

20 January 2025

**Notice of Amendments to "Terms and Conditions for Smart Account Service"**

Please be informed that BoC Pay is upgraded to BoC Pay+, to align with the upgrade arrangement, the Bank's "Terms and Conditions for Smart Account Service" and the BOCHK Smart Account FAQ relating to the service will be amended (deleted references to "BoC Pay") and take effect on 1 March 2025 ("Effective Date").

By having any account with us, by using any of our service or functionalities we provide in any form and through any channel on or after the Effective Date, you acknowledge and agree that the amendments to the "Terms and Conditions for Smart Account Service" and the BOCHK Smart Account FAQ shall be binding on you. If you do not accept the amendments, we may not be able to continue to provide services to you. Should you have any enquiry / response regarding the amendments, please call our customer services hotline at (852) 3988 2388.

The amended version of the "Terms and Conditions for Smart Account Service" and the BOCHK Smart Account FAQ will be available at our official website ([www.bochk.com](http://www.bochk.com)) (Home > More > Terms and Conditions for Services/Products) and displayed in our branches from the Effective Date. 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**

Note: Customers can also download this customer notice from BOCHK website ([www.bochk.com](http://www.bochk.com)) (Home > "What's new" > "Notice of Amendments to Terms and Conditions for Smart Account Service") on or before 1 June 2025 and customers may not be able to access or download such customer notice afterwards.

**Part A: Key Amendment**

**"Terms and Conditions for Smart Account Service"**

<b>Section</b>	<b>Amendments</b>
1. The Service (b) 2. Registration (a)(iii) 3. Making payment (b)(iii) 4. Transaction Notification and Transaction History (b)	To align with the upgrade arrangement from BoC Pay to BoC Pay+ on 1 March 2025 ("Effective Date"), the bank has deleted references to "BoC Pay" in the "Terms and Conditions for Smart Account Service" to reflect new commercial and operational arrangements.

**Part B: Key Amendment**

**BOCHK Smart Account FAQ**

<b>Section</b>	<b>Amendments</b>
A) Account registration Part 2, 5, 10 B) Account Settings Part 5, 6, 12 C) Account transaction Part 1, 5, 10, 12 E) Security & Privacy Part 2 G) Account Closure Part 1 H) Account suspension Part 1, 4	To align with the upgrade arrangement from BoC Pay to BoC Pay+ on 1 March 2025 (“Effective Date”), the bank has deleted references to "BoC Pay" in the "Terms and Conditions for Smart Account Service" to reflect new commercial and operational arrangements.