

Notice of Amendments on Terms and Conditions and Remarks for BOC Express Cash Instalment Loan/ Balance Transfer and BOC Express Cash Instalment Loan Fees Schedule

Please be informed that with effect from 8 February 2024 (“Effective Date”), Bank of China (Hong Kong) Limited (“the Bank”) will revise the Terms and Conditions and Remarks in relation to BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer and BOC Express Cash Instalment Loan Fees Schedule because of the launch of BOC Express Cash Instalment Loan – Interest-free Offer. You could refer to our official website www.bochk.com > Loan> then click the relevant product for the details of the amended version or request a copy from any of our branches. The details are set out below.

(1) Amendments to Remarks of BOC Express Cash Instalment Loan / Balance Transfer

Amendments to Remarks of BOC Express Cash Instalment Loan / Balance Transfer	
Item	Newly added/amended content (Additions are underlined and deletions are crossed out)
2	The Bank will with reference to the Loan Period charge 0.75% 0% to 1.5% of the loan amount per annum (<u>applicable to BOC Express Cash Instalment Loan / Balance Transfer</u>) or 0% to 2.5% of the loan amount per annum (<u>only applicable to BOC Express Cash Instalment Loan –Interest-free Offer</u>) as Handling Fee and deduct such fee from the Loan at the time of loan advancement. If the Loan Period is shorter than 1 year, it shall be deemed to be 1 year. If the Loan Period is shorter than 1 year, it shall be deemed to be 1 year. The Handling Fee paid will not be refunded in all circumstances.

(2) Amendments to BOC Express Cash Instalment Loan Fees Schedule

Amendments to BOC Express Cash Instalment Loan Fees Schedule	
Item	Newly added/amended content (Additions are underlined and deletions are crossed out)
1. Handling Fee	0%-4% 1.5% of total loan amount per annum (<u>Applicable to BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer</u>); <u>0%-2.5% of total loan amount per annum (Only applicable to BOC Express Cash Instalment Loan- Interest-free Offer)</u> (Please refer to loan advice for the actual handling fee to be charged)

Note:

1. The above amendments only applicable to the customer who apply BOC Express Cash Instalment Loan on or after the Effective Date, and the final handling fee stated in loan advice

shall prevail.

2. Please note that if customers continue to use the above listed service(s) on or after the Effective Date, the customers will be deemed to have agreed to the change(s). If customers do not accept the relevant amendments, the Bank may not be able to continue to provide relevant service(s) to customers.

Should you have any enquiry regarding the amendments, please contact our BOC Express Cash Customer Service Hotline (852) 2108 3611. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.

Bank of China (Hong Kong) Limited

8 February 2024