

17 July 2026

**BOCHK enhances cash withdrawal service for elderly
covering over 3,000 ATMs across Hong Kong in support of financial inclusion**

Bank of China (Hong Kong) (“BOCHK”) is committed to advancing financial inclusion. By implementing the Guideline on Elderly-friendly Banking Services issued by the Hong Kong Association of Banks and endorsed by the Hong Kong Monetary Authority, the Bank continues to enhance the accessibility and convenience of basic banking services for elderly customers. From now on, elderly customers aged 65 or above who hold a BOC Card can withdraw cash from any ATM displaying the UnionPay logo across Hong Kong, in addition to the existing JETCO ATM network, without incurring any service fees.

BOCHK today held a launch ceremony for the enhanced service. Arthur Yuen, Deputy Chief Executive of the Hong Kong Monetary Authority; Stephen Chan, Deputy Chief Executive of BOCHK; Ronick Chan, Legislative Council Member (Functional Constituency - Financial); and Arnold Chow, General Manager, Personal Banking Product Department of BOCHK attended the ceremony, which underscored the shared commitment of the community to advancing financial inclusion.

Stephen Chan, Deputy Chief Executive of BOCHK, said: “BOCHK is committed to promoting financial inclusion by providing accessible and convenient banking services for different customer groups. Despite the growing prevalence of electronic payments, there remains ongoing demand for cash withdrawal service among elderly customers. To further enhance service accessibility, the Bank is now waiving ATM withdrawal service fees for elderly customers using UnionPay ATM network. Together with the existing JETCO network, elderly customers holding a BOC Card can now withdraw cash from more than 3,000 ATMs across Hong Kong. The initiative is expected to benefit over one million BOCHK customers. Looking ahead, BOCHK will continue to deepen its commitment to financial inclusion and further enhance the accessibility and inclusiveness of its banking services, leveraging the power of finance to foster social inclusion and sustainable development.”

In addition, recognising the banking habits of elderly customers, BOCHK has rolled out a series of elderly-friendly initiatives. To enhance the user experience, the Bank offers the “BOC Fast Cash Card”, an ATM card featuring a dedicated ATM interface, and an “Elderly-friendly mobile banking interface” in its mobile banking. Both are equipped with enlarged

fonts and clear instructions for greater ease of use. In terms of digital support, designated branches are staffed with Digital Ambassadors to assist customers in using digital and self-service banking services. To help safeguard customers' assets, the "Money Safe" service enables elderly customers to lock all or part of their deposits through online channels or at branches, helping to prevent unauthorised transactions. Furthermore, the Bank actively participates in community anti-fraud prevention seminars to enhance public awareness and resilience against scams.

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