

ZA Bank Limited  
眾安銀行有限公司

# Outward Remittance Terms and Conditions

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## 1 Meaning of words

- 1.1 Capitalised terms used in these Outward Remittance Terms and Conditions are defined, and rules relating to the interpretation of these Outward Remittance Terms and Conditions are set out in:
- (a) the glossary section at the back of these Outward Remittance Terms and Conditions; and
  - (b) the glossary section of the General Account Terms and Conditions (together with these Outward Remittance Terms and Conditions and the other documents listed in Clause 2.3 below, the “**Complete Account Terms**”).

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## 2 Terms of the Outward Remittance

- 2.1 **You must review all of the documents comprising the Complete Account Terms (listed in Clause 2.3 below) carefully to make sure that you understand them and the consequences of agreeing to them before you create and/or link to your Wise account, or submit a transaction to us for the Outward Remittance.**
- 2.2 By submitting a transaction to us for the Outward Remittance, you confirm that you understand, agree to and accept to be bound by the Complete Account Terms.
- 2.3 Any inconsistency between the documents comprising the Complete Account Terms will be applied in the following interpretation priority, subject always to the mandatory provisions of any Applicable Regulations:
- (a) these Outward Remittance Terms and Conditions;
  - (b) the relevant set of terms and conditions issued by Wise Payments Limited governing the relevant Outward Remittance services;
  - (c) other Additional Terms; and
  - (d) other provisions of the General Account Terms and Conditions.

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## 3 About the Wise Integration

- 3.1 This section applies if you create an account with a third party service provider - Wise Payments Limited (“**Wise**”) through us or you link to an existing Wise account through us.
- 3.2 Outward Remittance initiated by you from ZA Bank App, are provided through Wise. Use of Wise’s outward remittance services are facilitated by the ZA Bank App for your benefit and convenience.
- 3.3 If you have a Wise account, you can link to and access your Wise account and instruct Wise to make Outward Remittance on your behalf through the ZA Bank App, rather than accessing your Wise account in other ways (for example, through Wise’s website).
- 3.4 Wise, and not us, is responsible for providing the Outward Remittance service directly to you as its customer. The Wise terms and conditions apply in relation to

any access to a Wise account and any Wise transfers instructed through us. The Wise terms and conditions can be found [here](#).

- 3.5 If you create a Wise account through us, you are contracting directly with Wise, and not us, in relation to your Wise account. Any Outward Remittance instructions you provide through us are provided by you to Wise.
- 3.6 Under our arrangements with Wise, we act simply as a service provider to Wise to enable the integration between your Wise account and ZA Bank App and, to enable you to deal with Wise, and create and/or access your Wise account conveniently through us. It is Wise that receives and processes any Outward Remittance instruction given by you through us, from your Wise account.
- 3.7 You can only access ZA Bank App to use Wise's Outward Remittance but not other services provided by Wise. For use of other services provided by Wise, you may need to access to your Wise account directly (only if you have an existing Wise account).

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## 4 Creating or linking your Wise account

- 4.1 If you create a Wise account with Wise through us, you consent and agree to us in disclosing your personal information (including for example your name, contact details and identification details) and the transaction details (including but not limited to the recipient details and transaction amount) to Wise for the purpose of creating your Wise account and providing its services to you. **You will not be able to login to your Wise account directly from Wise but can only use the Outward Remittance service through ZA Bank App.**
- 4.2 If you link to and access an existing Wise account through us, you consent to us and Wise disclosing to each other your personal information (including for example your name, contact details and identification details) and the transaction details (including but not limited to recipient details and transaction amount) for the purposes of linking and providing you with access to your Wise account through us. **You can still access to your existing Wise account through Wise after linking to ZA Bank App.**
- 4.3 If you have access to a Wise account through us (whether you created it through us or not), you consent and agree to us providing your updated details (including your name, contact details and identification details) to Wise whenever you update your details with us or we otherwise become aware that your details have changed.
- 4.4 Collection, use and handling of your personal information by Wise is subject to Wise's terms and conditions and privacy policy.

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## 5 Using Wise through the ZA Bank App

- 5.1 When you make an Outward Remittance through us:
  - (a) you are instructing Wise to process the transfer and must provide all the relevant information requested as directed through us; and
  - (b) you authorise us to debit the amount necessary to complete the transfer from your Designated Account and to pay it to Wise through our FPS Service on your behalf.

- 5.2 You must ensure that there are sufficient available funds in your Designated Account to process the debit relating to any transfer instruction you give to Wise through us and that the information you provide in relation to the transfer is correct.
- 5.3 You acknowledge and accept that we are not obliged to transfer any funds to Wise on your behalf if there are not sufficient available funds in your Designated Account or we consider, acting reasonably, that not processing the transfer is necessary to avoid us or you suffering loss or to avoid a breach of any Applicable Regulation.
- 5.4 You must notify us immediately if you did not authorise an Outward Remittance related to a debit to your Designated Account.
- 5.5 We may set, vary or remove any limits on the transfer amount, frequency of transfer or other features relating to Outward Remittance.
- 5.6 Your liability and rights in relation to your Wise account and any Outward Remittance instruction through us to Wise is determined in accordance with the terms and conditions between you and Wise.
- 5.7 In seeking customer support related to your Wise transactions completed through us, you acknowledge and agree that:
- (a) You may contact us directly for customer support and assistance with viewing Outward Remittance transactions within the ZA Bank App.
  - (b) We are not able to directly assist you with issues relating to your Wise account, outside of the ZA Bank /Wise integration and you shall contact Wise directly for any support and assistance in relation to the use of Wise's Outward Remittance services.
- 5.8 If Wise returns any funds to us we will return the funds to your Designated Account.
- 5.9 To the maximum extent permitted by Applicable Regulation, we will not be liable to you for any loss or damage you suffer as a result of creating a Wise account, linking to or accessing a Wise account or instructing any Wise transfers through us.
- 5.10 The Outward Remittance services is carried out solely by Wise. For the avoidance of doubt, we shall not be responsible to you for deficiencies in the provision of Wise's Outward Remittance services or the manner in which these services are provided, and any direct or indirect loss or damage to you suffered as a consequence.

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## **6 Suspension of the Wise integration**

- 6.1 We may suspend your access to your Wise account through us at any time for any reason, including if you are suspected of acting in a fraudulent or illegal manner. Us doing so will not affect your rights and obligations in respect of Wise or your Wise account, other than that you will be unable to access the Wise account through us.
- 6.2 We are not required to notify you before we suspend your Wise integration but will notify you within a reasonable period after we do so. We may also notify Wise.

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## **7 Fees and charges**

- 7.1 We reserve the right to charge a handling fee in relation to the processing of any aspect of the Outward Remittance as set out in our Fee Schedule.
- 7.2 You authorise us to debit any handling fee and any other costs and expenses then due and payable by you from any of your Designated Account.

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## **8 Variation of terms of the Outward Remittance**

- 8.1 We may vary any of the terms and conditions applicable to the Outward Remittance, at any time by notice without giving reasons. We will notify you of a variation through our designated communication channels or in any other manner that we consider appropriate.
- 8.2 To the extent that it is within our control to do so, we will give you at least 30 days' prior notice (or such other notice period as permitted under Applicable Regulations) of a change to any terms affecting any fees or charges, or your liabilities or obligations applicable to the Outward Remittance.
- 8.3 If you still use the Outward Remittance service prior to the effective date of a variation, then you will be bound by such variation accordingly.

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## **9 Termination or suspension of Outward Remittance**

- 9.1 The Outward Remittance will be terminated upon the earlier of:
- (a) any termination or closure of your Designated Account in accordance with the Complete Account Terms;
  - (b) our termination by notice to you through our designated channels;
  - (c) suspension of the Outward Remittance for 12 consecutive months or such other period as determined by us from time to time.

You remain responsible for performing and discharging all of your obligations and liabilities to us that are created or accrued before termination.

- 9.2 We may suspend the creation and/or linkage to Wise account, and submission of Outward Remittance from your Designated Account and/or terminate the Outward Remittance (in whole or in part) with immediate effect at any time without prior notice if:
- (a) your Designated Account is suspended or closed for whatever reason; or
  - (b) we determine at our discretion that such suspension is required by any Applicable Regulations, or to comply with our internal policies and procedures.

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## 10 Glossary

“**Designated Account**” means the bank account in your name and held with the amounts payable by you to us in respect of the Outward Remittance are debited.

“**General Account Terms and Conditions**” means our [General Account Terms and Conditions](#) governing your use of the Accounts and/or Services.

“**Outward Remittance**” means the outward remittance granted by us to you in accordance with the Complete Account Terms.

“**Outward Remittance Terms and Conditions**” means the terms and conditions from time to time in force as regards the Outward Remittance as amended, varied or supplemented by us.