

Banking System Upgrade Frequently Asked Questions ("FAQ")

The core system of Chiyu Banking Corporation Limited (the "Bank") will be upgraded during the period from 6:00p.m. on 2 May, 2025 (Friday) to 8:00a.m. on 5 May, 2025 (Monday) (the "Switching Period") (the "System Upgrade"). Some of the Bank's banking services will be suspended during the period before and after the System Upgrade, please refer to the "Notice of Service Suspension for Core Banking System Upgrade" issued to customers for details. Upon completion of the switchover, some products, services, terms and conditions and charges will be changed starting from 8:00a.m. on 5 May (the effective date). In this regard, the Bank has prepared the "Important Notice on Core Banking System Upgrade" and the "Notice on Revision of Terms and Conditions of Banking Services and Charges for Banking Services" targeting at various customer segments, which will be sent to customers by mail and email. Customers can browse the relevant notices on the Bank's website or in person at any of our branches to learn more about the impact of the upgrading of the Bank's core banking system.

The following is a sample Q&A for customers' reference in response to frequently asked questions on the core banking system upgrade.

The Bank has prepared a sample Q&A for customers' reference in order to assist them in handling enquiries relating to the core banking system upgrade, and in obtaining more comprehensive information on the system changeover, in order to make proper arrangements and preparations for the changeover, and at the same time, obtaining better banking services after the temporary suspension of the Bank's new system.

Banking services suspended during upgrading

1. When will the system be upgraded and how long will it take?

The System Upgrade will be carried out from 2 May 2025 (Friday) at 6:00p.m. gradually to 5 May 2025 (Monday) at 8:00a.m.

Unless otherwise specified, all services and systems will be fully restored after 5 May 2025 (Monday) at 8:00a.m. If the recovery date and time are changed, the Bank will announce it separately on the official website (www.chiyubank.com).

2. Which products and services will be suspended during the System Upgrade? Do I need to do any additional confirmation work after the upgrade is complete?

Suspended services include:

- All branches (Limited service will be provided from 9:00a.m. to 1:00p.m. on 3 May. Except for the six designated branches which will provide cash withdrawal at the designated time (please refer to Question 3 for details), other branches will only provide consultation service.)
- Self-service equipment (ATMs, Cheque deposit machines, cash deposit machines and Passbook Update Machines).
- ATM Card Service
- stock preset order
- Online insurance
- Foreign Exchange Margin
- Notional Precious Metals Passbook Account[^]
- Personal Internet Banking - All Features
- Personal Mobile Banking - All Features
- Corporate Internet Banking - All Features
- Faster Payment System (FPS) Service
- Official WeChat account service
- Personal and Corporate Phone banking
- Official website (Only the page of the Bank's announcement can be viewed after 12:00 noon on 4 May)
- Credit Card Services

[^] Notional Precious Metals Passbook Account service includes the Paper Gold Scheme service and the Paper Precious

Metal Scheme.

* The Customer Service Hotline will remain available throughout the entire Period. Customers can use the Hotline for prearrangement of cash withdrawal during the Period. Other account-related transaction request will be registered first and processed after the System Upgrade is complete.

3. Will emergency cash withdrawal services be provided during the System Upgrade?

The System Upgrade will be carried out from 2 May 2025 (Friday) at 6:00p.m. to 5 May 2025 (Monday) at 8:00a.m. Unless otherwise specified, all systems will be fully restored after 5 May 2025 (Monday) at 8:00a.m. Customers can withdraw cash at the Bank or JETCO ATMs. Since 5 May is a public holiday, the Bank's branches will be open for business on 6 May, and customers can visit the branches to complete all banking services, including cash withdrawals. We advise clients to make necessary arrangements in advance.

During the Period, the following designated branches of the Bank will provide over-the-counter Hong Kong dollar cash withdrawal service to the Chiyu customers. The operating hours of the designated branches are 3 May and 4 May, 9:00a.m. to 8:00p.m.. Customer shall call the hotline (852) 2501 3046 of the designated branch of the Bank at office hour for withdrawal appointment.

During the Period, each customer can transact cash withdrawal at the designated branches of the Bank 1 time at most per day and the aggregate maximum cash withdrawal limit (provided that the relevant account must have sufficient account balance) is HKD30,000 per day. The minimum withdrawal amount per transaction is HKD500, and the amount of each withdrawal must be a multiple of HKD100. During the Period, you are required to present your personal identification document at the following designated branches for the over-the-counter cash withdrawal. For individual and joint accounts, only withdrawals by account holder(s) will be accepted. For corporate accounts, only withdrawals by authorized person(s) will be accepted.

| Designated branch | Address |
|---------------------|--|
| Central Branch | No. 78 Des Voeux Road Central, Central, H.K. |
| Kwun Tong Branch | Unit A, G/F, No. 398 - 402 Kwun Tong Road, Kln. |
| North Point Branch | G/F, No. 390 - 394 King's Road, North Point, H.K. |
| Sham Shui Po Branch | G/F, No. 235 - 237 Laichikok Road, Sham Shui Po, Kln. |
| Tsuen Wan Branch | G/F, No. 131 - 135 Sha Tsui Road, Tsuen Wan, N.T. |
| Ma On Shan Branch | Shop 313, Level 3, Ma On Shan Plaza, Bayshore Towers, Ma On Shan, N.T. |

4. Why can my ATM card continue to be used at other JETCO ATMs until 6:00p.m. when all self-service facilities will be suspended from 5:00p.m. on 2 May during the changeover period?

As the Bank's ATM card business will be ready for system upgrade from 5:00p.m. on 2 May, 2025, the Bank's self-service facilities (ATMs, banknote depositors, cheque deposit machines and book-printing machines) will be closed from 5:00p.m. on 2 May, 2025, and customers can continue to use JETCO / UnionPay ATMs with their ATM cards to perform transactions until 6:00p.m. The Bank's self-service facilities will be resumed from 8:00a.m. on 5 May, 2025. You are advised to make prior arrangements for the services you need.

5. How can I check my account balance during the System Upgrade?

The System Upgrade will be carried out from 2 May 2025 (Friday) at 6:00p.m. to 5 May 2025 (Monday) at 8:00a.m. Unless otherwise specified, all systems will be fully restored after 5 May 2025 (Monday) at 8:00a.m. We advise clients to make necessary arrangements in advance.

During the Period, the designated branches of the Bank (including : Central Branch 、 Kwun Tong Branch 、 North Point Branch 、 Sham Shui Po Branch 、 Tsuen Wan Branch and Ma On Shan Branch) will provide over-the-counter account balance checking service to the Chiyu customers. The operating hours of the designated branches are 3 May and 4 May, 9:00a.m. to 8:00p.m.. Customer shall call the hotline (852) 2501 3046 of the designated branch of the Bank at

office hour for balance checking appointment. Individual and joint accounts are only accepted by account holders, while company accounts are only accepted by authorized persons, who must present personal identification documents.

6. Will I receive any funds transferred to my account during the System Upgrade?

The cross-border inward remittances and local CHATS inward transactions are conducted during the business hours from Monday to Friday (excluding public holidays). During the Period, which falls on weekends and non-business hours, both cross-border inward remittances and CHATS inward transactions will be temporarily suspended. Specifically, on 5 May 2025 (Monday), which is a Hong Kong public holiday, cross-border inward remittances and CHATS inward transactions will remain suspended. All remittance services, including inward remittances, will resume from 9:00a.m. on 6 May 2025 (Tuesday), which is the first working day after the System Upgrade.

As for local Fast Payment System (FPS) transactions, including both receipts and payments, due to the suspension of our online banking and mobile banking services during the Period (2 May 2025 (Friday) at 6:00p.m. to 5 May 2025 (Monday) at 8:00a.m.), FPS transactions will also be temporarily unavailable during the Period. You will not be able to log in to our online banking or mobile banking to initiate payments. Additionally, during the Period, transactions initiated by others to transfer funds to you via FPS will not be accepted. Services will resume operate normally after 8:00a.m. on 5 May 2025, with online banking and mobile banking resumed, allowing you to restart FPS transactions. Any individuals intending to transfer funds to you via FPS during the Period will need to re-initiate their transactions.

Personal Account, Savings Account & Current Account

7. After the System Upgrade, will my current account number change?

All the existing account numbers will remain unchanged after the system upgraded.

8. After the System Upgrade, is there any impact to the forward-dated or standing instructions that was set before the System Upgrade?

Customer Standing/scheduled transaction instructions:

Standing/scheduled transaction instructions as arranged by the customers during the period from 11:00p.m. on 2 May to 8:00a.m. on 5 May (when Internet Banking is suspended), 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.

9. Can I still use my current check book after the System Upgrade? Or do I need a new checkbook?

All the existing cheque books can continue to be used after the system upgrade.

10. Will there be changes/impacts on current investment accounts such as time deposits, loans, mortgages, funds, stocks, bonds, etc.?

Apart from the existing "Call Deposit" Service and "Club Deposit", other accounts will not be affected after the System Upgrade.

Effective from the Completion Date, the Bank will not offer the "Call Deposit" Service. The existing customers of 1-day and 7-days "Call Deposit" will be automatically converted to 1-day and 7-days "Time Deposit" after the Completion Date. After the System Upgrade, the maturity date handling of "Club Deposit" 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 the System Upgrade period, there is special maturity arrangement for "Club Deposit". "Club Deposit" mature 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 days, i.e. 6 May 2025 (Tuesday), and the interest will be recalculated based on the original rate.

11. What are the changes of Personal Phone Banking services after the system upgrade?
After the system upgrade, the Personal Phone Banking Hotline will cancel the application for consolidated monthly statement, and you can still perform the relevant transactions through Internet Banking or branches. The Bank will continue to provide the service with a new hotline number. Please refer to Appendix 2 of the Bank's System Upgrade Circular II for the relevant changes.
12. What are the changes to the Personalized Automated Stock Service after the system upgrade?
After the system upgrade, the Personalized Automated Stock Service Hotline will be deactivated for corporate actions (including rights issue, dividend election, etc.), and you can still perform related transactions through Internet Banking, Mobile Banking or branches. The Bank will continue to provide services through the new hotline number. Please refer to Annex 2 of the Notice 2 of the Bank's System Upgrade for the relevant changes.

ATM, Cheque Deposit Machines and ATM card services

13. Can I continue to use my current ATM card after the System Upgrade?
Yes, you may continue to use it with confidence.
14. What impact will it have to my ATM card after the System Upgrade?
After the System Upgrade, if you use the Bank's ATM cards to conduct the relevant transactions listed on the Customer Notice at ATMs of BOCHK (For details, please refer to the "Notice on ATM Card Business Upgrade and Amendments to Relevant Terms and Conditions" issued by the Bank in March 2025, which can be viewed on the Bank's website at www.chiyubank.com > What's New), you should pay attention to the adjustment of transaction rules for related services.
Other ATM functions, including but not limited to cash withdrawal, inter-account transfer, balance inquiry and all related services registered through savings/current accounts (such as PPS service, Hong Kong Jockey Club EPS Instant EFT service, Hong Kong Jockey Club cash voucher purchase, etc.) will remain unchanged.
Please also note that since the ATM transfer service between accounts of the Bank and BOCHK will not be supported, if you use the Bank's ATM cards to pay BOC Credit Card and BOC Express Cash Revolving Credit bills via ATMs, you should use the 'Credit Card Payment' function instead of 'Transfer' function.
15. How to transfer fund from accounts of the Bank to accounts of BOCHK from after the System Upgrade?
After the System Upgrade, the Bank's ATMs will not support transfer service between accounts of the Bank and accounts of BOCHK.
Fund transfer from the Bank's accounts to BOCHK's accounts can be done by CHATS with over-the-counter transaction at the Bank's branches, or by CHATS/FPS with the Bank's internet/mobile banking. Please refer to the Bank's "General Banking Services Charges" for the details of charges.
16. Will there be any changes to the daily withdrawal, transfer and payment limits of ATM card after the System Upgrade?
After the System Upgrade, the daily cash withdrawal limit of ATM card will remain unchanged, i.e. it will still be a maximum of HKD30,000 or no more than the daily cash withdrawal limit of the ATM card (whichever is lower).
If you conduct cash withdrawal through the Bank's ATMs, the minimum amount for each transaction remains unchanged at HKD100.
However, please be reminded that when using the Bank's ATM card to conduct cash withdrawal through JETCO ATMs (including ATMs of BOCHK), the minimum amount for each transaction will be HKD300 and the maximum amount will be HKD6,000. If you need to withdraw more than HKD6,000, you will need to withdraw more than once, or you can use the Bank's ATMs to withdraw cash.
17. Why will there be handling fee for UnionPay QR Code cash withdrawal when using Chiyu Bank's ATM cards at ATMs of BOCHK after the System Upgrade?
After the System Upgrade, the Bank will treat BOCHK as the identity of other JETCO member banks when processing related inter-bank ATM transactions. When using the Bank's ATM cards to conduct UnionPay QR Code cash

withdrawal at ATMs of BOCHK, the handling fee will be the same as that of other JETCO member banks', which is HKD15 for each transaction. Please be advised that you can use the Bank's ATM cards to conduct UnionPay QR Code cash withdrawal at ATMs of the Bank to avoid paying the charge.

18. Why can't I apply cheque for RMB current account when using Chiyu Bank's ATM cards at ATMs of BOCHK after the System Upgrade?

After the System Upgrade, the Bank will treat BOCHK as the identity of other JETCO member banks when processing related inter-bank ATM transactions. Therefore, when using the Bank's ATM cards to apply cheque book for RMB current account at ATMs of BOCHK, it will not be supported, just as it is not supported at other JETCO member banks. You can use the Bank's ATM cards to conduct cheque book applications for RMB current account at ATMs of the Bank.

19. Why can't I apply statement via RMB current account when using Chiyu Bank's ATM cards at ATMs of BOCHK after the System Upgrade?

After the System Upgrade, the Bank will treat BOCHK as the identity of other JETCO member banks when processing related inter-bank ATM transactions. Therefore, when using the Bank's ATM cards to apply statement via RMB current account at ATMs of BOCHK, it will not be supported, just as it is not supported at other JETCO member banks. You can use the Bank's ATM cards to conduct statement applications via RMB current account at ATMs of the Bank.

20. Why can't I conduct MPF enquiry via RMB account when using Chiyu Bank's ATM cards at ATMs of BOCHK after the System Upgrade?

After the System Upgrade, the Bank will treat BOCHK as the identity of other JETCO member banks when processing related inter-bank ATM transactions. Therefore, when using the Bank's ATM cards to conduct MPF enquiry via RMB account at ATMs of BOCHK, it will not be supported, just as it is not supported at other JETCO member banks. You can use the Bank's ATM cards to conduct MPF enquiry via RMB account at ATMs of the Bank.

21. What is the newly added ATM card function of "UnionPay QuickPass"?

"UnionPay QuickPass" is a contactless payment service provided by UnionPay. You can use ATM card with the "UnionPay QuickPass" logo to pay at merchants where "UnionPay QuickPass" is accepted. There is no need to insert the card. You can simply tap the ATM card on the "UnionPay QuickPass" sensor and key in the ATM password to complete the payment.

22. Will my current ATM card be automatically added the "UnionPay QuickPass" function after the System Upgrade?

Only ATM cards issued after the System Upgrade will have the "UnionPay QuickPass" function. If you want to use the "UnionPay QuickPass" service, you can visit any branches of the Bank for card replacement.

23. Will my current ATM card PIN Letter still be effective after the System Upgrade?

If you have not changed your ATM Card password as indicated in the PIN letter received before the System Upgrade, you are recommended to change your password at JETCO ATMs as soon as possible before the System Upgrade. Otherwise, on or after the System Upgrade, you will only be able to change the default password through the Bank's branches. For ATM Card PIN Letters issued after the System Upgrade, password can still be changed at both the Bank's branches and JETCO ATMs.

24. Can I conduct transactions at the counters using ATM card and ATM password after the System Upgrade?

After the System Upgrade, the Bank's branches will no longer support customers to use their ATM Cards and key in their ATM password to conduct transactions at the counters. You can still visit the Bank's branches with your valid identification documents for over-the-counter transactions

25. Why can't my VISA / MASTER / JCB / FISC card be used for transactions at Chiyu Bank's ATMs after the System Upgrade?
After the System Upgrade, ATMs of the Bank will no longer support the network services of VISA, MASTER, JCB and FISC. VISA / MASTER / JCB / FISC cardholders can use other ATMs with VISA / MASTER / JCB / FISC network logo for transactions.
The Bank's ATM services of JETCO and UnionPay networks will not be affected. After the System Upgrade, if the card you hold supports JETCO / UnionPay network services, you can continue to use the Bank's ATMs for transactions.
26. After the system upgrade, why can't I make MPF contributions via the Cheque Deposit Machine, and how can I make MPF contributions?
After the System Upgrade, the Bank's Cheque Deposit Machines will not accept MPF contributions. You can make MPF contributions at the Bank's branches.
27. After the System Upgrade, will there be any changes for using "ATM Card – Business" to conduct cash deposit and cash withdrawal?
After the System Upgrade, "ATM Card – Business" customers can still make cash deposit transactions at the Bank's cash deposit machines, and make cash withdrawal transactions at the Bank's and JETCO ATMs as now. Relevant services will not be affected.
28. After the System Upgrade, the service provider that embossing ATM cards is located in Mainland China. What impact will it have on me?
After the system upgrade, the Bank's ATM card service provider is located in Mainland China to provide related suppression service of ATM cards. The Bank will transfer the name, account number and contact information of the ATM card applicant to the service provider located in Mainland China. The service provider is required to delete the relevant customer information within a limited period of use. The Bank strictly implements security measures for customer information transfer and follows customer privacy and data protection measures. The relevant operations comply with the relevant requirements of the Bank's Data Policy Notice. Customer can refer to the Bank's Data Policy Notice. However, the Bank and service provider may still be required to disclose or provide customer's personal information to the relevant persons in accordance with any applicable laws or regulations, or in compliance with any guidelines issued by regulatory authorities or other law enforcement, judicial or tax authorities.

The names of Integrated Account Services

29. I have received a notification letter from Chiyu Bank, is there any impact on me for the rename of "Enrich Banking" / "i-Free Banking"?
No impact on the integrated account service you use. Though "Enrich Banking" / "i-Free Banking" services is renamed, your account number, ATM password, Phone Banking password remain unchanged. Nevertheless, you will see the new brand name and new logo of "YuSmart" printed onto your statement and experience a newly designed Online Banking landing page.
30. Is there any monthly service fee for "YuSmart"?
No monthly service fee will be charged for using "YuSmart" service. However, the designated amount of "Total Relationship Balance" remains unchanged. Customers should maintain a "Total Relationship Balance" of HKD10,000 or above to enjoy the service and relevant product promotional offerings.
31. Will there be any impact on me getting the Welcome Offer of "Enrich Banking" / "i-Free Banking" after the service is renamed?
No. You are eligible to enjoy the offer according to our terms and condition of "Integrated Account Service Promotion Program" as long as you have fulfilled all the requirements mentioned, for example, maintaining the "Total Balance" till the designated date, maintain the integrated account service, etc. For details, please refer to the terms and conditions on the leaflet of "Integrated Account Service Promotion Program".

32. How can I convert "Enrich Banking" / "i-Free Banking" into "YuSmart"?
"Enrich Banking" / "i-Free Banking" will be renamed as "YuSmart" automatically. You are not required to do anything. You can simply enjoy the new experience with ease.

Definition of "Total Relationship Balance"

33. What is the role of "Total Relationship Balance"?
Customers of "Wealth Management" / "Enrich Banking" / "i-Free Banking" service (or "YuSmart" after the system upgrade) are required to maintain a designated amount of "Total Relationship Balance" in order to enjoy exclusive services and offers. Customers of "Wealth Management" will be charged a monthly service fee of HKD280 if their "Total Relationship Balance" fall below the requirement. No monthly service fee for "YuSmart".
34. Will there be any charges for "YuSmart" if I fail to meet the designated amount of "Total Relationship Balance"?
No. Customers of "YuSmart" will not be charged though their "Total Relationship Balance" fall below the requirement of HKD10,000. Customers can enjoy the service and relevant product promotional offerings if maintain a "Total Relationship Balance" of HKD10,000 or above.
35. The "Total Relationship Balance" for May and June will not be available on my monthly statements or Online Banking. Will there be any impact on me?
Understand that it may cause inconvenience to you when the "Total Relationship Balance" for May and June are not available. You can still read your account balance via the monthly consolidated statements or Internet banking. You can rest assured to enjoy our banking services and related privileges during these 2 months. From August 2025 onwards, you may inspect the "Total Relationship Balance" for July and onwards through the internet banking and consolidated statements.
To ensure you can continue enjoying our service hassle-free, the monthly service fee for "Wealth Management" will be waived until 30 Nov 2025. Customer will not be charged though their "Total Relationship Balance" fall below the requirement. As for "YuSmart", no monthly service fee will be charged.
36. How does the change in the definition of "Total Relationship balance" affected me?
The "Total Relationship Balance" of those customers who hold Certificates of Deposit, Structured Notes, BOC Credit Card or loans provided by BOC Credit Card (International) Limited will be affected.
"Wealth Management" customers will be charged a monthly service fee of HKD280 if their "Total Relationship Balance" fall below HKD1 million. The monthly service fee for Wealth Management will be waived if customer maintains a "Total Relationship Balance" of HKD 1 million or above.
The monthly service fees for "YuSmart" will not be charged. You can deposit new funds to increase your "Total Relationship Balance" to HKD10,000 or above to enjoy promotional offers.
37. What can I do if I do not accept the amendment to the definition of "Total Relationship Balance"?
We hope that you can reconsider to accept the relevant amendment. If you do not accept the terms of the amendments, you can notify the Bank of termination of relevant services and/ or accounts by contact our 24-hour System Upgrade Hotline at (852) 2501 3051 or visit any of our branches during business hours.
Otherwise, the amendments will be binding on you if you continue to use the relevant services and/or maintain the relevant account on or after the Effective Date. Please note that if you do not accept the terms of the above amendments, the Bank may be unable to continue providing the relevant services to you.

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

38. Is there any impact on me that Product Name of "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme changes?
Except for the change in product name of "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme, all other product / service contents and provisions remain unchanged.

Auto-pay, Direct Debit Authorization and PPS

39. If my account number changes, do I need to re-register my account number with PPS/Hong Kong Jockey Club?
All the existing account numbers will remain unchanged.
40. If my account number changes, do I need to re-register for FPS/Merchant Direct Debit Authorization/Autopay Standing Instruction with the new account number?
NO, All the existing account numbers will remain unchanged
41. Will the validity period of direct debit authorization be affected?
NO. The validity period of direct debit authorization will not be affected.
42. I received a notice of cancellation of “BOC Express”, how will it affect me?
Upon completion of the system upgrade, the Bank will no longer provide “BOC Express” service. Customers may choose to use the Bank’s Telegraphic Transfer service for fund transfer, please refer to the Bank’s website at www.chiyubank.com for details of the Telegraphic Transfer service and its charges.

Personal Internet Banking/Mobile Banking and Mobile Security Code

43. I use your online banking and mobile banking. What impact will it have on me after the system upgrade?
After the system upgrade, the bank’s website is still www.chiyubank.com, just click the login link for online banking; the upgraded web page and online banking layout will have a new design, making it more aesthetically pleasing and easier to navigate. The login number, username (if applicable), and password will remain unchanged.
For mobile banking, after the system upgrade is completed, customers will need to re-download the latest mobile banking application (Chiyu Bank) from the App Store or Google Play. If your mobile device does not have the aforementioned app stores, please visit our website www.chiyubank.com after the completion date to download the APK installation file. After the upgrade, the original mobile security code will also become invalid, and customers will need to reapply for the mobile security code/personal settings service in the new mobile banking application. Please note that the brand new personal mobile banking service will be available for use starting from 8:00a.m. on 5 May, 2025. The Bank has provided the operation guide of the new version of Internet Banking and Mobile Banking, which can be viewed/downloaded from the Bank’s website www.chiyubank.com (before system upgrade: www.chiyubank.com > What’s News; after system upgrade: www.chiyubank.com > Personal Banking > e-Channel) or visit our branches.
44. I have downloaded and installed the new mobile banking. I used to log in with my fingerprint, but now I can’t log in. What should I do?
After the system upgrade, the Online Banking Number / User ID (if applicable) and Password for Personal Customers will remain unchanged. Customers who have previously logged on to Mobile Banking with biometric authentication (e.g. Face ID, Fingerprint ID) are required to log on with their Online Banking Number / User ID and Password for the first time when they use the new version of the Mobile Banking Application, so please memorise the Online Banking Number / User ID and Password and keep them in a safe place. Please remember and keep your Internet Banking Number / User ID and Password securely. If you forget your Internet Banking Number / User ID or Password, please visit our branches to re-apply. The Bank has provided the operation guide of the new version of Internet Banking and Mobile Banking, which can be viewed/downloaded from the Bank’s website www.chiyubank.com (before system upgrade: www.chiyubank.com >What’s News; after system upgrade: www.chiyubank.com > Personal Banking > e-Channel) or visit our branches.
45. Why can’t I log in to online banking after system upgrade?
After upgrading your system, you may need to clear your browser’s cache or reset your password. Please follow the instructions on the website, and if you still cannot log in, please contact our Upgrade Hotline at (852) 2501 3051, Customer Service Hotline (852) 2232 3625, or visit any of our branches during business hours. The Bank has provided

the operation guide of the new version of Internet Banking and Mobile Banking, which can be viewed/downloaded from the Bank's website www.chiyubank.com (before system upgrade: www.chiyubank.com >What's News; after system upgrade: www.chiyubank.com > Personal Banking > e-Channel) or visit our branches.

46. After the system is upgraded, how can I confirm whether there is any problem with my account?
After the system upgrade is completed, you can view your account balance and transaction records through online banking or mobile banking applications. If you notice anything unusual, please contact our Upgrade Hotline at (852) 2501 3051, Customer Service Hotline (852) 2232 3625, or visit any of our branches during business hours. The Bank has provided the operation guide of the new version of Internet Banking and Mobile Banking, which can be viewed/downloaded from the Bank's website www.chiyubank.com (before system upgrade: www.chiyubank.com >What's News; after system upgrade: www.chiyubank.com > Personal Banking > e-Channel) or visit our branches.
47. After system upgrade, do I need to reset the security settings?
After a system upgrade, you will need to re-download and re-install the Mobile Banking App and re-apply for a Mobile Security Code before you can use Dual authentication.
48. Why doesn't CYB Mortgage Expert some functions anymore?
After the system upgrade, you could use related mortgage functions in mobile banking app, however some original function like property valuation will not provide service anymore.
49. Can I continue to check the historical e-Statement of BOC Credit Card via Chiyu online banking after the system upgrade?
Before the system upgrade, customer can enquiry and download the e-Statement of BOC Credit Card via Chiyu online banking for future reference. After the system upgrade, Personal Internet Banking of the Bank will not support all BOC Credit Card related services, including enquires for historical e-Statement of BOC Credit Card. Customers who hold BOCHK online banking after system upgrade can view historical e-Statement of BOC Credit Card via BOCHK online banking ; Customers who do not hold BOCHK online banking can view historical e-Statement of BOC Credit Card by register for BOCHK online banking, or through BOC Credit Card Customer Service Hotline at 2853 8828 as well. If needed, customer can register in advance for BOCHK online banking in order to enquiry for e-Statement of BOC Credit Card. For details, please refer to the separate notification by BOC Credit Card (International) Limited.
50. Are there any changes to the "Business Financial Account"? Will the changes affect me?
The "Business Financial Account" one-stop business financial solution will continue to provide a full range of services, and the products and services you can enjoy will not be affected by system upgrades.
51. I received a notice of cancellation of "BOC Express", what impact will it have on me?
After the system upgrade, we no longer provide "BOC Express" service, customers can use the Telegraphic Transfer service instead, please refer to the Bank's website www.chiyubank.com for details and charges of the Telegraphic Transfer service.
52. What impact will it have on me after the corporate online banking system is upgraded?
After the system upgrade, our website is still www.chiyubank.com. Click on the online banking login link and enter the same online banking number/user name (if applicable), password and the valid security device you currently have. The upgraded web page and online banking layout will have a new design, which is more beautiful, simple and clear. Please note that the "Upload File" service of Corporate Internet Banking will continue to provide uploading of payroll and automatic transfer files. Customers are requested to download and use the new payroll/autopay editing template from the "Download Center" menu of online banking.
53. What is the impact of standing defaults?
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, 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.

Notice/Statement

54. Why did I receive a different bill/receipt from the previous one?

The monthly customer statement and notification letter will adopt a new version and format. Please note that the monthly interest debit statement and interest list will no longer be provided. However, the repayment notification letter will be reformatted to include detailed information about each interest charge. Additionally, Corporate Internet Banking accepts inquiries about monthly statements and advice for the past 13 months. If necessary, please contact Trade Service Centre or your assigned relationship manager for interest-related inquiries.

Remark:

1. For the English version, please refer to our official website. In case of any discrepancy between the Chinese and English versions of the notice, the Chinese version shall prevail.
2. Should you have any questions, please refer to the the Bank's official website (www.chiyubank.com > "What's new") to view the notices of the System Upgrade. You may also call the Bank's 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.
3. 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 Ltd.

April 2025