

# Global Client Account Agreement



UPCOMING UPDATES - NOTICE

1/2024

# Contents

## Upcoming updates - Notice

(This document, which is intended to be for your reference only, translates as necessary the content of the email that we have sent you in respect of the GCAA Upcoming updates 1/2024)

### Notice (by email)\*

[English](#)

[Chinese](#)

[Bahasa](#)

[Korean](#)

\* **Note:** For the Chinese, Bahasa and Korean translated version of the GCAA, please [click here](#) or visit <https://business.bofa.com/content/dam/boamlimages/documents/PDFs/gcaa.pdf>

# Amendments relating to your Account Agreement (English/Chinese/Bahasa/Korean version)

## English (email)

Dear Sir/Madam,

Your accounts with us (except in Brazil and the United States of America) are governed by the Global Client Account Agreement (GCAA) and applicable Schedules, the Account Opening Form (AOF), and supporting documents (as amended, varied, supplemented or substituted from time to time, together the “**Agreement**”).

This email is to notify the Entities listed below <sup>1</sup> of updates to the Agreement, as outlined in the GCAA Upcoming Updates (click here) <sup>2</sup>, which will take effect as described below. References to "we", "us" and "our" refer to each of the Bank of America Corporation subsidiary banks as further specified in the AOF. Capitalised terms used and not otherwise defined in this email, have the same meanings given to them in the Agreement.

Please visit the following URL to review the current Agreement:

<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/gcaa.pdf> <sup>3</sup>

If we maintain an Account for you at our Milan branch, this email shall constitute a proposal for the unilateral amendment of contractual conditions (*proposta di modifica unilaterale delle condizioni contrattuali*) pursuant to the Agreement in respect of such Account.

Clauses 1.2, and 3.1 to 3.3 (inclusive) of the Parties to the Agreement and Governing Law sections of the GCAA are deemed to be incorporated into this email as if set out in full, and, as if the references to "the Agreement" were references to this email, and references to the effective date in Clause 3.1, were deleted.

The Agreement and the contractual relationship between you and us will be amended automatically in accordance with the amendment provisions of your Agreement, and will take effect from **5 August 2024** <sup>4</sup> (or as otherwise set out in the GCAA Upcoming Updates (click here) <sup>5</sup>). In any event, you will be deemed to have accepted these amendments if you operate your Accounts on or after such effective date, unless you notify us in writing otherwise prior to such date. You may also terminate the Agreement free of charge with immediate effect by notifying us in writing prior to the effective date.

If you have any questions on these amendments, you may contact your usual banking representative.

Please visit: <https://business.bofa.com/content/dam/boamlimages/documents/PDFs/up-summary-upcoming-updates-tran.pdf> <sup>6</sup> for the Chinese, Bahasa and Korean translated versions of this email.

Yours faithfully

**For and on behalf of each of the Bank of America Corporation subsidiary banks party to the Agreement.**

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<sup>1</sup> Please refer to our email to you for the list of Entities.

<sup>2</sup> Hyperlink intentionally removed. This was provided in our email to you.

<sup>3</sup> Hyperlink intentionally removed. This was provided in our email to you.

<sup>4</sup> A different date may appear in our email to you, if this is the case the date in our email to you will apply.

<sup>5</sup> Hyperlink intentionally removed. This was provided in our email to you.

<sup>6</sup> Hyperlink intentionally removed. This was provided in our email to you.  
[Upcoming updates/Notice/GCAA/V7](#)

# Amendments relating to your Account Agreement (English/Chinese/Bahasa/Korean version)

Chinese (email)

## 与贵方的账户协议有关的修订 (英语/中文/印尼语/韩语版本)

中文 (邮件)

**Amendments relating to your Account Agreement**  
(English/Chinese/Bahasa/Korean version)

与贵方的账户协议有关的修订  
(英语/中文/印尼语/韩语版本)

Dear Sir/Madam,

尊敬的先生/女士，

Your accounts with us (except in Brazil and the United States of America) are governed by the Global Client Account Agreement (GCAA) and applicable Schedules, the Account Opening Form (AOF) and supporting documents (as amended, varied, supplemented or substituted from time to time, together the “**Agreement**”).

贵方在我行的账户(巴西和美利坚合众国除外)受《全球客户账户协议》(GCAA)及适用的附件、开户申请书(AOF)和支持文件(经不时修订、变更、补充或替代，合称“**协议**”)管辖。

This email is to notify the Entities listed below<sup>7</sup> of updates to the Agreement, as outlined in the GCAA Upcoming Updates (click here)<sup>8</sup>, which will take effect as described below. References to “we”, “us” and “our” refer to each of the Bank of America Corporation subsidiary banks as further specified in the AOF. Capitalised terms used and not otherwise defined in this email, have the same meanings given to them in the Agreement.

本电子邮件旨在通知以下列出的实体有关协议的更新，详见GCAA即将发布的更新中所述(点击此处)，该等更新将按下述方式生效。提及“我行”、“我行的”是指AOF中进一步指明的美国银行股份有限公司下属的银行。本电子邮件中使用且未另行定义的术语与协议中赋予的含义相同。

<sup>7</sup> Please refer to our email to you for the list of Entities. 实体名单请参阅我行发送给贵方的电子邮件。

<sup>8</sup> Hyperlink intentionally removed. This was provided in our email to you. 已特意删除超链接。我行在发送贵方的电子邮件中提供了此内容。

Please visit the following URL to review the current Agreement: 请访问以下网址查看当前的协议:

<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/gcaa.pdf>

If we maintain an Account for you at our Milan branch, this email shall constitute a proposal for the unilateral amendment of contractual conditions (*proposta di modifica unilaterale delle condizioni contrattuali*) pursuant to the Agreement in respect of such Account.

如我行在米兰分行为贵方开立账户，本电子邮件应构成就该账户根据协议的规定单方面修订合同条件的提议(*proposta di modifica unilaterale delle condizioni contrattuali*)。

Clauses 1.2, and 3.1 to 3.3 (inclusive) of the Parties to the Agreement and Governing Law sections of the GCAA are deemed to be incorporated into this email as if set out in full, and, as if the references to “the Agreement” were references to this email, and references to the effective date in Clause 3.1, were deleted.

协议双方的第1.2条、第3.1条至第3.3条(含)以及GCAA的管辖法律条款均被视为已纳入本电子邮件，如同全文列出，并且如同凡提及“本协议”即指本电子邮件，且凡提及第3.1条中的生效日均被删除。

The Agreement and the contractual relationship between you and us will be amended automatically in accordance with the amendment provisions of your Agreement, and will take effect from **5 August 2024** (or as otherwise set out in the GCAA Upcoming Updates (click here)<sup>9</sup>). In any event, you will be deemed to have accepted these amendments if you operate your Accounts on or after such effective date, unless you notify us in writing otherwise prior to such date. You may also terminate the Agreement free of charge with immediate effect by notifying us in writing prior to the effective date.

本协议以及贵方与我行之间的合同关系将根据贵方协议的修订条款自动修订，并自**2024年8月5日**起生效(或在GCAA即将发布的更新版本中另行规定([点击此处](#)))。在任何情况下，如果贵方在该生效日当天或之后操作贵方的账户，贵方将被视为已接受该等修订，除非贵方在该生效日之前另行以书面形式通知我行。贵方也可以在生效日前以书面形式通知我行，立即终止本协议且无需支付费用。

<sup>9</sup> Hyperlink intentionally removed. This was provided in our email to you. 已特意删除超链接。我行在发送贵方的电子邮件中提供了此内容。



If you have any questions on these amendments, you may contact your usual banking representative.

Please visit:  
<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/up-summary-upcoming-updates-tran.pdf> for Chinese, Bahasa and Korean versions of this email.

Yours faithfully

**For and on behalf of each of the Bank of America Corporation subsidiary banks party to the Agreement.**

如对这些修订有任何疑问，贵方可以联系贵方常用的银行代表。

请访问：  
<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/up-summary-upcoming-updates-tran.pdf>以获取本电子邮件的中文、印尼语、韩语版。

此致！

为并代表作为协议一方的美国银行股份有限公司下属的各银行。

# Amendments relating to your Account Agreement (English/Chinese/Bahasa/Korean version)

## Bahasa (email)

**Amendments relating to your Account Agreement**  
(English/Chinese/Bahasa/Korean version)

**Perubahan yang berkaitan dengan Perjanjian Rekening Anda**  
(versi Bahasa Inggris/Bahasa Mandarin/Bahasa Indonesia/Bahasa Korea)

Dear Sir/Madam,

Dengan hormat,

Your accounts with us (except in Brazil and the United States of America) are governed by the Global Client Account Agreement (GCAA) and applicable Schedules, the Account Opening Form (AOF) and supporting documents (as amended, varied, supplemented or substituted from time to time, together the **"Agreement"**).

Rekening-rekening Anda dengan kami (kecuali di Brasil dan Amerika Serikat) diatur oleh Perjanjian Rekening Nasabah Global (GCAA) dan Lampiran-lampiran, Formulir Pembukaan Rekening (AOF) serta dokumen-dokumen pendukung yang berlaku (sebagaimana diubah, divariasikan, ditambah atau diganti dari waktu ke waktu, bersama-sama disebut **"Perjanjian"**).

This email is to notify the Entities listed below<sup>10</sup> of updates to the Agreement, as outlined in the GCAA Upcoming Updates (click here)<sup>11</sup>, which will take effect as described below. References to "we", "us" and "our" refer to each of the Bank of America Corporation subsidiary banks as further specified in the AOF. Capitalised terms used and not otherwise defined in this email, have the same meanings given to them in the Agreement.

Email ini ditujukan untuk memberitahukan Badan-badan yang tercantum di bawah<sup>12</sup> terkait pembaharuan terhadap Perjanjian, sebagaimana diuraikan dalam GCAA Pembaharuan Selanjutnya (klik di sini), yang akan berlaku sebagaimana diuraikan di bawah. Rujukan-rujukan terhadap "kita", "kami" dan "milik kami" mengacu pada masing-masing bank anak perusahaan dari Bank of America Corporation sebagaimana ditentukan lebih lanjut dalam AOF. Istilah-istilah dengan huruf kapital yang digunakan dan tidak didefinisikan lain dalam email ini, memiliki arti yang sama seperti yang diberikan terhadap istilah-istilah tersebut dalam Perjanjian.

Please visit the following URL to review the current Agreement:

Silakan mengunjungi tautan berikut untuk meninjau Perjanjian saat ini:

<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/gcaa.pdf>

<sup>10</sup> Please refer to our email to you for the list of Entities. /Mohon merujuk kepada email kami kepada Anda untuk daftar Badan

<sup>11</sup> Hyperlink intentionally removed. This was provided in our email to you. /Pranala sengaja dihapus. Pranala ini diberikan dalam email kami kepada Anda.

<sup>12</sup> Please refer to our email to you for the list of Entities / Mohon merujuk kepada email kami kepada Anda untuk daftar Badan.

If we maintain an Account for you at our Milan branch, this email shall constitute a proposal for the unilateral amendment of contractual conditions (*proposta di modifica unilaterale delle condizioni contrattuali*) pursuant to the Agreement in respect of such Account.

Clauses 1.2, and 3.1 to 3.3 (inclusive) of the Parties to the Agreement and Governing Law sections of the GCAA are deemed to be incorporated into this email as if set out in full, and, as if the references to “the Agreement” were references to this email, and references to the effective date in Clause 3.1, were deleted.

The Agreement and the contractual relationship between you and us will be amended automatically in accordance with the amendment provisions of your Agreement, and will take effect from **5 August 2024** (or as otherwise set out in the GCAA Upcoming Updates (click here)<sup>13</sup>). In any event, you will be deemed to have accepted these amendments if you operate your Accounts on or after such effective date, unless you notify us in writing otherwise prior to such date. You may also terminate the Agreement free of charge with immediate effect by notifying us in writing prior to the effective date.

If you have any questions on these amendments, you may contact your usual banking representative.

Please visit:

<https://business.bofa.com/content/dam/boamli/mages/documents/PDFs/up-summary-upcoming-updates-tran.pdf> for Chinese, Bahasa and Korean versions of this email.

Yours faithfully

Jika kami mengelola Rekening untuk Anda di cabang Milan kami, email ini merupakan suatu usulan untuk amandemen sepihak atas syarat- syarat kontraktual (*proposta di modifica Unilaterale delle condizioni contrattuali*) sesuai dengan Perjanjian sehubungan dengan Rekening tersebut.

Pasal-pasal 1.2, dan Pasal 3.1 sampai dengan Pasal 3.3 (termasuk) Para Pihak dalam Perjanjian dan Hukum Yang Mengatur dari GCAA dianggap dimasukkan ke dalam email ini seolah-olah diatur secara keseluruhan, dan, seolah-olah rujukan-rujukan terhadap “Perjanjian” merupakan rujukan-rujukan terhadap email ini, serta rujukan terhadap tanggal efektif dalam Pasal 3.1, telah dihapus.

Perjanjian dan hubungan kontraktual antara Anda dengan kami akan diubah secara otomatis sesuai dengan ketentuan-ketentuan perubahan dalam Perjanjian anda, dan akan berlaku sejak **5<sup>th</sup> Agustus 2024** (atau sebagaimana diatur di GCAA Pembaharuan Selanjutnya (klik disini)<sup>14</sup>). Dalam hal apapun, Anda akan dianggap telah menerima perubahan-perubahan ini jika Anda mengoperasikan Rekening-rekening Anda pada atau setelah tanggal efektif, kecuali jika Anda memberitahukan kepada kami secara tertulis sebelum tanggal tersebut. Anda juga dapat dengan segera mengakhiri Perjanjian tanpa dibebani biaya dengan memberitahukan kepada kami secara tertulis sebelum tanggal efektif.

Jika Anda memiliki pertanyaan tentang perubahan ini, Anda dapat menghubungi perwakilan perbankan Anda yang biasanya.

Silahkan kunjungi:

<https://business.bofa.com/content/dam/boamli/mages/documents/PDFs/up-summary-upcoming-updates-tran.pdf> untuk versi Bahasa Mandarin, Bahasa Indonesia dan Bahasa Korea dari email ini.

Hormat kami

<sup>13</sup> Hyperlink intentionally removed. This was provided in our email to you / *Hyperlink* sengaja dihapus. *Hyperlink* ini diberikan dalam email kami kepada Anda.

<sup>14</sup> Hyperlink intentionally removed. This was provided in our email to you / *Hyperlink* sengaja dihapus. *Hyperlink* ini diberikan dalam email kami kepada Anda.



**For and on behalf of each of the Bank of America Corporation subsidiary banks party to the Agreement.**

**Untuk dan atas nama masing-masing bank anak perusahaan Bank of America Corporation yang menjadi pihak dalam Perjanjian.**

# Amendments relating to your Account Agreement

(English/Chinese/Bahasa/Korean version)

## 계좌개설계약 변경

(영어/중국어/인도네시아어/한국어 버전)

Korean (email)

한국어(이메일)

Dear Sir/Madam,  
관계자 제위,

Your accounts with us (except in Brazil and the United States of America) are governed by the Global Client Account Agreement (GCAA) and applicable Schedules, the Account Opening Form (AOF) and supporting documents (as amended, varied, supplemented or substituted from time to time, together the “Agreement”).

당행(브라질 및 미국 제외) 지점에서 개설된 고객의 계좌는 글로벌 고객 계좌개설 계약서(“GCAA”), 관련 부록, 계좌개설신청서(“AOF”) 및 증빙서류(수시로 개정, 변경, 보충되거나 대체된 바에 따르며, 총칭하여 “계약서”)에 따라 규율됩니다.

This email is to notify the Entities listed below <sup>15</sup> of updates to the Agreement, as outlined in the GCAA Upcoming Updates (click here) <sup>16</sup>, which will take effect as described below. References to “we”, “us” and “our” refer to each of the Bank of America Corporation subsidiary banks as further specified in the AOF. Capitalised terms used and not otherwise defined in this email, have the same meanings given to them in the Agreement.

아래<sup>17</sup> 열거된 법인들에게 GCAA 업데이트 문서(여기<sup>18</sup>에 요약되어 있으며 다음과 같이 효력이 발생함)에 대하여 통지하고자 본 이메일을 드립니다. “당행” 이라 함은 AOF에 보다 상세히 기재된뱅크 오브 아메리카 코퍼레이션의 자회사 은행 각각을 의미합니다. 본 이메일에 사용되었으나 달리 정의되지 않은 용어는 계약서에서 부여된 것과 동일한 의미를 갖습니다.

Please visit the following URL to review the current Agreement:

최신 계약서를 검토하기 위하여는 아래 URL 을 방문하시기 바랍니다.

<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/gcaa.pdf>

If we maintain an Account for you at our Milan branch, this email shall constitute a proposal for the unilateral amendment of contractual conditions (*proposta di modifica unilaterale delle condizioni contrattuali*) pursuant to the Agreement in respect of such Account.

당행이 고객을 위하여 당행 밀라노 지사에 계좌를 유지하는 경우, 본 이메일은 계좌에 관한 계약서에 따른 계약조건의 일방적 변경(*proposta di modifica unilaterale delle condizioni contrattuali*)에 대한 제안을 구성합니다.

Clauses 1.2, and 3.1 to 3.3 (inclusive) of the Parties to the Agreement and Governing Law sections of the GCAA are

<sup>15</sup> Please refer to our email to you for the list of Entities.

<sup>16</sup> Hyperlink intentionally removed. This was provided in our email to you.

<sup>17</sup> 법인들 목록은 당행이 고객에게 발송한 이메일을 참고하시기 바랍니다.

<sup>18</sup> 하이퍼링크는 고객에게 발송한 이메일에서 제공드린 바 있어 여기에서는 의도적으로 삭제하였습니다.

Upcoming updates/Notice/GCAA/V7

deemed to be incorporated into this email as if set out in full, and, as if the references to "the Agreement" were references to this email, and references to the effective date in Clause 3.1, were deleted.

GCAA 의 계약서 당사자들 및 준거법과 관련된 조항인 제 1.2 조 및 제 3.1 조 내지 제 3.3 조(양 조항 포함)는

Clauses 1.2, and 3.1 to 3.3 (inclusive) of the Parties to the Agreement and Governing Law sections of the GCAA are deemed to be incorporated into this email as if set out in full, and, as if the references to "the Agreement" were references to this email, and references to the effective date in Clause 3.1, were deleted.

GCAA 의 계약서 당사자들 및 준거법과 관련된 조항인 제 1.2 조 및 제 3.1 조 내지 제 3.3 조(양 조항 포함)는 전체적으로 기재된 것처럼 본 이메일에 편입됩니다. 다만 “계약서”에 대한 언급은 본 이메일을 언급하는 것으로 간주되며, 제 3.1 조의 효력발생일에 대한 언급은 삭제됩니다.

The Agreement and the contractual relationship between you and us will be amended automatically in accordance with the amendment provisions of your Agreement, and will take effect from **5 August 2024** (or as otherwise set out in the GCAA Upcoming Updates (click here)<sup>19</sup>). In any event, you will be deemed to have accepted these amendments if you operate your Accounts on or after such effective date, unless you notify us in writing otherwise prior to such date. You may also terminate the Agreement free of charge with immediate effect by notifying us in writing prior to the effective date.

고객과 당행 간의 계약서 및 계약관계는 계약서의 변경조항에 따라 자동으로 변경되며 **2024년 8월 5일** (또는 GCAA 업데이트 문서에 달리 명시된 바에 따름)(클릭)<sup>20</sup>부터 효력이 발생합니다. 어떠한 경우에도 효력발생일 또는 그 이후 고객의 계좌를 운영하는 경우, 해당 일자 전에 서면으로 달리 통지하지 않는 한, 고객은 이러한 변경사항을 수락한 것으로 간주됩니다. 또한 고객은 효력발생일 이전에 당행에 서면으로 통지함으로써 무상으로 계약서를 즉시 해지할 수 있습니다.

If you have any questions on these amendments, you may contact your usual banking representative.

이러한 변경사항과 관련하여 질문이 있으신 경우 은행 담당자에게 연락 주시기 바랍니다.

Please visit: <https://business.bofa.com/content/dam/boamlimages/documents/PDFs/up-summary-upcoming-updates-tran.pdf> for Chinese, Bahasa and Korean versions of this email.

본 이메일의 중국어, 인도네시아어 및 한국어 버전은

<https://business.bofa.com/content/dam/boamlimages/documents/PDFs/up-summary-upcoming-updates-tran.pdf>를 참조하십시오.

Yours faithfully

감사합니다.

**For and on behalf of each of the Bank of America Corporation subsidiary banks party to the Agreement.**

**계약서의 당사자인 뱅크오브아메리카코포레이션의 자회사 은행 각각을 대리함.**

<sup>19</sup> Hyperlink intentionally removed. This was provided in our email to you.

<sup>20</sup> 하이퍼링크는 고객에게 발송한 이메일에서 제공드린 바 있어 여기에서는 의도적으로 삭제하였습니다.  
Upcoming updates/Notice/GCAA/V7