

29 April, 2020

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

Thank you for choosing the banking services of Bank of China (Hong Kong) Limited (the "bank").

Please be informed that the Terms and Conditions in relation to BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer ("Personal Loan services") have been amended ("Amendments"). The Amendments will be effective from 29 April, 2020 ("Effective Date").

Details of Key Amendments:

11. Risk Disclosure of Investment as Loan Purpose

The risk disclosure statements herein cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before you trade or invest especially if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. The following are the risk disclosure statements: You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. When BOCHK provides information to you relating to loan product/service, and when BOCHK handles your loan application, there is no offer, solicitation, recommendation, comment or guarantee by BOCHK to the purchase, subscription or sale of any investment product or service. Investment involves risk. You should assess and bear the relevant risks at your own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

Please note that the Amendments to the Terms and Conditions shall be binding on you if you retain or continue to engage the Personal Loan services on or after the Effective Date. Please also note that we may not be able to continue providing services to you if

you do not accept such Amendments.

For any enquiries, please contact our BOC Express Cash Customer Service Hotline (852) 2108 3611.

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

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