

* Please note that you may also top up by using “FPS” or other methods directly through the e-CNY App.

Notice

Before you use the digital currency exchange service (“Digital Currency Exchange Service”) provided by Bank of China (Hong Kong) Limited (the “Bank”, “BOCHK”, “us”, “our” or “we”), please carefully read the following. By using the Digital Currency Exchange Service, you confirm that you have agreed to the following:

- We may provide you with our Digital Currency Exchange Service if you successfully link your e-CNY Wallet (“Wallet”) provided to you by the Bank of China Limited (“BOC”) to BoC Pay+ through our e-CNY Zone (such Wallet being the “Linked Wallet”) and you meet the other eligibility criteria that we specify.
- **“e-CNY” (also known as digital Renminbi) is a digital currency issued by the People’s Bank of China (“PBOC”). e-CNY operates through a two-tiered system, under which the PBOC issues e-CNY to authorised operators (such as BOC), who in turn provide e-CNY wallet services. The e-CNY which you exchange and transfer into the Linked Wallet using the Digital Currency Exchange Service are not held in a bank account with the Bank. The e-CNY held in the Linked Wallet are not deposits held in a bank account with the Bank. Accordingly, the e-CNY amounts you instruct us to exchange and transfer into the Linked Wallet are not protected deposits in Hong Kong and are not protected by the Deposit Protection Scheme in Hong Kong.**
- **By clicking the “Agree and Continue” button or otherwise indicating your confirmation of the transaction in the application interface for the Digital Currency Exchange Service, you acknowledge that you have received this Notice and understand that the e-CNY which you exchange and transfer into the Linked Wallet is not a protected deposit in Hong Kong and is not protected by the Deposit Protection Scheme in Hong Kong.**
- By using the Digital Currency Exchange Service, you can withdraw Hong Kong Dollars (“HKD”) and/or Renminbi (“RMB”) from your bank accounts with us in order to exchange into e-CNY, and the e-CNY so exchanged will be transferred in accordance with your instructions to the Linked Wallet.
- **If you elect to exchange e-CNY by using a withdrawal from your HKD deposits, we will convert your HKD into RMB at our spot HKD/CNH exchange rate in order to exchange into e-CNY. For the relevant exchange service hours, please see BoC Pay+ > e-CNY Zone’s “Frequently Asked Questions”.**
- **The Wallet is a service / product provided directly by BOC, without any**

involvement by us. The Wallet is not provided by us, and we have no control over the Wallet.

- Please carefully read and agree to the e-CNY Zone Terms and Conditions for Digital Currency Exchange Service (which form part of the e-CNY Zone Terms) before using the Digital Currency Exchange Service.
- You acknowledge that there are risks inherent in using the Digital Currency Exchange Service. By using the Digital Currency Exchange Service, you are deemed to have accepted all such risks, including those described in this Notice and the terms applicable to the e-CNY Zone, including our risk disclosures relating to RMB (which would equally apply to e-CNY).
- e-CNY and the Wallets provided by BOC may be subject to restrictions which may affect our ability to provide or to continue to provide you with the Digital Currency Exchange Service. Please refer to the service agreement and the related terms and conditions applicable to the Wallet provided by BOC for the responsibilities and obligations applicable to you and BOC regarding the use and handling of the Wallet, including any transaction limits, balance caps, withdrawal arrangements and how transaction issues are handled.
- **Some of the services and Wallet functions that BOC provides to you ("BOC Services") may not accessible through BoC Pay+, and you may need to utilise such BOC Services and Wallet functions directly through the relevant channels provided by BOC instead of through BoC Pay+.**
- (Applicable to type 4 Wallet users) At present, type 4 Wallets are anonymous. To protect customer assets, customers with type 4 Wallets provided by BOC must visit the BOC's branches in mainland China in person to withdraw e-CNY into cash from the customer's Wallet. Alternatively, you may visit a designated office of the Bank in-person for the withdrawal of the balance from the Wallet, on such terms and conditions as may be determined by the Bank from time to time. It is not possible to withdraw amounts from the Wallet through BoC Pay+ at present. For details, you may call our customer service hotline at 3988 2388.
- As part of our Digital Currency Exchange Service, you authorise us to disclose and send any information relating to you, your use of the Digital Currency Exchange Service and BoC Pay+, your Wallet and any information relating to any instruction and/or transaction carried out through the Digital Currency Exchange Services and/or BoC Pay+ (including account type, transaction amounts, exchange rate and currency, your masked name, your masked account number, your mobile number, your IP address and MAC/ IMEI/ UDID address (if applicable)) to BOC and to the system of the e-CNY issuing institution (the People's Bank of China). You also confirm that you have consented to BOC's use and transfer of any data and

information relating to you, your Wallet and the BOC Services, including but not limited to the transfer of such data and information from BOC in the People's Republic of China to us in Hong Kong.

- The e-CNY exchanged through the Digital Currency Exchange Service will be transferred to the Linked Wallet instantly under normal circumstances. However, the actual receiving status and receiving time is subject to arrangements with BOC. We cannot guarantee the time at which the e-CNY will be successfully transferred into the Linked Wallet. We are not responsible for any delay or failure in transferring the exchanged e-CNY into the Linked Wallet. We are not responsible as to when BOC will credit the exchanged e-CNY into the Linked Wallet or if it fails to do so. Please contact BOC for details if necessary.
- The amount exchanged to e-CNY using the Digital Currency Exchange Service will be deducted from your General Merchant Daily Payment Limit.