

Dear Valued Customer,

Important Notice of Core Banking System Upgrade (Personal 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 products, services, and terms of the Bank shall be revised. Relevant changes of the services of the Bank are detailed below for your reference.

1. Enrich Banking, i-Free Banking and the definition of "Total Relationship Balance"

Details of the Changes	Before System Upgrade	After System Upgrade
The name of "Enrich Banking" will be changed to "YuSmart"	Enrich Banking	YuSmart
The name of "i-Free Banking" will be changed to "YuSmart"	i-Free Banking	
Definition of "Total Relationship Balance" will be revised as follows: 1) The scope of value of the investment asset: - Not include Certificate of Deposit - Not include Structured Notes 2) BOC Credit Card* related items: - Not include outstanding balance and un-post installment balance under the BOC Credit Card - Not include outstanding balance of loan products provided by BOC Credit Card (International) Limited.	Definition of "Total Relationship Balance": 1) The scope of value of the investment assets including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals 2) Include BOC Credit Card related items: - Outstanding balance and un-post installment balance under the BOC Credit Card - Outstanding balance of loan products provided by BOC Credit Card (International) Limited Remarks: *BOC Credit Card means to the credit cards issued by BOC Credit Card (International) Limited	Definition of "Total Relationship Balance": 1) The scope of value of the investment asset including Securities, Securities Margin, Bonds, Funds, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals 2) Not include BOC Credit Card related items

2. "Portfolio Summary" shown in the Consolidated Monthly Statement

Balance of Previous Month for Deposits, Investments, Total Assets, Loans:

In line with the System Upgrade, for the consolidated monthly statement with the cut-off date from 3 May to 2 Jun after the Effective Date, the "Balance / Arrears of Previous Month" will not be shown in the "Portfolio Summary" of the Consolidated Monthly Statement. Customers may refer to the consolidated monthly statement of the previous month if they need to enquire about the relevant information. The relevant content will resume to be shown in the consolidated monthly statement starting from the cut-off date, June 3 onwards.

"Total Relationship Balance "

The "Total Relationship Balance" for May and June 2025 will not be shown in the system after the Effective Date. From August 2025 onwards, the system will resume displaying the "Total Relationship Balance" for July onwards. You may inspect the "Total Relationship Balance" through the internet banking and consolidated monthly statements.

MPF balance:

Statement with monthly statement cut-off date from 3 May to 7 May: MPF balance of current month and previous month will not be shown. For statements with monthly statement cut-off date between 8 May and 7 June: MPF balance of the current month will be shown, while MPF balance of the previous month will not be shown. For statements with cut-off date on or after 8 June: MPF balance of both current and previous month will be resumed.

After the Effective Date, the current month's MPF balance can be enquired after 8 May, 2025 via the Bank's Internet Banking or ATM, or through BOCI Prudential (Tel: 852-29293030); for the previous month's MPF balance, please refer to the previous month's consolidated monthly statement.

We apologize for any inconvenience caused.

3. The adjustments to the Auto-Sweeping Service for Personal Integrated Account Service

Effective from the Effective Date, the maximum daily limit of Auto-Sweeping for Integrated Account Service and the pre-set daily limit of newly applied Auto-Sweeping Service will be adjusted as follows. For the customers who have already opted for the Auto-Sweeping Services and re-set limit of Auto-Sweeping Services, the current daily Auto-Sweeping limit will be remain unchanged after the System Upgrade.

Before System Upgrade				After System Upgrade			
Pre-set daily limit of Auto-Sweeping							
Integrated Account Service	HKD account	USD account	RMB account	Integrated Account Service	HKD account	USD account	RMB account
Wealth Management	HKD 10,000	USD 1,200	CNY 8,000	Wealth Management	HKD 10,000	USD 1,200	CNY 8,000
Enrich Banking	HKD 5,000	USD 600	CNY 4,000	YuSmart	HKD 5,000	USD 600	CNY 4,000
i-Free Banking	HKD 5,000	USD 600	CNY 4,000				
Maximum daily limit of Auto-Sweeping							
Wealth Management	HKD 100,000	USD 12,000	CNY 80,000	Wealth Management	HKD 100,000	USD 12,000	CNY 80,000
Enrich Banking	HKD 50,000	USD 6,000	CNY 40,000	YuSmart	HKD 50,000	USD 6,000	CNY 40,000
i-Free Banking	HKD 30,000	USD 4,000	CNY 20,000				

- Customers can re-set or amend the pre-set limit of Auto-Sweeping Service via Personal Mobile Banking, Personal Internet Banking or visit any of the Bank branches.
- The Auto-Sweeping Service is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any the Bank working date, provided the transfer sum does not exceed the "Fund Source Account" balance or the maximum limit set by customers.

- The "Fund Source Account" must have sufficient balance for the successful transfer of Auto-Sweeping Service.

4. Multi-currency Savings Account

From the Effective Date, the Chinese product name of 「外匯寶」儲蓄賬戶 will be changed to 外幣儲蓄賬戶. The English product name will remain unchanged.

Details of the Changes	Before System Upgrade	After System Upgrade
The product name of Multi-currency Savings Account	Chinese name: 「外匯寶」儲蓄賬戶 English name: Multi-currency Savings Account	Chinese name: 外幣儲蓄賬戶 English name: Multi-currency Savings Account (remain unchanged)

5. "Call Deposit" Service

- Prior to the System upgrade, the Bank only offer "Call deposit" service with 1-day and 7-day notice periods. "Call deposit" does not have a specific maturity date. Customers must notify the bank of the maturity date of the deposit in advance according to the agreed notice period, in order to withdraw funds.
- From the Effective Date, the Bank will not offer the "Call Deposit" Service.
- The existing "Call deposit" will be converted to 1-day and 7-days "Time Deposit" on 3 May. After the System Upgrade, the maturity instruction of these "Time Deposit" will be set to automatically renew principal and interest. The subsequent renewal interest rates will be subject to the broad rate of that currency on the renewal day.
- Customers can amend the "Time Deposit" maturity instruction via Personal Mobile Banking, Personal Internet Banking or visit any of the Bank branches. The Bank offers maturity options for customers to choose from: "Renew principal and credit interest to settlement account", "Credit principal and interest to settlement account" and "Renew principal and interest".

6. The maturity arrangement of "Club Deposit" during the Period and after the Effective Date

- Currently, the maturity date of "Club Deposit" will not be postponed if the maturity date falls on a non-business day. After the Effective Date, the maturity date handling will be same as other time deposit. If the maturity date of "Club Deposit" falls on a non-business day, the maturity date will be postponed to the next business day.
- During and after the Period, there is special maturity arrangement for "Club Deposit". The maturity date of the "Club Deposit" on 2 May 2025 (Friday) and 3 May 2025 (Saturday) will be matured and credited to customer's settlement account as usual. For the "Club Deposit" originally mature on 4 May 2025 (Sunday) and 5 May 2025 (Monday), maturity date will be postponed to the next business day, i.e. 6 May 2025 (Tuesday), and the interest will be recalculated based on the original interest rate.

7. "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme

Change of Product Name	
Before System Upgrade	After System Upgrade
"All-You-Want" Mortgage Scheme	"Chiyu Ideal" Mortgage Scheme
"Smart" Mortgage Scheme	Chiyu Deposit-Linked Mortgage Scheme

The change of product names will be applicable to all documents and representations of the Bank showing "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme, including but not limited to all relevant terms and conditions and descriptions on the Bank's official website. Save and except for the change of product names, all other contents and provisions remain unchanged.

8. BOC Credit Card and BOC Express Cash Revolving Credit related services

- 1) **Cancellation of BOC Credit Card and BOC Express Cash Revolving Credit Related Services through Branch of the Bank After the Effective Date**
 - Cancellation of BOC Credit Card repayment services by transfer, cash or cheque at our branch counters.
 - Cancellation of BOC Express Cash Revolving Credit repayment services by transfer at our branch counters.
 - Cancellation of BOC Credit Card cash overdraft service at our branch counters.
 - Cancellation of submission of BOC Credit Card related documents at our branches, including but not limited to BOC Credit Card physical application forms, supplementary documents, change of account information of BOC Credit Card, and the “Octopus Automatic Add Value” Service, etc.
 - The Bank will no longer support the repayment of BOC Credit Card and BOC Express Cash Revolving Credit via our cash deposit machines or cheque deposit machines.
 - Cancellation of BOC Credit Cards collection services at our branches.
 - Cancellation of inquiry of BOC Credit Card account information at our branches.
- 2) **Cancellation of BOC Credit Card and BOC Express Cash Revolving Credit Related Services through Electronic Channels After the Effective Date**
 - Personal Internet Banking of the Bank will not support all BOC Credit Card related services, including but not limited to BOC Credit Card account overview, billing, transaction records, and bill payment services etc.
 - Personal Mobile Banking app of the Bank will not support all BOC Credit Card related services, including but not limited to BOC Credit Card account overview, credit card payment and transaction records services etc.
 - For BOC Credit Card account enquiry and functions, you may access via BOCHK internet banking/mobile banking.
 - Personal Internet Banking and Personal Mobile Banking app of the Bank will not support all BOC Express Cash Revolving Credit related services, including but not limited to BOC Express Cash Revolving Credit account overview, payment and transaction records services etc.
- 3) **Cancellation of BOC Credit Card Related Services through Phone Banking After the Effective Date**
 - Cancellation of BOC Credit Card bill payment and cash advance services through Phone Banking of the Bank.
- 4) **The Bank’s WeChat Official Account will no longer support all BOC Credit Card services After the Effective Date**
 - The Bank’s WeChat Official Account will no longer support all BOC Credit Card services, including but not limited to BOC Credit Card confirmation, BOC Credit Card statement enquiry, BOC Credit Card points enquiry, and binding BOC Credit Card/Express Cash Account etc.

Note: BOC Credit Card means the credit card issued by BOC Credit Card (International) Limited. For details, please refer to the separate notification by BOC Credit Card (International) Limited.

For inquiries about BOC Credit Card, please call BOC Credit Card Customer Service Hotline at (852) 2853 8828.

For inquiries about BOC Express Cash Revolving Credit, please call BOC Hong Kong Personal Customer Service Hotline at (852) 3711 4688.

9. ATM Card Services

1) Important Reminders for ATM Card Services

From the Effective Date, the ATM Card services of the Bank will be changed as follows:

Change Items	Details of the Changes
Addition of ATM Cards Payment	The Bank’s ATM cards with the “UnionPay QuickPass” logo can be used at merchants that accept “UnionPay QuickPass” for related services.

Change Items	Details of the Changes		
Function			
Transaction services through the ATMs of Bank of China (Hong Kong) Limited	Service Items	Before Effective Date	After Effective Date
	Cash Withdrawal (Minimum Amount)	HKD100 each transaction	HKD300 each transaction
	Cash Withdrawal (Maximum Amount)	HKD30,000 each transaction or the amount not exceeding the daily ATM card cash withdrawal limit (Whichever is lower)	HKD6,000 each transaction, and HKD30,000 daily or the amount not exceeding the daily ATM card cash withdrawal limit (Whichever is lower)
	Handling Fee for UnionPay QR Code Cash Withdrawal	Waived	HKD15 each transaction. No handling Fee for cash withdrawal at the Bank's ATMs.
	Transfer from accounts of the Bank to accounts of Bank of China (Hong Kong) Limited	Support	Only support transfer service between the accounts of the Bank. No longer support transfer service between the accounts of the Banks and Bank of China (Hong Kong) Limited. Customer can transfer funds to other banks by using "FPS" through the internet / mobile banking of the Bank.
	Cheque Book Application for RMB Current Account	Support	No longer support. Customer can apply cheque book for RMB current account at the Bank's ATMs.
	Statement Application via RMB Current Account	Support	No longer support. Customer can apply statement via RMB current account at the Bank's ATMs.
	MPF Enquiry via RMB Account	Support	No longer support. Customer can enquire MPF via RMB account at the Bank's ATMs.

2) Other Reminders for ATM Card Services

From the Effective Date, other reminders related to the Bank's ATMs, Cheque Deposit Machines and ATM Card services are as below:

Adjusted items	Details of the Adjustments
ATM Card PIN Letter	ATM Card PIN letter issued before the Effective Date must have the password updated before the Effective date. If not, the password can only be changed at the Bank's branches on or after the Effective Date. ATM Card PIN letter issued after the Effective Date, password can be changed through the Bank's branches or "JETCO" ATMs.
Payment of BOC Credit Card and BOC Express Cash Revolving	The Bank's ATMs will not accept the payment for BOC Credit Card and BOC Express Cash Revolving Credit bills via the "Transfer" function. Customers can pay their BOC

Adjusted items	Details of the Adjustments
Credit bill through ATM	Credit Card and BOC Express Cash Revolving Credit bills through the “Credit Card Payment” function at the Bank’s ATM.
Branch Transactions	The Bank will not accept transactions effected by way of ATM Cards and keying in password at the counters of branches. Customer must present valid identification to conduct transactions at the Bank’s branch counters.
ATM Service Network	ATMs of the Bank will continue to support services of JETCO / UnionPay networks but will not support services of VISA, MASTER, JCB and FISC networks. Customers can use other ATMs with VISA / MASTER / JCB / FISC network logo for transactions.
Making Mandatory Provident Fund (MPF) contributions via Cheque Deposit Machines	The Bank’s Cheque Deposit Machines will not accept MPF contributions. Customers can make MPF contributions at the Bank’s branches.

10. Internet Banking and Mobile Banking for Personal Customers

Important Notice for Logging into our Internet Banking and Mobile Banking after the Effective Date:

- 1) The website of the Bank’s internet banking www.chiyubank.com will remain unchanged, and the internet banking webpage and functions will be updated.
- 2) The Bank’s mobile banking will be updated. Customers are required to download the latest mobile banking app on the App Store or Google Play (Chiyu Bank). If the customer’s mobile device does not have the above application store, please visit the Bank’s website www.chiyubank.com after the effective date and download the APK installation file through the mobile banking QR code at the bottom of the homepage. Please note that the new mobile banking app will be available from 8:00a.m. on 5 May 2025.
- 3) The bank number/username (if applicable) and password for log-in of the Bank’s internet banking for personal customer will remain unchanged. Customers who originally used biometric authentication (such as Face ID, fingerprint ID) to log in to mobile banking will need to log in with their internet banking number/user name and password when using the new version of the mobile banking application for the first time. Please remember and keep your internet banking number/user name and password in a safe place. If customers forget their bank number/user name or password, please visit the branch in person to apply.
- 4) The original Mobile Token will also become invalid, and customers need to apply for Mobile Token/personal setting service again in the new version of mobile banking application.
- 5) Mobile Banking will no longer be supported via web page to login, but will only be supported via the bank's new version of mobile banking mobile application to login.
- 6) It is recommended that the following or updated versions of browser should be used to log in the internet banking.
Microsoft Internet Explorer (version 11 or above)
Microsoft Edge (version 94 or above)
Mozilla Firefox (version 91.2 or above)
Apple Safari (version 14 or above)
Google Chrome (version 95 or above)
- 7) The Bank provides an operation guide for the new version of internet banking and mobile banking. Customers can browse/download it on the Bank’s website (before system upgrade: www.chiyubank.com > Latest News; After system upgrade: www.chiyubank.com > Personal Banking > e-Banking) or go to our branch for inquiries.

Notes on Transactions in Internet Banking and Mobile Banking After the Effective Date:

- 1) After the Effective Date, the Bank’s internet banking for personal customer will not provide the function of BOC Remittance Plus, and customers can use the wire transfer function instead.
- 2) After the Effective Date, the Bank’s mortgage expert mobile app will be cancelled, relevant information will be provided in the mobile banking app. Real estate information, real-time valuation and property market news services will no longer be provided.
- 3) Customer Standing/scheduled transaction instructions:

Standing/scheduled transaction instructions as arranged by the customers during the System Upgrade (11:00p.m. on 2 May to 8:00a.m. on 5 May), including but not limited to standing/scheduled transactions for transfers, FPS, time deposits, currency exchange, remittances, bill payments and credit card settlements instructions will not be executed and the customers should adjust the arrangements in advance. Standing/scheduled trading instructions that have been scheduled to be executed outside this upgrade period will be executed as usual.

- 4) On Personal Internet Banking, the "Custody Statement" inquiry function in "Transaction Record" under the "HK Securities" and "A Shares Securities" sections on the "Investment" page will be cancelled. Alternatively, customers can access the relevant information with the following two methods:
 - A. The monthly statement will show stock-related transactions including the quantities of stock deposit and withdrawal.
 - B. Customers can still use the "Transaction Record" or "Positions" enquiry functions on both Personal Internet Banking and Personal Mobile Banking to check on their stock holdings.
- 5) Currently, customers can input the "Average Purchase Price" in the "Account Details" under "HK Securities" and "A Shares Securities" belonging to "Investment" section of Personal Internet Banking and "Securities" section of Personal Mobile Banking respectively, the system will show the "Gain/Loss" related information automatically. Since the Effective Date, Personal Internet Banking and Personal Mobile Banking will no longer support this function.
- 6) Stock order instructions set through our personal online banking and mobile banking are only valid until the end of the stock market's continuous trading session at 4:00p.m. on 2 May. Services will be resumed at 8:00a.m. on 5 May, and customers will be allowed to rearrange the order instructions (Note: 5 May is a public holiday in Hong Kong and the stock market will be closed and will reopen on 6 May).
- 7) The foreign exchange margin standing order instructions set through our personal customer online banking and mobile banking are only valid until 5:00p.m. on 2 May, and the foreign exchange margin trading and margin transfer services are suspended during the system upgrade. From 8:00a.m. on 5 May, foreign exchange margin trading services will be fully resumed, including trading transactions, account information inquiry, margin transfer and accepting customers to rearrange the standing order instructions. For detailed information, please pay attention to the "Foreign Exchange Margin Service Adjustment Notice" issued by the Bank.
- 8) The trading transactions of precious metal passbook account services of online banking and mobile banking will be suspended at 11:00p.m. on 2 May, and the trading period will be affected until 3:30a.m. on 3 May. 5 May is a public holiday in Hong Kong, and trading will resume on 6 May.
- 9) The bill templates registered by customers through Internet Banking or Mobile Banking on or before 11:00p.m. on 2 May will need to be re-created after the Effective Date (excluding electronic bills).
- 10) For the transaction records generated by customers paying invoices through Personal Internet Banking or Mobile Banking on or before 11:00p.m. on 2 May, please inspect in the transaction records/consolidated monthly statement of the debited account.

11. Amendment to the Conditions for Services, Terms and Conditions and Service Charges of the Bank

Please refer to "[Notice of Amendments to the Terms and Conditions of Banking Services and Bank Service Charges](#)" for details.

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. Should you have any questions, please refer to the FAQs on the Bank's official website (www.chiyubank.com). You may also contact our staff or call the 24-hour hotline: System Upgrade Hotline (852) 2501 3051 (for system upgrade related enquiries), Customer Service Hotline (852) 2232 3625 (for general banking service enquiries), or visit any of our branches during business hours.

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