

Notice of Amendment to the Terms and Conditions for Home Expert App in Electronic Format

Thank you for choosing the mortgage loan facility services (“**Mortgage Services**”) of Bank of China (Hong Kong) Limited (the “**Bank**”).

Please be informed that the terms and conditions for Home Expert App have been revised, including “Terms and Conditions of Mortgage Application” and “Terms and Conditions of Mortgage Assessment” (“**Terms and Conditions**”). The relevant changes will be effective from 19 January 2025 (“Effective Date”). Details of amendments are as follows:

The relevant terms and Conditions will be revised in response to the Bank’s optimization of the functions for submitting supplementary documents and enquiring of application progress for electronic mortgage applications, please refer to the details set out in the table below.

Terms and Conditions of Mortgage Application (Newly added/amended content, additions are underlined and deletions are crossed out)
<p>Clause 3</p> <p>The application approximately takes 15-20 minutes. If you cannot finish the application form the first time, you may save it and retrieve it later by using the Access Code/ Reference Number, 1st Applicant's email and the mobile number <u>last four digits English name of 1st Applicant, the last four digits and letter of ID Number (for HKID, that would include the digit or alphabet in the bracket), and the last four digits of the mobile phone number.</u></p>
<p>Clause 4</p> <p>The Access Code, email address <u>English name, ID Number (for HKID, that would include the digit or alphabet in the bracket) and mobile phone number</u> of this application are needed for application retrieval and status checking. <u>These personal information are non-editable, please ensure that personal information provided is accurate. Otherwise, you may not be able to log in to check the status of your case(s) and submit document(s). You should keep this information properly in order to protect the personal data of the applicant(s).</u></p>

Terms and Conditions of Mortgage Assessment

(Newly added/amended content, additions are underlined and deletions are crossed out)

- Customer should be reminded that after ~~created the access code of this~~ filling the personal data in the assessment, they can retrieve the assessment record by using ~~Access Code, email, mobile number, customer's name and the last 4 characters of ID number (for HKID, that would include the digit or alphabet in the bracket)~~ the English name of 1st Applicant, the last four digits and letter of ID Number (for HKID, that would include the digit or alphabet in the bracket), and the mobile phone number. Thus, the above information cannot be amended.
- If customer click "Mortgage Application" after finished the Mortgage Assessment, the information that provided in the Mortgage Assessment will be prefilled in the Mortgage Application form. In use of retrieving the assessment record, ~~email address, customer's name~~ customer's English name, ID Number and mobile number cannot be amended. Besides, the ~~customer's name~~ email address and DOB cannot be amended too. Please ensure that personal information provided is accurate. Otherwise, you may not be able to log in to check the status of your case(s) and submit document(s).
- ~~The Access Code, email address,~~ English name, ID Number (for HKID, that would include the digit or alphabet in the bracket) and mobile phone number of this application are needed for application retrieval and status checking, ~~they should be properly kept.~~ You should keep this information properly in order to protect ~~the applicant(s) personal data~~ of the applicant(s).

Please note that the above amendments shall be binding on you if you continue to use or maintain our services on or after the Effective Date. Please note that we will not be able to continue providing services to you if you do not accept the amendments. The amended version of the Terms and Conditions will be available on BOCHK website (Home>More>Terms and Conditions for Services/Products>Loan & Mortgage) on or after the Effective Date.

Customers can also download this customer notice from our website www.bochk.com through "What's New" on or before 19 January 2025 and customers may not be able to access or download such customer notice afterwards.

Provision of Notice of Amendment to Terms and Conditions in Electronic Format

For your ease to receive and store the Bank's notices of amendments to the terms and conditions or changes of fees and charges of our products and/or services and for the purpose of eco-responsibility, we will continue to deliver such notices to you via electronic means. If you would like to receive hard copies of the same, please contact us or approach us through online chat.

Should you have any enquiry / response regarding the amendments, please contact your Relationship Manager or our dedicated hotline (Personal Banking Customer (852) 3669 3233 / Corporate Banking Customer (852) 3988 2288).

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

7 January 2025