

Dear Valued Customers,

### **Core Banking System Upgrade – Foreign Exchange Margin (FX Margin) Trading Services Adjustment Notice**

Thank you for your continued support to Chiyu Banking Corporation Limited (the “Bank”).

Chiyu Banking Corporation Limited has always been committed to providing the highest quality customer experience and operational excellence, adhering to the purpose of bringing superior banking services to customers. The Bank would like to inform you that the foreign exchange margin trading system upgrading ("System Upgrade") will be implemented from 7:20 p.m. on 2 May to 8:00 a.m. on 5 May 2025 ("Period"). The System Upgrade will improve, optimize the banking services and elevate the overall efficiency of the Bank, which will provide you with better products and service experience.

After the completion of the System Upgrade, with effect from 8:00a.m. on 5 May 2025 ("Effective Date"), the foreign exchange margin trading system will restore and will provide trading services as usual.

Before and during the system upgrade, please note that the FX Margin Trading services of the Bank will be adjusted as follows (times are based on Hong Kong time):

<b>Affected Services</b>	<b>Affected Date and Time (Hong Kong Time)</b>	<b>Service adjustments before and during the system upgrade (Hong Kong Time)</b>
<b>Trading Transactions and Account Details Enquiry</b>	Affected trading sessions: From 7:20 p.m. on 2 May to 4 a.m. on 3 May and From 5 a.m. on 5 May to 8 a.m. on 5 May ("Effective Date")	FX Margin trading services through internet banking and mobile banking will be suspended.  Only limited Position Square services can be provided, and services for Opening new Position will be suspended.  If you have to transact Square position, please call our customer service centre FX Margin trading hotline during trading hours: (852) 2232 3333 (Cantonese) (852) 2232 3332 (Putonghua) (852) 2232 3887 (English) (Trading and account information inquiries will resume from 8:00 a.m. on 5 May)
<b>Standing Order</b>	From 19 April to 2 May	Standing Order Placements are only valid until 5:00p.m. on 2 May.
	From 5:00p.m. on 2 May to 4:00a.m. on 3 May and From 5 a.m. on 5 May to 8 a.m. on 5 May ("Effective Date")	Our Bank suspend Standing Order Placement Service during the period. (Services will resume at 8:00 a.m. on 5 May, and customers can rearrange the Standing Order instructions.)

<b>Margin Transfer service</b>	<p>Affected trading sessions: From 7:20p.m. on 2 May to 1:00p.m. on 3 May and From 5 a.m. on 5 May to 8 a.m. on 5 May ("Effective Date")</p>	<p>"Margin Transfer" services will be suspended. Please conduct the fund transfer before 7:20p.m. on 2 May to ensure that sufficient margin balance is maintained during the Period. If the margin balance is insufficient during the Period, you shall bear the risk of forced liquidation due to insufficient margin balance. (Margin transfer service will resume at 8:00 a.m. on 5 May)</p>
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During the Period, partial or fully forced liquidation transactions will remain unchanged, and the customer will be notified by the designated staff via telephone. If the affected date and time of the above affected services are changed, the Bank will announce it to the official website ([www.chiyubank.com](http://www.chiyubank.com)).

We apologize for any inconvenience that may be caused by the System Upgrade, and sincerely thank you for your support and understanding. We will endeavor to ensure the System Upgrade process as smooth as possible and to minimize the impact.

You may download this Customer Notice from the "What's New" section of the Bank's website on or before 5 August 2025 and this Customer Notice may not be available for viewing or downloading thereafter. For the English version, please refer to the Bank's website. In case of discrepancies between the English and Chinese versions of this notice, the Chinese version shall prevail.

For inquiries about foreign exchange margin services, please call the foreign exchange margin hotline of our Customer Service Centre during trading hours: (852) 2232 3333 (Cantonese), (852) 2232 3332 (Putonghua) or (852) 2232 3887 (English). For further information regarding the System Upgrade, you may call our 24-hour hotline: System Upgrade Hotline (852) 2501 3051 (for system upgrade 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**