

## Adjustments to Individual Services

### Personal Internet and Mobile Banking Services

Starting from 27 March 2017, **transactions through BOCHK or Chiyu accounts** should be conducted respectively via BOCHK or Chiyu where the account is maintained. Such transactions include, but are not limited to, **account registration, account enquiry and currency exchange, etc.** For example, customers are not able to enquire about their Chiyu account via Personal Internet and Mobile Banking of BOCHK. Similarly, customers are not able to enquire about their BOCHK account via Personal Internet and Mobile Banking of Chiyu.

**Forward-dated and standing instructions** which have been set up previously with inter-bank debit/credit between BOCHK and Chiyu accounts 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 forward-dated or standing instructions.**

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 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.**

**Same-name Chiyu accounts registered at BOCHK** are automatically displayed in the “Local Bank Transfer and Remittance Beneficiary Account” section starting from 27 March 2017. A maximum of 10 accounts can be registered under this section, and the fund transfer limit to these same-name Chiyu accounts automatically adopts BOCHK’s “Third Party Account Daily Fund Transfer Total Limit” (“the Total Limit”). The same principle applies to **same-name BOCHK accounts registered at Chiyu**. As the Total Limit is defaulted to zero in the system, **please check and set an appropriate Total Limit**<sup>Note</sup>. If the requested transfer amount to a same-name account exceeds the Total Limit set by the customer, the transfer will not be completed successfully.

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.

Note: Customers are required to set the Total Limit through Internet Banking (by using Security Device) or branches of BOCHK or Chiyu where their account is maintained. If customers wish to apply for a Security Device, please visit branches or Internet Banking of the corresponding bank where their account is maintained.

### Corporate Internet Banking Service

Starting from 27 March 2017, **transactions through BOCHK or Chiyu accounts** should be conducted via BOCHK or Chiyu where the account is maintained. Such transactions include, but are not limited to, **account registration, account enquiry, transfers, time deposits, trade services and bulk payment uploading, etc.** For example, customers are not able to enquire about their Chiyu accounts via Corporate Internet Banking of BOCHK. Similarly, customers are not able to enquire about their BOCHK accounts via Corporate Internet Banking of Chiyu.

**Forward-dated and standing instructions** which have been set up previously with inter-bank debit or credit between BOCHK and Chiyu accounts 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 forward-dated or standing instructions.**

### Corporate Internet Banking Service (Cont'd)

**Autopay instructions between BOCHK and Chiyu accounts** which have been set up previously remain valid, and they 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 after the designated transfer date (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 fee are waived until further notice.

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 Internet 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**. If the requested transfer amount or the number of registered accounts exceeds the relevant limit, the transfer will not be completed successfully.

**In addition, registered Chiyu accounts are not accessible via Corporate Internet Banking of BOCHK starting from 27 March 2017. Similarly, registered BOCHK accounts are not accessible via Corporate Internet Banking of Chiyu. If necessary, please register these accounts under Beneficiary List on Corporate Internet Banking to facilitate your future transactions.**

### Phone Banking Service

Starting from 27 March 2017, customers should manage their BOCHK or Chiyu accounts using the **phone banking services** of BOCHK or Chiyu where the account is maintained. Customers are not able to manage their Chiyu accounts via BOCHK Phone Banking Service. Similarly, customers are not able to manage their BOCHK accounts via Chiyu Phone Banking Service. Such services include, but are not limited to, **account balance enquiry, currency exchange and time deposits**. **For customers who wish to continue to use Phone Banking Service to manage their BOCHK or Chiyu accounts but have not subscribed to the BOCHK or Chiyu Phone Banking Service respectively, please complete the subscription of the corresponding bank where their account is maintained.**

**Fund transfer services between BOCHK and Chiyu accounts via Phone Banking** are not available starting from 27 March 2017. Customers are not able to conduct any debit or credit transactions against Chiyu accounts using BOCHK Phone Banking Service. Similarly, customers are not able to conduct debit or credit transactions against BOCHK accounts using Chiyu Phone Banking Service.

Starting from 27 March 2017, **transfers between BOCHK and Chiyu accounts** can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer through branches, Internet Banking or 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**.

#### Phone Banking Service (Cont'd)

**Same-name Chiyu accounts registered at BOCHK** are automatically displayed in the “Local Bank Transfer and Remittance Beneficiary Account” section of Internet Banking or Mobile Banking starting from 27 March 2017. A maximum of 10 accounts can be registered under this section, and the fund transfer limit to these same-name Chiyu accounts automatically adopts BOCHK’s “Third Party Account Daily Fund Transfer Total Limit” (“the Total Limit”). The same principle applies to **same-name BOCHK accounts registered at Chiyu**. As the Total Limit is defaulted to zero in the system, **please check and set an appropriate Total Limit**<sup>Note</sup>. Starting from 27 March 2017, if the requested transfer amount to a same-name account exceeds the Total Limit set by the customer, the transfer will not be completed successfully.

Note: Customers are required to set the Total Limit through Internet Banking (by using Security Device) or branches of BOCHK or Chiyu where their account is maintained. If customers wish to apply for a Security Device, please visit branches or Internet Banking of the corresponding bank where their account is maintained.

Starting from 27 March 2017, for Chiyu Phone Banking customers who would like to manage their BOC Credit Card and BOC Express Cash accounts via BOC Credit Card 24-hour Customer Services Hotline Interactive Voice Response System, they can enjoy the quick and convenient enquiry and service assistance for their BOC Credit Card account with their identification document number and card verification value (CVV) of their BOC Credit Card; while they can enjoy the services for their BOC Express Cash account with their identification document number, contact phone number and date of birth. The Chiyu Phone Banking PIN is no longer applicable.

#### Interbank Account Debit / Credit

For BOCHK customers who have set their Chiyu accounts, or Chiyu customers who have set their BOCHK accounts for **time deposit settlement or FX standing instructions**, the relevant instructions are invalid starting from 27 March 2017. **BOCHK customers please use BOCHK accounts as the direct debit/credit accounts when setting up relevant instructions. The same principle applies to Chiyu customers.** If the relevant transaction amount could not be deposited into the designated account or credited back into the initiating account upon the expiry date of the instruction due to settlement account setting, BOCHK or Chiyu will contact the customer concerned for follow-up.

In addition, for **payments of safe deposit box annual fee**, inter-bank debits are settled via local clearing house starting from 27 March 2017, and customers are not required to make any arrangement in this regard.