<u>Important Notice of Cessation of BOC SCAA Dual Currency Card</u>

Thank you for your support. Please be informed that BOC SCAA Dual Currency Card will cease operations from 31 December 2025. To bring you the highest quality of service and exceptional privileges, we will convert your existing card account mentioned to a new Credit Card – BOC Go UnionPay Platinum Card (“Go Card”).

<u>For clients who are existing Go Card holder</u>, we will not arrange the card conversion for you and the existing card will be **terminated on 31 December 2025.** The settings below will be transferred for you:

- ✓ Statement balance
- ✓ Accumulated gift points

The following settings (applicable) need to be re-established, please contact the merchant or bank to arrange in advance：

- Octopus Card Automatic Add Value Service
- Online bill payment
- Monthly stock/funds plan
- Mobile payment
- Merchant autopay
- Remaining number of instalments and amount
- Linking with bank account

<u>For clients who are not existing Go card holder</u>, we will convert your existing card account mentioned to a new Credit Card – BOC Go UnionPay Platinum Card (“Go Card”). The services and privileges that you have been enjoying with your card will be improved. For details on card conversion, please refer to the table below:

Existing Credit Card	Converted account’s card type[2]
BOC SCAA Dual Currency Credit Card	BOC Go UnionPay Platinum Card

Comparison of credit card services and offers (for reference only):

	Existing BOC UnionPay SCAA Card	New BOC Go UnionPay Platinum Card
Annual Fee	Perpetual annual fee waiver	Perpetual annual fee waiver will be arranged for the mentioned credit card account
Card features	N/A	• Up to 5% Cash Rebate for spending at Selected Go Merchants (Up to $100 per month) • Up to 2X Gift Points for Selected Global Mobile Payments, and enjoy extra 3X Gift Points for Mainland Mobile Payments (Up to 25,000 points per month) • 2X Gift Points for Oversea Spending (i.e. Non-HKD/RMB transaction)
Card Privilege	UnionPay Platinum Privilege	UnionPay Platinum Privilege

Terms and conditions apply, for details and UnionPay Card privilege, please visit:
https://www.unionpayintl.com/en/

After card conversion, the items below will remain unchanged:

- Credit Card Number
- Credit Limit
- Statement date
- Annual fee & other service fees
- Credit card terms and conditions
- Linked Bank Account & ATM Password

Following account information, service setup and setting will be automatically transferred to your new card after your new main card being activated:

- Statement balance
- Accumulated Gift Points
- Direct debit authorisation for card repayment
- Online bill payment
- Octopus Card Automatic Add Value Service
- Remaining number of instalments and amount
- Merchant autopay
- Mobile payment

For more details on all automatic transfers, please refer to the enclosed attachment.

If you have any queries, please contact us through BOCHK Mobile Banking/Online Chat on Internet Banking or call our 24-hour Customer Services Hotline on (852) 2853 8828.

The above-listed existing card will be **terminated on 31 December 2025 or after the new card activated** [5]. New card(s) will either be mailed to your correspondence address from **20 November 2025** onwards or you will receive an SMS notification for pickup arrangement. If there is any change to the correspondence address, please notify us[3]. Please activate new card(s) upon receipt[4]. By activating the new main card(s), corresponding existing card(s) & supplementary card(s) (if applicable) will be **terminated after card activation**. If you do not wish to accept the new card(s), please refer to the Notice of card termination [1].

Important notes:

1. Notice of card termination:
   - If you do not wish to accept the new card, please notify BOC Credit Card (International) ltd. ("the Company") through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call our Customer Services Hotline on (852) 2853 8828 on or before 15 November 2025. The account of the above credit card and its supplementary card(s) (if applicable) and other credit card services will expire on 31 December 2025 or on the card expiry date stated on the card (whichever is earlier).
   - If the above credit card account(s) are terminated, the main card and supplementary card(s) and their related services will be invalid.
   - Gift Point(s) of a cancelled Credit Card Account will be cleared automatically, please redeem the remaining Gift Point(s) in advance (if applicable).All outstanding balance(s) including but not limited to interest and administration charges (if any), etc will become immediately due and payable upon cancellation of the account. If there is any outstanding cash instalment(s) or statement instalment(s) in the credit card account, the balance of the outstanding monthly installments (including the monthly handling fee), upfront administration fee (if not yet charged) and early repayment administration fee will be shown on the monthly statement following account closure and shall be due immediately.

- <u>If you have set up arrangements for direct debit, merchant autopay, pre-set online bill payment, monthly stocks savings plan, monthly funds savings plan, Octopus Automatic Add Value Service, BOC card service or other value-added services on the credit card account(s) (if applicable), please contact the merchant or the bank concerned directly to cancel such standing instructions and make such alternative payment arrangements as you may deem fit.</u>
- <u>Please note that you will continue to be liable for all authorised transactions yet to be posted and such debits until you have successfully cancelled your direct debit authorisations.</u>
- Please cut the defunct card(s) across the chip and magnetic stripe before disposal.
- Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before credit card account cancellation, any default in payment for a period in excess of 60 days on your credit card account, you have the right to instruct the Company to make a request to the credit reference agency to delete from its database any credit card account data relating to your cancelled credit card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data. Please contact the Company through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call Customer Services Hotline on (852) 2853 8828 for arrangement.
- Electronic statement (e-Statement) service of the cancelled credit card account will be ceased within 90 days after card cancellation and if the account has no outstanding balance. Please download your required e-Statement via Mobile / Internet Banking for your own record.

2. Credit card services and offers will be improved. Please refer to the comparison of credit card services and offers in the letter.
3. Customer may update correspondence address record through BOCHK mobile banking or BOCHK branches.
4. The terms and conditions of the Credit Card User Agreement or Credit Card Agreement you agreed to will still apply to the new card. By activating or using new card, you are accepting and agreeing to be bound by the terms and conditions of the Credit Card User Agreement or Credit Card Agreement. For details, please visit www.bochk.com/en/creditcard/service.html.
5. The credit card services of the above-said “BOC UnionPay SCAA Dual Currency Card” (“SCAA Card”) will expire on 31 December 2025 (“Termination Date”) or after activated the new card (whichever is earlier) (please refer to Important notes 1. above for details). If you do not accept this arrangement, you may use the SCAA Card before the above date, or contact us to terminate the service in advance.
6. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of credit card account, overdue payment, special status or card account default, this service change will be cancelled without prior notice.
7. If the Company has not received your instructions on or before 15 November 2025, it implies that you accept such change of service.
8. No person other than the cardholder and the Company will have any rights under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
9. In case of any disputes, the decision of the Company shall be final and binding.
10. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.

Attachment

The items below will be automatically transferred to the new credit card account:

Credit Card account information, Service Setup and Setting	Automatically transferred
Account outstanding balance	Remain unchanged and will be automatically transferred to new credit card account. Reestablishment and reset are not required.
Accumulated Gift Point(s)	
Octopus Automatic Add Value Service (AAVS)	
Remaining statement instalments, cash instalments and merchant instalments	
Statement Date	
Direct debit authorisation (DDA) for card repayment	
Autopay for merchant bill payment	
Pre-set bill payment via internet banking	
Over-the-limit-Facility Function	
Credit Card Monthly Online and Card-Not-Present Spending Limit	
Credit Card ATM PIN	
Mobile Wallet*	

*The card face of the BOC SCAA Dual Currency Credit Card will be kept in mobile wallet. Please bind the new card to mobile wallet again if you wish to show the new card face.