



中國銀行(香港)有限公司  
BANK OF CHINA (HONG KONG) LIMITED

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18 July 2025

**Notice of Amendments to Instruction - Precious Metal/FX Margin**

Please be informed that the Bank's Instruction - Precious Metal/FX Margin ("The Instruction") has been amended and will be effective from 25 July 2025 ("Effective Date"). Part A of the amendment details enclosed sets out a summary of the amendments. In Part B, details of the amendments are provided for your ease of reference.

By having a Precious Metal/FX Margin Trading Account with us or by using any of our Precious Metal/FX Margin Trading Account service we provide on or after the Effective Date, you acknowledge and agree that the amendments to "The Instruction" shall be binding on you. If you do not accept the amendments, we may not be able to continue to provide related 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 Instruction" will be available at our official website ([www.bochk.com](http://www.bochk.com)) 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

## Part A: Key Amendments

### “Instruction - Precious Metal/FX Margin”

Summary of the amendments / Important Notes		
Section	Point	Key Amendments
Trading	5. Handling Fees	Pursuant to the transformation from the Chinese Gold and Silver Exchange Society to Hong Kong Gold Exchange Limited, to amend the related description.
Margin Call Balance	5. Accrued Interest Receivable / Payable	To supplement the way to enquire about the latest credit/debit rates of relevant currencies.
Margin Transfer	4. Interest Calculation	To supplement the way to enquire about the latest credit/debit rates of relevant currencies.

## Part B: Amendment Details

### “Instruction - Precious Metal/FX Margin”

Section	Amendments
Trading	<p><b>Amend Point 5 as follows:</b></p> <p>5. Handling Fees</p> <ul style="list-style-type: none"> <li>• Handling fees are applicable to Tael Gold and Kilo Gold margin transactions. <ul style="list-style-type: none"> <li>○ Commission fee : HKD 25 per lot (To be calculated at the time when the contract is squared)</li> <li>○ Custodian fee : HKD 3 per lot per night</li> <li>○ Delivery Charge : HKD 50 per lot</li> <li>○ Premium : Premium will be determined according to the Hong Kong Gold Exchange Limited each day, and is quoted per 100 taels (Tael Gold) and per</li> </ul> </li> </ul>

	<p>1,000 grams (Kilo Gold)</p> <ul style="list-style-type: none"> <li>At the end of each year, all outstanding margin contracts for Tael Gold and Kilo Gold will be marked to market at the settlement price of the Hong Kong Gold Exchange Limited. Any gain/loss, premium and custodian fee will be credited to or debited from your margin trading account.</li> </ul>
Margin Call Balance	<p><b>Amend Point 5 as follows:</b></p> <p>5. Accrued Interest Receivable / Payable</p> <ul style="list-style-type: none"> <li>Daily interest will be calculated according to the margin deposit balance of the Precious Metal/FX Margin Trading Account as at 00:00 and the credit/debit interest rates of relevant currencies. For the latest credit/debit interest rates of relevant currencies, you may call our Manned Trading Hotline for enquiry. However, in respect of: <ul style="list-style-type: none"> <li>(i) credit/debit amounts in various currencies arising from outstanding FX margin contracts; and</li> <li>(ii) the gain/loss after outstanding margin contracts for Tael Gold and Kilo Gold have been marked to market at the relevant day's afternoon settlement price and the unpaid premium accrued thereon,</li> </ul> the interest will accrue from the value date specified in the daily transaction statement at the credit/debit interest rate of the day for the relevant currency quoted by the Bank, and will be calculated separately and independently from the interest on the credit/debit amounts in various currencies accrued on the contracts for London Gold and London Silver in the margin trading account.</li> </ul>
Margin Transfer	<p><b>Amend Point 4 as follows:</b></p> <p>4. Interest Calculation</p> <p>Daily interest will be calculated based on the margin deposit balance of the Precious Metal/FX Margin Trading Account as at 00:00 and the credit/debit interest rates of the relevant currencies. For the latest credit/debit interest rates</p>

	of relevant currencies, you may call our Manned Trading Hotline for enquiry. Please refer to the following example for reference:
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