

24 October 2016

**Notice of Amendments to the
“General Terms and Conditions for Mortgage Loan Facility” and “General
Terms and Conditions for General Banking Facilities and Loan Facility(ies)”**

Thank you for using the mortgage / lending services of Bank of China (Hong Kong) Limited.

Please be informed that our “Default interest/charges” on “General Terms and Conditions for Mortgage Loan Facility” and “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” have been revised and will be effective from 21 November 2016 (“Effective Date”). The amendments are as follows:

1. “Default interest/charges” calculation

Existing	Amended
In the case of the Loan being payable by monthly instalments, calculated from the due date of the relevant instalment payment on a half-monthly basis with a 30-day month, up to the half-month. The first 15 days from the due date shall be the first half month and the following 15 days shall be the second half month.	If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.



2. General Terms and Conditions for Mortgage Loan Facility” and “General Terms and Conditions for General Banking Facilities and Loan Facility(ies) ”amended clauses

Affected Clause	Amended Clauses
Clause 6.3 of General Terms and Conditions for Mortgage Loan Facility”	If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made. The provisions in this Clause 6.3 shall not prejudice or affect the Bank's rights to charge default interest under Clause 6.2 above.
Clause 6.4 of General Terms and Conditions for General Banking Facilities and Loan Facility(ies)	If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made. The provisions in this Clause 6.4 shall not prejudice or affect the Bank's rights to charge default interest under Clause 6.2 above.

Please note that the above amended clauses shall be binding on you if you continue to use our services on or after the Effective Date. If you do not accept the above amendments, we may not be able to continue to provide our services to you. Should you have any enquiry/response regarding to the amendments, please contact our branch staff or call our Customer Service Hotline at (852) 3988 2388.

Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

Bank of China (Hong Kong) Limited