

15<sup>th</sup> August 2021

**Notice on the Amendments of Terms and Conditions and Remarks of  
BOC "Express Cash" Instalment Loan / Balance Transfer**

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

Please be informed that the Terms and Conditions and Remarks of the BOC "Express Cash" Instalment Loan / Balance Transfer (the "Terms and Conditions and Remarks") has been amended, which will be effective on 12 September 2021 (the "Effective Date"). Details are as follows :

Remark no. of existing "Terms and Conditions and Remarks"	Amended remark no. of the "Terms and Conditions and Remarks"	New / Amended Content
Add remark	12	<b>Content of the added remark :</b> The Bank will apply the Artificial Intelligence (AI) technology in the process of credit approval. The Borrower may be requested for additional information under some circumstances in order to facilitate on the loan approval or for product enhancement. Please note that if any incomplete or inaccurate information is provided by the Borrower, the AI technology may not be operated effectively and may affect the approval result, and therefore additional documents from the Borrower will be requested by the Bank.
12	13	<b>Change of remark no. and the content remains unchanged :</b> In case of any discrepancy between the Chinese version and the English version of the Terms and Conditions and Remarks, the English version shall prevail.

For enquiries, please call BOC Express Cash Customer Service Hotline at (852) 2108 3611 °

Reminder : To borrow or not to borrow ? Borrow only if you can repay !

Bank of China (Hong Kong) Limited