

30 June 2026

Notice of Amendments to Conditions for Services (“CFS”)

Please be informed that the Bank’s “Conditions for Services” have been revised and will be effective from 31 July 2026 (“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 any account with us or by using any of our service or functionalities we provide on or after the Effective Date, you acknowledge and agree that the amendments to the CFS 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 CFS will be available at our official website (www.bochk.com) (Home > “Conditions for Services”) 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) (Home > “What’s new” > “Notice of Amendments to Conditions for Services”) on or before 30 September 2026 and customers may not be able to access or download such customer notice afterwards.



Part A: Key Amendments

“Conditions for Services” Part 1: General provisions

Summary of the amendments / Important Notes		
Part	Condition	Key Amendments
1. Your instructions	1.6(a)	To specify that the authority of the account holders and authorised signatories to act according to your signing arrangement will not be revoked until we have received written notice revoking their authority.
	1.6(b)	To specify that if we receive written notice that any partner of you has passed away or is declared bankrupt, you shall be deemed to be dissolved, unless expressly provided otherwise in your partnership agreement.
	1.6(c)	Pursuant to your signing arrangement granting your surviving partners and/or remaining partners authority to act, all instructions for operating your account must comply with all applicable laws and regulations.
	1.6(d)	To specify that your surviving partner(s) and/or your remaining partner(s) must indemnify us and our officers, employees and agents and hold each of them harmless against any liability, losses or reasonable expenses arising from any of our execution of such instructions and/or transactions involving your account.
5. Our services	5.8(a)	To specify that we may freeze your accounts if we have notice that a petition has been presented for your bankruptcy or liquidation, or that a meeting has been called to consider a resolution for your liquidation, or that you have been dissolved, or if there appears in our opinion to be any irregularities in the operation of your accounts, or that you might become mentally incapacitated.
	5.8(b)	To specify that in the event of dissolution upon the death or bankruptcy of any partner(s), the surviving partner(s) (or the remaining partner(s) of you who is(are) not bankrupt) must ensure that all instructions to us shall comply with all applicable laws and regulations.
8. Particular accounts	8.1(g)	Adaptive text revision throughout the document.
	8.2(b)	To specify that you will give us a new mandate and open a new account upon admission of any new partner(s).
	8.2(c)	To specify that notwithstanding our receipt of



		written notice of any change in your constitution, we may at our discretion treat any of and/or all of the remaining partner(s) to have full powers to deal with your account. We may open accounts for the new firm in the same name and collect for the new firm any payments designated for the old firm without enquiries.
	8.2(d)	To specify that unless we receive written notice of your dissolution, we may at our discretion treat the remaining partner(s) to have full powers to deal with your account. We may close your account upon receipt of joint instructions from the surviving / remaining partner(s) and the personal representative(s) of the partner(s) / the trustee(s) of the partner(s). We may open accounts for the new firm in the same name and collect for the new firm any payments designated for the old firm without enquiries.
	8.2(e)	To specify that upon your dissolution, the balance in your account will belong to the original partner(s) and the personal representative(s) of the partner(s) who has/have passed away / the trustee(s) of the partner(s) who is/are declared bankrupt.
	8.2(f)	To specify that all your partners and your representative(s) undertake to indemnify us, against all losses incurred from any act or omission by any of them, you, your employees or agents, or the failure to provide valid, true, complete, accurate and up-to-date information requested by us.
	8.2(g)	To specify that all your partners and your representative(s) undertake to inform us of any change in relation to your partner(s), the beneficial ownership or the partnership agreement and the death or bankruptcy of any of your partner(s).
19. Communications	19	Adaptive text revision throughout the document.
24. Miscellaneous	24.5	

“Conditions for Services” Part 2: Banking services

Summary of the amendments / Important Notes		
Part	Condition	Key Amendments
10. BOC Corporate Banking Services Online (“CBS	10.13(h)	Adaptive text revision throughout the document.



Online”)/ BOCNET HK (collectively known as “Corporate Internet Banking”)		
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“Conditions for Services” Part 3: Investment services

Summary of the amendments / Important Notes		
Part	Condition	Key Amendments
6. Transacting as principal	6.10(h)	Adaptive text revision throughout the document.



Part B: Amendment Details

“Conditions for Services” Part 1: General provisions

Section	Amendments
1. Your instructions	Introduce new Condition 1.6(a) as follows: The authority of the account holders and authorised signatories to act according to your signing arrangement will not be revoked until we have received written notice revoking their authority. Their authority will remain in force, until we have received written notice of your death or incapacity (or death or bankruptcy of your partner(s) if you are a partnership), and notwithstanding any change in your constitution.
	Introduce new Condition 1.6(b) as follows: If you are a partnership without a partnership agreement, or if you have a partnership agreement, but it does not provide that you will not be dissolved upon the death or bankruptcy of any of its partners, once we receive written notice that any partner of you has passed away or is declared bankrupt, you shall be deemed to be dissolved. In such circumstances, even without your written notice of revocation of authorization, the authority granted to any authorized signatory (who is not a partner) to act according to your signing arrangement will be revoked, and all such prior authorizations of the authorized signatory will be deemed invalid.
	Introduce new Condition 1.6(c) as follows: Pursuant to your signing arrangement granting your surviving partners and/or remaining partners authority to act, all instructions from the said surviving partner(s) of you (in the case of death of any partners), and/or the remaining partner(s) of you who is(are) not bankrupt (in the event of bankruptcy of any partners) for operating your account must comply with all applicable laws and regulations.
	Introduce new Condition 1.6(d) as follows: Notwithstanding our rights in our absolute discretion to refuse to act upon the instruction(s) from your surviving partner(s) (in case of death of any of your partner(s)) and/or your remaining partner(s) (in case of bankruptcy of any of your partner(s)) to operate your account, they must undertake and warrant to us that each of their instructions to us complies with all applicable laws and regulations, and must indemnify us and our officers, employees and agents and hold each of them harmless against any liability, losses or reasonable expenses arising from any of our execution of such instructions and/or transactions involving your account.
5. Our services	Introduce new Condition 5.8(a) as follows: We may freeze your accounts if we have notice that a petition

	<p>has been presented for your bankruptcy or liquidation, or that a meeting has been called to consider a resolution for your liquidation, or that you (if you are a partnership) have been dissolved or of any analogous process under any law, or of any third party claim, or if there appears in our opinion to be any irregularities in the operation of your accounts, or that you might become mentally incapacitated.</p> <p>Introduce new Condition 5.8(b) as follows: In the event of dissolution of you (if you are a partnership) upon the death or bankruptcy of any partner(s), the surviving partner(s) of you (or the remaining partner(s) of you who is(are) not bankrupt) must ensure that all instructions to us shall comply with all applicable laws and regulations.</p>
8. Particular accounts	<p>Amend Condition 8.1(g) as follows: (unless you are a partnership or the account is held for a third party) upon the death of any of you, the balance in the account will belong to the survivor;</p> <p>Amend Condition 8.2(b) as follows: you will give us a new mandate and open a new account upon admission of any new partner(s). <u>Unless expressly released in writing, the relevant retiring partner(s) will remain liable;</u></p> <p>Amend Condition 8.2(c) as follows: notwithstanding our receipt of written notice of any change in your constitution, <u>we may at our discretion treat any of and/or all of the remaining partner(s) to have full powers to deal with your account.</u> We may open accounts for the new firm in the same name and collect for the new firm any payments designated for the old firm without enquiries;</p> <p>Amend Condition 8.2(d) as follows: <u>unless we receive written notice of your dissolution, we may at our discretion treat the remaining partner(s) to have full powers to deal with your account. We may close your account upon receipt of joint instructions from the surviving / remaining partner(s) and the personal representative(s) of the partner(s) who has/have passed away / the trustee(s) of the partner(s) who is/are declared bankrupt. We may open accounts for the new firm in the same name and collect for the new firm any payments designated for the old firm without enquiries;</u></p> <p>Introduce new Condition 8.2(e) as follows: upon your dissolution, the balance in your account will belong to the original partner(s) and <u>the personal representative(s) of the partner(s) who has/have passed away (if applicable) / the trustee(s) of the partner(s) who is/are declared bankrupt (if applicable);</u></p> <p>Introduce new Condition 8.2(f) as follows: all your partners and your representative(s) undertake to procure all your partners to indemnify us and undertake to</p>

	<p>indemnify us, against all losses incurred from any act or omission by any of them, you, your employees or agents, or the failure by any of them, you, your employees or agents to provide valid, true, complete, accurate and up-to-date information requested by us; and</p> <p>Introduce new Condition 8.2(g) as follows: all your partners and your representative(s) undertake to procure all your partners to indemnify us and undertake to inform us of any change in relation to your partner(s), the beneficial ownership or the partnership agreement and the death or bankruptcy of any of your partner(s).</p>
19. Communications	<p>Amend Condition 19 as follows: Without affecting other methods of communication, communications are deemed to be received by you:</p> <p>(a) on posting for 3 business days in one or more of our banking halls in Hong Kong, (b) 3 business days after publication as an advertisement in a Hong Kong newspaper, (c) when posted on our website, (d) when left at any of your address on our record, or 48 hours after mailing to such address or 7 days if the address is outside Hong Kong, (e) when sent by electronic mail or message or facsimile to any of your email address or equipment or facsimile number on our record, or (f) when communicated including by leaving a voice message, if by telephone or other oral communication, notwithstanding return through the post (in the case of a mailing), or your death or incapacity.</p>
24. Miscellaneous	<p>Amend Condition 24.5 as follows: Our rights are not affected by your death, incapacity, reorganization, change in constitution, insolvency, dissolution, bankruptcy or liquidation.</p>

“Conditions for Services” Part 2: Banking services

Section	Amendments
10. BOC Corporate Banking Services Online (“CBS Online”)/ BOCNET HK (collectively known as “Corporate Internet Banking”)	<p>Amend Condition 10.13(h) as follows: We may not accept your application for and/or amendment to the Corporate Internet Banking Investment Function made by any of your representative who is not your director (if you are a limited company) or a member of your governing body (if you are other organizations) or the sole proprietor (if you are a sole proprietorship) or a partner of you (if you are a partnership).</p>

“Conditions for Services” Part 3: Investment services

Section	Amendments
6. Transacting as principal	Amend Condition 6.10(h) as follows: Death If you are an individual and you die or become mentally incapacitated.