

Dear Valued Customer,

Notice of ATM Card Service Upgrade and Amendments to the Related Terms and Conditions

Chiyu Banking Corporation Limited (the “Bank”) will implement the **System Upgrade** of ATM Card Service **from 2 May 2025 at 6:00 p.m.¹ to 5 May 2025 at 8:00 a.m.** From 8:00 a.m. on 5 May 2025 (the “Effective Date”), the Bank’s “General Information” and “Supplemental Information On Renminbi Services” will be revised correspondingly. Details are shown as follows:

I Important Reminders for ATM Card Service Upgrade

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 Function	The Bank’s ATM cards with the “UnionPay QuickPass” logo can be used at merchants that accept “UnionPay QuickPass” for related services.		
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 (This service is not available to ATM Card – Business)	Waived	HKD15 each transaction
	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.

¹The Bank’s self-service equipment (ATMs, Cash Deposit Machines, Cheque Deposit Machines) will be suspended from 5:00 p.m.. Customers can continue to use JETCO / UnionPay network ATMs to handle transactions with the Bank’s ATM Cards until 6:00 p.m..

Change Items	Details of the Changes		
			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 (This service is not available to ATM Card – Business)	Support	No longer support. Customer can enquire MPF via RMB account at the Bank's ATMs.

II Other Reminders for ATM Card Service Upgrade

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 Credit bill through ATM	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 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.

Adjusted items	Details of the Adjustments
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.

III Amendments to the “General Information” and “Supplemental Information On Renminbi Services”

Due to the ATM Card Services Upgrade, with effect from the Effective Date, the Bank will amend the “General Information” and “Supplemental Information On Renminbi Services” accordingly. Details of which are outlined in Appendix 1 and Appendix 2 of this Notice. If you continue to hold an account with the Bank or use any banking, financial, or other services of the Bank on or after the Effective Date, you will be deemed to accept the amendments. If you do not accept the amendments, the Bank may be unable to continue providing services to you, and you have the right to notify the Bank to terminate the services.

You may download the current “General Information” and “Supplemental Information On Renminbi Services” from the Bank's website (www.chiyubank.com) (“About Chiyu” > “What's New” > “Rules”) on or before 4 May 2025. From the Effective Date, only the revised information will be available for download from the aforementioned webpage.

This Notice can also be downloaded from the Bank's website (www.chiyubank.com) (“What's New”) on or before 5 August 2025. Access to this Notice may not be available afterwards. For the Chinese version, please refer to the Bank's official website. Should there be any discrepancies between the Chinese and English version of this Notice, the Chinese version shall prevail.

Should you have any inquiries, please contact our staff or call the Bank's 24 hours hotlines: Customer Service Hotline (852) 2232 3625, ATM Hotline (852) 2232 3233, or System Upgrade Hotline (852) 2501 3051.

If the upgrade date changes, you will be notified separately. All revisions contained in this Notice and its attachments will take effect on the new upgrade date.

Chiyu Banking Corporation Limited
March 2025

Appendix 1: Details of the changes to the “General Information”

Details of the Changes	Before Effective Date	After Effective Date
ATM Card Page 6	You may also conduct transactions over our branch counters for all your accounts (including individual account and single-sign joint account) simply by producing your ATM Card and keying in your password to confirm your instruction, subject to the availability of such authentication service at that branch. The above services shall be including but not limited to cash withdrawals, transfers, investment, balance enquiry, transaction record enquiry and all other general counter services.	Delete
ATM Card – Business Page 11-12	<p>The following transactions may be conducted by a cardholder at ATMs, over the counter at our branches, and through our designated electronic channels.</p> <ul style="list-style-type: none"> - cash withdrawals - transfers - balance enquiries - request current account statements - request cheque books - pay bills - change the language display on ATM screen* 	<p>The following transactions may be conducted by a cardholder at ATMs and through our designated electronic channels (including but not limited to):</p> <ul style="list-style-type: none"> - cash withdrawals - transfers - balance enquiries - request current account statements - request cheque books - pay bills - purchase <p>Changing the language display on ATM screen may be conducted by a cardholder over the counter at our branches.</p>

*Only be conducted at the counters of our branches.

Appendix 2: Details of the changes to the “Supplemental Information On Renminbi Services”

Details of the Changes	Before Effective Date	After Effective Date
5. ATM card Page 10	You may also conduct transactions over our branch counters for all your accounts (including individual account and single-sign joint account) simply by producing your ATM Card and keying in your password to confirm your instruction, subject to the availability of such authentication service at that branch. The above services shall be including but not limited to cash withdrawals, fund transfer, investment, balance enquiry, transaction record enquiry and all other counter services.	Delete