

Customer Guidance Note on Cheque Clearing

Dear Customers,

We would like to inform you about the process and timelines for cheques presented for clearing.

1. Cheques Presented in Clearing

- Cheques deposited during business hours will be sent for clearing **on the same day**.
- The proceeds of these cheques will be available for utilization **only after 4:00 PM on the next business day**, subject to successful clearance.
- Until the cheques are cleared, customers will **not be able to use the funds** from those deposits.
- The customers can verify the status of their cheque through Internet banking facility. The aggregate amount of Uncleared cheques will be displayed as **"Unclear Balance"** and the **"Effective Available Balance"** is the exact balance that can be utilized.

2. Availability of Funds

- Funds will be credited to customer's account only after the Cheque has been successfully cleared through the clearing system.
- If the cheque is returned unpaid, the amount will not be credited, and applicable charges will be levied. The customers will be informed about the returned cheque, through telephonic call, on their registered mobile number or through other means of communication like email etc..

3. Customer Responsibilities

- Customer's are requested to ensure sufficient funds are maintained in their account when issuing cheques for withdrawal.
- Report lost or stolen cheques immediately to the bank.

We appreciate your cooperation in following these guidelines to ensure smooth and timely cheque clearing.

For further assistance, please contact our customer service team on +852 2820 9247 or +852 2820 9223 or visit the branch.