

Dear Valued Customer,

Notice of definition changes on “Total Relationship Balance”

Chiyu Banking Corporation Limited (the "Bank") will implement the wealth management service system upgrade from 2 May 2025 at 6:00 p.m. to 5 May 2025 at 8:00 a.m.. With effect from 5 May 2025 ("Effective Date"), **the definition of “Total Relationship Balance” to calculate your wealth balance maintained with the Bank will be revised as follows¹:**

Prevailing	Revised
<p>1) The scope of value of the investment assets: Include Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals</p> <p>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</p> <p>Remarks: *BOC Credit Card means to the credit cards issued by BOC Credit Card (International) Limited</p>	<p>1) The scope of value of the investment assets: Include Securities, Securities Margin, Bonds, Funds, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals</p> <p>2) Not include BOC Credit Card related items</p>

The “Total Relationship Balance” for May and June 2025 will not be shown in the system after the effective date. From August 2025, the system will resume displaying the “Total Relationship Balance” for July, you may inspect the “Total Relationship Balance” through the internet banking and consolidated statements.

You may download this Notice from the Bank’s website (www.chiyubank.com) ("What’s New") on or before 5 August 2025. You may not be able to access or download this Notice afterwards.

Please note that the above amendments will be binding on you if you continue to use the relevant services and/or maintain the relevant account on or after Effective Date. Please also note that if you do not accept the terms of the above amendments, the Bank may not be able to continue to provide the relevant services to you. If you have any inquiries or do not accept the terms of the above amendments, please contact our Wealth Management Service Hotline at (852) 2232 3638 or contact our 24-hour System Upgrade Hotline at (852) 2501 3051 or visit any of our branches during business hours. 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.

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

Chiyu Banking Corporation Limited
March 2025

¹ *Wealth Management* customers should maintain a “Total Relationship Balance” of HKD1,000,000 or above. A monthly service fee will be levied if the "Total Relationship Balance" falls below HK\$1,000,000. For details on the definition of “Total Relationship Balance” and the monthly service fee for *Wealth Management*, you can visit the Bank’s website (www.chiyubank.com) or refer to our *Wealth Management* Service Guide, which is available at branches.