

**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”. The relevant changes will be effective from 18 January 2026 (“Effective Date”). Part A below sets out a summary of the key amendments to the “Terms and Conditions of Mortgage Application” and “Terms and Conditions of Mortgage Assessment”. In Part B, details of the amendments to different sections are provided for your ease of reference.

Part A: Summary of Key Amendments

Summary of amendments	Part B Section No.
Eligibility and/or conditions for the usage of electronic signature service and the collection of customer location data by the Home Expert mobile application.	1
The Home Expert mortgage assessment no longer requires entering identification number, and the assessment service no longer provides data storage and Retrieve Assessment service.	2

Part B: Details of Key Amendments

Section	Amendments
1	Terms and Conditions of Mortgage Application Clause 10 shall be added as follows: Terms and Conditions for Electronic Signature Service of Home Expert Mobile Application To use the Electronic Signature Service through the Home Expert mobile application to complete the electronic signing of loan application documents, the applicant must simultaneously meet all of the following conditions: i. The application is for a sole borrower only (i.e., the application case does not involve any guarantors or co-borrowers).

	ii. The applicant must be a holder of a valid Hong Kong Identity Card. iii. The electronic signature must be performed within the Hong Kong Special Administrative Region. iv. The applicant must be an existing customer of BOCHK Mobile Banking Service. v. The applicant must use a mobile phone that has been successfully registered with the Bank's Mobile Security Token to perform the signature. If an applicant fails to meet any one of the above conditions, or if the Bank has reason to believe that the applicant does not meet the relevant conditions, the applicant will not be able to use the Electronic Signature Service to complete the electronic signing of the loan documents. In such an event, the Bank will contact the applicant to arrange for the applicant to complete the signing procedures in person at a designated branch of the Bank. Clause 11 shall be added as follows: The Electronic Signature functionality with Home Expert Mobile Application can only be used by the Applicant while they are physically located within the territory of the Hong Kong Special Administrative Region. To ensure compliance with this requirement, the Bank will collect the Applicant's location data and Internet Protocol (IP) address. This data will be used solely to determine whether the Applicant's eligibility to use the function. By proceeding with the application, the Applicant confirms and consents to the Bank collecting, processing, and using the aforementioned location and IP address data in accordance with Privacy Policy Statement.
2	Terms and Conditions of Mortgage Assessment Clause 2 shall be removed as follows: Customer should be reminded that after filling the personal data in the assessment, they can retrieve the assessment record by using 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. Clause 3 shall be amended as follows:

	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, customer's English name, the email address and DOB cannot be amended. 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). Clause 5 shall be removed as follows: 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. You should keep this information properly in order to protect personal data of the applicant(s).
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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 within 30 days of the Effective Date 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

9th November 2025