

Dear Valued Customer,

Important Notice of Core Banking System Upgrade (Financial Institutions Customers)

Thank you for your support to Chiyu Banking Corporation Limited (the "Bank") over the years.

The Bank has always been committed to best-in-class customer experience and operational excellence. The Bank will implement the core banking system upgrade ("System Upgrade") from **2 May 2025 (Friday) at 6:00 p.m. to 5 May 2025 (Monday) at 8:00 a.m.** ("Period") to improve overall efficiency and your experience with our products and services.

After the completion of the System Upgrade, with effect from 5 May 2025 ("Effective Date") at **8:00 a.m.**, certain terms of services of the Bank shall be revised. The relevant changes to the Bank's services are detailed below for your reference.

Details of the Changes	Before System Upgrade	After System Upgrade
Account service fee (if any)	Agreed between the Customer and the Bank according to the terms of the interbank account agreement	Settled on the last day of the month
Account interest (if any)	Calculated based on the daily closing balance of the Customer's account and credited to the account monthly according to the terms of the interbank account agreement	Credited to account on the last day of the month
Account statement (if any)	Issued monthly according to the terms of the interbank account agreement	Generated and sent out at the end of the month

Please note that if you do not accept the above amendments, you may notify the Bank to discontinue the relevant services and/or terminate the relevant account(s). Otherwise, the above amendments shall be binding on you if you continue to use the relevant services and/or maintain the relevant account(s) on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the relevant services if you do not accept the above amendments.

You may download these notices from "What's New" in the Bank's website on or before 5 August 2025 and these notices may not be read or download afterwards. For the English version, please refer to the Bank's website. In case of any discrepancy between the Chinese and English versions of the notice, the Chinese version shall prevail.

We apologize for any inconvenience that may be caused by the System Upgrade. You may contact our business representatives Brenda Lin or Hemi Zheng at +852 39829697 / +852 39829693, email to treasury_div@chiyubank.com, linfungkiu@chiyubank.com, zhengjiamin@chiyubank.com or through SWIFT MT199/MT299 to CIYUHKHH and we will be happy to answer your queries.

Further notice will be given if there is any change to the upgrade date; all amendments set out in this notice will be effective from the new upgrade date.

Chiyu Banking Corporation Limited
April 2025