss report, cannot change the account status of frozen and payment termination.

8. After the Bank accepts the application for loss report and after the loss report expires, or the account is not frozen when applying for the loss report, the Bank will not be liable for any personal deposit withdrawn by others or transferred through internet or other electronic channels.