

12 November 2018

Notice of Amendments to the “General Information” and “Supplemental Information On Renminbi Services”

Thank you for choosing the banking services of Bank of China (Hong Kong) Limited (the “Bank”).

Please be informed that the Bank’s “General Information” and “Supplemental Information On Renminbi Services” clauses have been amended and will be effective from 26 November 2018 (“Effective Date”). Please find below for amendments details. Part A below sets out a summary of the key amendments. In Part B, details of the amendments to different sections are provided for your ease of reference.

Part A. Summary of Key Amendments

“General Information”


Summary of the amendments / Important Notes	Part B sections
To amend the applicable account type for BOC Card. Multi-Currency savings account (including Renminbi and other currencies where applicable) is added.	1
To amend the arrangement of cash withdrawal of designated foreign currencies. Cash withdrawal of designated foreign currencies from your Multi-Currency savings account is only available at our bank’s designated ATMs in Hong Kong.	2
To amend the product name of BOC Card.	3
To specify the calculation principal of daily cash withdrawal limits for BOC Card.	4
To specify that Auto-transfer Service is not applicable to cash withdrawal of designated foreign currencies from your Multi-Currency savings account at our bank’s designated ATMs in Hong Kong.	5

“Supplemental Information On Renminbi Services”

Summary of the amendments / Important Notes	Part B sections
To amend applicable account type for BOC Card. When registering Multi-Currency savings account as subsidiary account for BOC Card, the applicable currencies including Renminbi and other currencies is added.	1
To amend that cash withdrawal of designated foreign currencies from Multi-Currency savings account with BOC Card is only available at designated ATMs in Hong Kong.	2
To amend the product name of BOC Card.	3
To specify the calculation basis for daily cash withdrawal limits of BOC Card.	4

Part B: Details of Key Amendments


“General Information”

Section	Amendments
1	Paragraph 1 under BOC Card section of the “General Information” (Page 6) is amended as follows: “BOC Card (including other cash withdrawal cards) is issued to customers with Hong Kong Dollar or Renminbi accounts, as well as Multi-Currency savings account (including Renminbi and other currencies where applicable).”
2	Paragraph 8 under BOC Card section of the “General Information” (Page 7) is amended as follows: “You may use ATMs with the logo “  ”, “JETCO”, “UnionPay”, “PLUS” (applicable to BOC VISA Credit Card linked with bank accounts) or “CIRRUS” (applicable to BOC MasterCard Credit Card linked with bank accounts) (depending on the card type). Cash withdrawal of designated foreign currencies from your Multi-Currency savings account is only available at our bank’s designated ATMs in Hong Kong.”

3	Paragraph 10 under BOC Card section of the “General Information” (Page 7) is amended as follows: “The maximum daily transaction limit applicable to all existing and new issued BOC Card for each customer (regardless of the number of BOC Cards registered under the same account holder) at the ATMs are listed in the table below, except for the counter transactions. For transaction involving Renminbi, please also refer to “Supplemental Information on Renminbi Services”.”
4	In Remark 1 of paragraph 10 under BOC Card section of the “General Information” (Page 8) is amended as follows: “The maximum daily limit is based on HKD (for HKD or non-RMB foreign currency cash withdrawal) or RMB, depending on the currency of transaction. The exchange rates for calculation of the limit for cash withdrawal of designated foreign currencies (excluding Renminbi) at our bank’s designated ATMs are subject to the exchange rates prescribed by BOCHK; the exchange rates for calculation of the limit for cash withdrawal of foreign currencies (excluding Renminbi) at ATMs outside Hong Kong are subject to the daily exchange rates prescribed by network service provider at the time of the transaction.”
5	Paragraph 2 under Auto-Transfer Service section of the “General Information” (Page 8) is amended as follows: “Auto-transfer Service is not applicable to cash withdrawal of designated foreign currencies from your Multi-Currency savings account at our bank’s designated ATMs in Hong Kong.”

“Supplemental Information On Renminbi Services”

Section	Amendments
1	Paragraph 2 of Clause 5.1 of the “Supplemental Information On Renminbi Services” (Page 5) is amended as follows: “When applying for a BOC card, you may, in addition to registering one principal account, register subsidiary accounts (such as a HKD or a Renminbi account or a Multi-Currency savings account (including Renminbi and other currencies where applicable)) that you hold with us. The

	maximum number of accounts that you may register for each BOC Card (depending on the type of BOC Card) is subject to our revision from time to time.”
2	Paragraph 1 of Clause 5.2 of the “Supplemental Information On Renminbi Services” (Page 6) is amended as follows: “You may use ATMs with the logo“  ”, “JETCO”, “UnionPay”, “PLUS” (applicable to BOC VISA Credit Card linked with bank accounts) or “CIRRUS”(applicable to BOC MasterCard Credit Card linked with bank accounts) (depending on the card type). Cash withdrawal of designated foreign currencies from your Multi-Currency savings account is only available at our bank’s designated ATMs in Hong Kong. ”
3	Paragraph 5 of Clause 5.2 of the “Supplemental Information On Renminbi Services” (Page 6) is amended as follows: “The maximum daily transaction limit applicable to all existing and new issued BOC Card for each customer (regardless of the number of BOC Cards registered under the same account holder) are listed below (not applicable to the counter services):”
4	Remarks 1 of Paragraph 5 of Clause 5.2 of the “Supplemental Information On Renminbi Services” (Page 7) is amended as follows: “The maximum daily limit is based on HKD (for HKD or non-CNY foreign currency cash withdrawal) or CNY, depending on the currency of transaction. The exchange rates for calculation of the limit for cash withdrawal of designated foreign currencies (excluding Renminbi) at our bank’s designated ATMs are subject to the exchange rates prescribed by BOCHK; the exchange rates for calculation of the limit for cash withdrawal of foreign currencies (excluding Renminbi) at ATMs outside Hong Kong are subject to the daily exchange rates prescribed by network service provider at the time of the transaction.”

Please note that the amendments above shall be binding on you if you continue to maintain your account(s) with the Bank or use any of our banking, financial or other services on or after the Effective Date. If you do not accept the amendments, we may not be able to continue to provide services to you.

Should you have any enquiry/response, please contact our staff or call our Personal Customer Service Hotline at (852) 3988 2388.

The new version of the “General Information” and “Supplemental Information On Renminbi Services” will be available on our website (www.bochk.com) from the Effective Date and will be displayed in our branches from 26 November 2018. Hard copy thereof can also be obtained at our branches upon request. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

Bank of China (Hong Kong) Limited