



January 2017

Dear Valued Customer,

Notice of Service Adjustments

Please be informed that effective from 12 February 2017, Bank of China (Hong Kong) Limited ("BOCHK") and Chiyu Banking Corporation Limited ("Chiyu") will make adjustments to certain services as set out in the appendix.

Customers can also visit our websites for details. For enquiries, please call the following customer service hotlines or contact our staff. BOCHK : (852) 3988 2155 / www.bochk.com

Chiyu : (852) 2232 3603 / www.chiyubank.com

Bank of China (Hong Kong) Limited Chiyu Banking Corporation Limited





Adjustments to Banking Services

1. Adjustment to ATM Services

Starting from 12 February 2017, the transitional arrangements for the ATM services between BOCHK/Chiyu and Nanyang Commercial Bank, Limited ("NCB") will expire. BOCHK/Chiyu will process the cross-bank ATM transactions with NCB as other JETCO member banks. For BOCHK/Chiyu customers using ATM services of NCB, or NCB customers using BOCHK/Chiyu ATM services ("Cross-bank ATM Operations"), the adjustments are as follows:

- 1. When conducting the above Cross-bank ATM Operations, for every ATM cash withdrawal, the minimum amount is HKD300 and the maximum is HKD6,000.
- 2. ATM will no longer provide transfer services between BOCHK/Chiyu accounts and NCB accounts. Transfers between BOCHK/Chiyu accounts and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) through the respective branches or Internet Banking/Mobile Banking, or Electronic Transfer through the respective Internet Banking/Mobile Banking. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest and, for Electronic Transfer, on the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via branches, please note the banking service fees of the relevant banks. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts.
- 3. Cross-bank ATM Operations in relation to RMB or Multi-Currency Savings Accounts will not be provided.

2. Adjustment to Overseas ATM Cash Withdrawal Setting of BOC Credit Card via Internet Banking and Mobile Banking

Effective from 12 February 2017, overseas ATM cash withdrawal setting can be conducted via Internet Banking and Mobile Banking of BOCHK/Chiyu for BOC Credit Card issued for BOCHK/Chiyu customers (with the bank name of BOCHK/Chiyu shown on the card); or conducted via Internet Banking and Mobile Banking of NCB for BOC Credit Card issued for NCB customers (with the bank name of NCB shown on the card). Such setting can also be conducted via ATMs of BOCHK, Chiyu, NCB or other JETCO member banks, or by calling BOC Credit Card 24-hour Customer Services Hotline at (852) 2853 8828.

Overseas ATM cash withdrawal settings completed before 12 February 2017 will remain effective and unchanged.