

Notice of Updates on BOC Credit Card Services and Cancellation/Adjustment of Services through CYB Platforms

Thank you for your support to BOC Credit Card services. Due to service adjustments of Chiyu Bank (“CYB”) and business adjustment of BOC Credit Card, from 2 May 2025 (“Effective Date*”), BOC Credit Card services will be adjusted as follows:

1. Cancellation of BOC Credit Card related services at CYB branches
 - BOC Credit Card repayment services by way of bank transfer, cash or cheque will no longer be provided at CYB branch counters.
 - BOC Credit Card cash advances will no longer be available at CYB branch counters.
 - Documents and forms related to BOC Credit Card, including but not limited to application forms, any supplementary documents, notification of changes to BOC Credit Card account information and application form for “Octopus Automatic Add Value Service” will not be received or processed at CYB branch counters.
 - BOC Credit Card repayment services will no longer be provided at CYB cash deposit machines or cheque deposit machines.
 - BOC Credit Card collection services will no longer be provided at CYB branch counters.
2. Adjustment of BOC Credit Card related services through CYB e-Banking channels[#]
 - BOC Credit Card-related services will no longer be provided via CYB Personal Internet Banking and Personal Mobile Banking, including but not limited to card repayment and bill payment.
3. Cancellation of BOC Credit Card-related services through CYB Phone Banking
 - BOC Credit Card repayment and cash advance services will no longer be provided through CYB Phone Banking.
4. CYB monthly Consolidated Statements will no longer display any information related to BOC Credit Card accounts.
5. Cancellation of BOC Credit Card-related services via CYB WeChat Official Account
 - BOC Credit Card-related services, including but not limited to card activation, statement balance enquiry, gift point enquiry and credit card binding services, will no longer be provided on CYB WeChat Official Account.

In light of the above changes and business adjustment of the company, please be informed that we have amended "BOC Credit Cards Fees Schedule", “BOC UnionPay Dual Currency Credit Card Fees Schedule” and “Terms and Conditions for Online Services of BOC Credit Card (International) Limited”, which will take effect on the Effective Date. Details of amendments of these documents are set out below for your reference.

“Terms and Conditions for Online Services of BOC Credit Card (International) Limited”

Item	Amendment(s) (Deletion is crossed, additions are underlined)
1	The first paragraph shall be amended as follows: ...provided to you by Bank of China (Hong Kong) Limited (“BOCHK”), or Nanyang Commercial Bank Limited (“NCB”) or Chiyu Banking Corporation Limited (“Chiyu”) , and BOCCC, subject to and upon these Terms and Conditions which may be changed or modified as may be agreed between them from time to time.
2	In paragraph 1.1, the following definitions are amended: "Bank" means Bank of China (Hong Kong) Limited, or Nanyang Commercial Bank Limited or Chiyu Banking Corporation Limited ; "Online Bill Payment Service" means the service to be provided by the <u>BOCHK Bank</u> (excluding NCB) and BOCCC jointly to the Customer... "Online Statement Service" means the service to be provided by the <u>BOCHK Bank</u> (excluding NCB) and BOCCC jointly to the Customer...
3	Paragraph 7.11 shall be amended as follows: For the purpose of this Clause 7, “Bank” means “BOCHK” or “Chiyu” .
4	Paragraph 8.12(a) shall be amended as follows: “Bank” means “BOCHK” or “Chiyu” ;

“BOC Credit Cards Fees Schedule” / “BOC UnionPay Dual Currency Credit Card Fees Schedule”

Section	Amendment(s) (Deletion is crossed, additions are underlined)
3	The first paragraph shall be amended as follows: Payment of "banking and credit card", "finance" or the "credit service" categories: 4% plus HK\$20 per transaction (subject to a minimum of HK\$100) <u>through “JET Payment”; 1% of the transfer amount through other channels</u>
5	Deletion is crossed: Balance Transfer Handling Fee / Payment of Remittance Service
Remarks	Paragraph (h) shall be amended as follows (applicable to BOC Credit Cards Fees Schedule only): Applicable to making Credit Card payment in cash, by cheque or account transfer through counter service at any branches of Bank of China (Hong Kong) or Chiyu Bank .

Notwithstanding the above service adjustments, customers may continue to use service channels of Bank of China (Hong Kong). You are advised to make appropriate arrangements in advance to avoid any inconveniences.

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

Please note that your continuous use of the Company’s services on or after the Effective Date constitutes your agreement and acceptance of the amendments which shall be binding to you. The Company may not be able to continue to provide the relevant applicable services to you if you do not accept the amendments. The amended version of the fees schedules and “Terms and Conditions for Online Services of BOC Credit Card (International) Limited” are available via the Bank's website at www.bochk.com (Home >Credit Card> Customer Service). You can download and store the information within 60 days of the issuance of this notification. You may not be able to access or download such customer notice afterwards.

Should you have any enquiry / response regarding the amendments, please contact us through "Online Chat" in BOCHK Mobile Banking/ Internet Banking or call our Customer Service Hotline on (852) 2853 8828.

Remark(s):

* If the effective date is adjusted, you will be notified separately.

If you have not registered for BOCHK internet banking/mobile banking or Credit Card Online Services on the Effective Date, you will receive paper statements of the credit card(s).