

## Adjustments to General Banking Services

### 1. Service Channels

- 1.1 Starting from 27 March 2017, **registration of or transactions through BOCHK accounts** should only be conducted via the service platforms of BOCHK. **Registration of or transactions through Chiyu accounts** should be conducted via the service platforms of Chiyu. Such service platforms include **branches, ATMs<sup>Note</sup>, cash deposit machines, cheque deposit machines, passbook update machines, and other electronic channels (such as Internet, Mobile and Phone Banking)**. All of the **privilege counter services** are only provided at designated branches of BOCHK or Chiyu where the account is maintained.
- 1.2 Starting from 27 March 2017, **repayments of BOC Credit Card and BOC Express Cash through account transfers at branches** can only be conducted via BOCHK or Chiyu where the debit account is maintained. For example, repayment through account transfers from a BOCHK account can only be conducted via branches of BOCHK while repayment through account transfers from a Chiyu account can only be conducted via branches of Chiyu. However, repayments by **cash or cheque** can continue to be conducted via any branch, cash deposit machine or cheque deposit machine of BOCHK or Chiyu.
- 1.3 Starting from 27 March 2017, **overseas ATM cash withdrawal setting** for BOC Credit Card issued for BOCHK customers (with the bank name of BOCHK shown on the card) should be conducted via Internet Banking and Mobile Banking of BOCHK while the relevant setting for BOC Credit Card issued for Chiyu customers (with the bank name of Chiyu shown on the card) should be conducted via Internet Banking and Mobile Banking of Chiyu. Such setting can also be conducted via ATMs of BOCHK, Chiyu 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 27 March 2017 remain effective and unchanged.

### 2. Account Services

- 2.1 For BOCHK or Chiyu customers who have set up **forward-dated or standing instructions debiting/crediting accounts of the other bank respectively**, these instructions are invalid starting from 27 March 2017. **For BOCHK or Chiyu customers, please use BOCHK or Chiyu accounts as the debit/credit accounts respectively when setting up the above instructions.**
- 2.2 Starting from 27 March 2017, **transfers between BOCHK and Chiyu accounts** can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. 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.**
- 2.3 Starting from 27 March 2017, corporate customers' **autopay instructions set between BOCHK and Chiyu accounts** are processed as autopay instructions to other local banks. Since these autopay transactions are routed through local clearing house which may require extra handling time, **please allow sufficient time for the fund transfer.** Under normal circumstances, the receiving bank will collect funds on the same day or the next working day (Saturday not included) the soonest. To maintain the existing service fees at which customers can enjoy the service, any service fee that exceeds the existing service fees will be waived until further notice.

### 3. Others

Starting from 27 March 2017, the names of Chiyu's "BOC Card Services" and "BOC Corporate Banking Service Online" are changed to "ATM Card Services" and "Corporate Banking Service Online" respectively. The existing terms and conditions of these services still apply.

Note: Transitional arrangements will apply to ATM services, and ATM services (except cross-bank ATM operations in relation to RMB or Multi-Currency savings accounts) remain temporarily unchanged until further notice.