

23 May 2016

## Notice of Auto-Sweeping Service (Wealth Management, Enrich Banking and i-Free Banking)

We exert continuous efforts in improving our Integrated Account Services and enhancing customer experience. **Starting from 4 July 2016, the Bank will enhance the “Overdraft Protection Against Bounced Cheques” into “Auto-Sweeping Service”.** With “Auto-Sweeping Service”, when the available balance of the current account is not sufficient to settle the cheque amount, the Bank will transfer funds from your savings account to avoid bounced cheque<sup>1</sup>.

For your convenience, the “Auto-Sweeping Service” pre-set savings account<sup>2</sup> and pre-set sweeping limit is now available in HKD Current Account(s) of existing Integrated Account Service customers: **HKD10,000 for Wealth Management customer; HKD5,000 for Enrich Banking customer and i-Free Banking customer.** Customers can also re-set the maximum limit as and when needed.

If Integrated Account Service customers want to re-set the above pre-set service, please simply log-in Internet Banking<sup>3</sup>, call our Personal Customer Service Hotline at (852) 3988 2388 or visit our branches. Please find the Terms and conditions of “Auto-Sweeping Service” in “Wealth Management / Enrich Banking / i-Free Banking Service Guide”.

If you have any enquiry, please visit our branches or call our Personal Customer Service Hotline at (852) 3988 2388.

### Bank of China (Hong Kong) Limited

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<sup>1</sup>This “Auto-Sweeping Service” is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any Bank’s working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by you. If the total transfer sum exceeds the maximum limit, this “Auto-Sweeping Service” will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this “Auto-Sweeping Service” successfully covers the overdraft principal, the overdraft principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.

<sup>2</sup>“Auto-Sweeping Service” pre-set account: the current account and savings account must be in same currency and under the name of the same account holder(s) held with the Bank. The Integrated Account Service customer’s HK Dollars settlement account will generally be pre-set as the HKD savings account of “Auto-Sweeping Service”. If the HK Dollars settlement account is not a savings account, then the HKD savings account under the name of the same account holder(s) with the highest average balance in May 2016 will be pre-set as the HKD savings account of “Auto-Sweeping Service”. For any Integrated Account Service customer who does not maintain a sole-name HK Dollars savings account with the Bank for pairing up with his/her sole-name HK Dollars current account, his/her joint name HK Dollars savings account (if any) with either-one-to-sign arrangement will be pre-set as the HKD savings account of “Auto-Sweeping Service” based on the above arrangement. If you do not have a HKD savings account fulfill the above arrangement, you may not automatically eligible for “Auto-Sweeping Service”.

<sup>3</sup>Log-in Internet Banking > Setting > My Account > Setup Auto-Sweeping Service.