

1 June, 2020

**Notification of Amendment on Terms and Conditions and Remarks
of BOC "Express Cash" Instalment Loan/ Balance Transfer**

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

Please be informed that the Terms and Conditions in relation to BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer ("Personal Loan services") have been amended ("Amendments"). The Amendments will be effective from 20 June, 2020 ("Effective Date").

Details of Key Amendments:

7. Interest shall be calculated and payable on the Loan from and including the Drawdown Date to and including the Final Repayment Date ("Interest"). The rate of interest applicable to the Loan shall be specified in the application form and confirmed in the Loan Advice. Interest shall be calculated on monthly basis ~~accrue from day to day and shall be calculated on the basis of a 30-day month and a 360-day year.~~

Please note that the Amendments to the Terms and Conditions shall be binding on you if you retain or continue to engage the Personal Loan services on or after the Effective Date. Please also note that we may not be able to continue providing services to you if you do not accept such Amendments.

For any enquiries, please contact our BOC Express Cash Customer Service Hotline (852) 2108 3611.

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

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