

Dear Valued Customer,

**Important Notice of Core Banking System Upgrade (Corporate 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 6:00p.m. to 5 May 2025 (Monday) at 8:00a.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 **8:00a.m.**, certain products, services, and terms of the Bank shall be revised. The relevant changes to the Bank's services are detailed below for your reference.

**1. Business Integrated Account**

Content of the Changes	Before System Upgrade	After System Upgrade
The Calculation Criteria of the TRB (customer relationship) Value will be changed as follows: - Add insurance - Deletion of certificates of deposit, Structured Notes, equity-linked notes, Structured Products, and Investment Deposits	Calculation Criteria: Deposits, Loans (including monthly mortgage payments), Investment Assets value (stocks, funds, bonds, certificates of deposit, equity-linked notes, Equity Linked Investments, Structured Notes, Foreign Exchange Equities, foreign exchange-linked investments, precious metals passbooks, Structured Products, and Investment Deposits)	Calculation Criteria: Deposits, Loans (including monthly mortgage payments), market value of Investment Assets value (stocks, funds, bonds, insurance, Equity Linked Investments, Foreign Exchange Equities, foreign exchange-linked investments, precious metals passbooks)
Change of Name	Business Integrated Account and Business Integrated Account – Elite	Business Integrated Account and Business Integrated Account – Chiyu

To ensure you can continue enjoying our Business Integrated Account Service without any hassle, the monthly service fee for the Business Integrated Account and Business Integrated Account – Chiyu will be waived from May 2025 for 7 months until 30 November 2025. You can access our premium services for free and enjoy relevant product offerings.

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

**The balance of previous months:**

In line with the System Upgrade, for the consolidated monthly statement with the cut-off date from 3 May to 2 June 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.

**TRB (customer relationship) Value:**

After the Effective Date, the system will not show the TRB value for May and June 2025. However, starting in August 2025, the system will resume showing the TRB value for July onwards, which can be accessed via Internet Banking and the Integrated Monthly Statement.

We apologize for any inconvenience caused.

**3. Change of the name of Multi-currency Savings Account**

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

Content of the Changes	Before System Upgrade	After System Upgrade
The 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)

#### 4. Payroll Services

Content of the Changes	Details of the Changes
Registered encryption software for generating payroll files in USB and CD formats.	Regarding the new payroll software and encryption password, the Bank will start contacting existing customers in April 2025 to confirm the arrangements for receiving the new payroll software and new encryption password (for encrypting payroll files). The payroll software can be downloaded from the Bank's website at [www.chiyubank.com > Corporate banking > Cash management services]. Customers may also call the System Upgrade hotline at (852) 2501 3051 to inquire about the relevant arrangements commencing from April 1, 2025.

Regarding payroll through Internet Banking, please refer to the change details in Internet Banking for Corporate Customers below.

#### 5. CIB Monthly Service Fee

Content of the Changes	Before System Upgrade	After System Upgrade
Change of CIB monthly service fee	Free for the first 10 accounts; a charge of HKD 50 will apply for each of the next 10 accounts.	No charge

#### 6. Trade Finance Service

Content of the Changes	Before System Upgrade	After System Upgrade
Change format of Customer Monthly Statements, Notification Letters, and Cancellation of Monthly Interest Debit Statement and Interest List	Current format of Customer Monthly Statements, Notification Letters, and Receipts	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. For inquiries regarding interest charges, customers may contact our Trade Service Center or their assigned relationship manager. (Corporate Internet Banking accepts inquiries about monthly statements and advice for the past 13 months.)
Address of the Trade Service Centre	9/F, Bank of China Centre, Olympian City, 11 Hoi Fai Road, West Kowloon Hong Kong	10/F, Grand Millennium Plaza, 181-183 Queen's Road Central (New Trade Service Centre)

Content of the Changes	Before System Upgrade	After System Upgrade
Fax number of the Trade Service Centre	Existing fax number including (852) 3406 2352 and (852) 3406 2384	New fax number (852) 2256 1818

## 7. Internet Banking for Corporate Customers

Content of the Changes	Before System Upgrade	After System Upgrade
Interface/ Menu	Existing interface/ menu	Optimized design for the display interface/menu.
BOC Remittance Plus function	Support BOC remittance plus functions	BOC remittance plus functions cancelled (Customers may change to use the Bank's Telegraphic Transfer Service, please refer to the Bank's website for service details and charges <a href="http://www.chiyubank.com">www.chiyubank.com</a> )
Stock price inquiry charges	Charges on stock price inquiry	Charges cancelled
INBOX sending function	Support INBOX sending function	The INBOX sending function is cancelled and replaced by other convenient channels such as a dedicated account manager or 24-hour service hotline at (852) 2232 3625.
BOC credit card related services	Available	Not available
Demand draft services	Available	Not available (Customers may change to use the Bank's Telegraphic Transfer Service, please refer to the Bank's website for service details and charges <a href="http://www.chiyubank.com">www.chiyubank.com</a> )
Telegraphic Transfer (TT) to non-registered third-party accounts	Customers is allowed to wire funds to non-registered third-party accounts within the daily limit.	Telegraphic Transfer (TT) to a third-party receiving account must be a registered third-party account
Payroll Editor format	Existing format	The newly formatted payroll editor will be available for download on the Bank's website ( <a href="http://www.chiyubank.com">www.chiyubank.com</a> > Download Centre > File Templates) starting at 8:00a.m. on 5 May 2025.
Preset Payroll Instruction	Customers can set up payroll transaction instructions for up to 30 days in advance until May 2, 2025. The system will reject all instructions set for May 3 or later.	After the system upgrade at 8:00a.m. on 5 May 2025, customers can resume using the corporate online banking ( <a href="http://www.chiyubank.com">www.chiyubank.com</a> > Internet Banking Hong Kong – Business > Login ) to set up payroll instructions for the same day and for instructions scheduled up to 30 days in advance.

### Remarks:

After the Effective Date (8:00a.m. on 5 May), please note the following important information regarding Corporate Internet Banking log-in:

- 1) The website ([www.chiyubank.com](http://www.chiyubank.com)) for the Bank's Internet Banking will remain the same while the webpage and its functions will be enhanced.
- 2) The bank number or username (if applicable), password, and security token for Internet Banking will remain unchanged.
- 3) Customers are advised to use the following browser versions or later to log in to 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)

## 8. Corporate Phone Banking

After the Effective Date (8:00a.m. on 5 May 2025), please note the following important information regarding Corporate Phone Banking:

1) New Corporate Phone Banking numbers will be in use:

- (852) 2232 3393 Cantonese
- (852) 2232 3392 English
- (852) 2232 3391 Mandarin

2) Corporate telephone banking service will only provide inquiry services and will not support the following services: transfers, credit card payment, credit card cash services, foreign currency and RMB trading, precious metal trading, time deposits, check book and monthly statement application services. Customers can enjoy the above services over our Internet Banking, or visit our branches. (please refer to the relevant terms and conditions for service details).

## 9. "ATM Card – Business" Services

### 1) Important Reminders for "ATM Card – Business" Services

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

Content of the Changes	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)
	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	Support	No longer support.

Content of the Changes	Details of the Changes	
	Application for RMB Current Account	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.

## 2) Other Reminders for "ATM Card – Business" Services

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

Content of the Changes	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.
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. Amendments 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](http://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 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**