

**Notice of Enhancement of Smart Account function  
and Change of the “Terms and Conditions for Smart Account Service”**

Dear Valued Customer,

From 30 August 2020, pursuant to the enhancement of Smart Account function, the “Terms and Conditions for Smart Account Service” will be changed accordingly (please refer to “Amendment Details” as follows). You may view the revised terms and conditions started from 8 Aug 2020 by visiting our bank website link below:

[https://www.bochk.com/dam/deposits/smart\\_account\\_service/SmartAccountServiceTermsandConditions\\_en.pdf](https://www.bochk.com/dam/deposits/smart_account_service/SmartAccountServiceTermsandConditions_en.pdf)

Amendment Details

Section	Content of Amendment
1.(f)	In view of the enhancement of Smart Account function, in Condition 1.(f), the following clause shall be added at the beginning: “In the event that the balance in your Smart Account exceeds the maximum balance cap set by us as a result of a deposit made to your Smart Account, we will transfer the full amount of such deposit to your Master Account and notify you accordingly.”

If you don't agree with the changes and decide to stop using the Service, you can cancel the service through Mobile Banking / BoCPay.

For any enquiries, please call Bank of China (Hong Kong) Customer Service Hotline at (852) 3988 2388.

Bank of China (Hong Kong) Limited  
8 August 2020