

December 2015

## Notice of Revision of Fixed Deposit and Mortgage Loan Service Fees

Please be informed that with effect from 2 January 2016 (“Effective Date”), we will revise the service fees listed below. Other service fees remain unchanged.

### Deposit and General Banking Services

| Banking Services | Items           | New applicable fees / details  |
|------------------|-----------------|--|
| Fixed Deposit    | Early Uplifting | <p>If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:</p> <ol style="list-style-type: none"> <li>Time Deposit Principal x [(Prime Rate* -2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year</li> <li>Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year</li> </ol> <p>*Subject to the rate as quoted by us from time to time.</p> |

### Loan Services

| Banking Services      | Items   | New applicable fees / details |
|-----------------------|---|-------------------------------|
| Mortgage Loan Service | Custody of Non-discharged Deeds after Full Repayment  | HKD3,000.00 per year          |
|                       | Administration Fee for Fire Insurance Policy (Applicable to fire insurance with insured amount based on the outstanding loan value/the reinstatement value of the mortgaged property) | HKD1,000.00 for each time     |

For enquiry, please contact our staff or call our Customer Service Hotline at (852) 3988 2388.

Bank of China (Hong Kong) Limited

Note: Please note that if customers continue to use the above listed service(s) after the Effective Date, the customers will be deemed to have agreed to the change(s). We may not be able to continue to serve customers who do not accept the revised fee(s).