

7 July, 2020

**Notification of Amendment on Terms and Conditions and Remarks of BOC  
"Express Cash" Instalment Loan/ Balance Transfer**

Details of Key Amendments:

Where a top-up loan facility is offered with the Loan and accepted by the Borrower, the Borrower may redraw the repaid principal amount of the Loan. ~~However, the total outstanding Loan amount cannot at any time exceed the credit limit stated in the Loan Advice.~~ However, The Bank reserves the right to reject any request for top-up loan facility and shall not be required to give any reason therefor. The top-up loan facility will be terminated ~~and credit limit shall continue to be valid (subject to periodic credit review by the Bank)~~ when the Borrower has fully repaid the Loan. ~~unless the Borrower requests to terminate the Loan facility by giving a written notice to the Bank seven Business Days in advance.~~ In normal circumstances the Bank will give reasonable notice to the Borrower before terminating the loan facility. Nevertheless, The Bank may suspend or terminate the loan facility at any time without prior notice and with or without cause. ~~Notwithstanding the aforesaid, the availability of top-up loan facility will be subject to periodic credit review by the Bank and may be terminated or suspended at its absolute discretion without prior notice.~~

Shall there be any discrepancy between the Chinese and the English versions of this letter, the English version shall prevail.

**Bank of China (Hong Kong) Limited**