

Dear Valued Customer,

Core Banking System Upgrade - Service Suspension Notice

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.

Before, during and after the Period, some of our banking services will be temporarily affected or suspended (including branch services, e-banking, ATMs, and debit card functions etc.). Details are as follows (due to system upgrade preparation and transaction cut-off time of different products, some services will be suspended earlier than 6:00p.m. on 2 May):

Affected Services	Suspension date and time (Hong Kong time)	Resumption date and time (Hong Kong time)
All Branches	Limited service will be provided from 9:00a.m. to 1:00p.m. on 3 May. Except for the six designated branches listed below which will provide cash withdrawal during the designated hours, other branches will only provide consultation service.	9:00a.m. on 6 May 2025
Self-service equipment (Automatic Teller Machines (ATM), Cash Deposit Machines, Cheque Deposit Machines, Passbook Update Machines)	5:00p.m. onwards on 2 May	Please refer to Appendix 1 "Specific Arrangements for the Suspension and Resumption of Self-service Banking Services in Each District" for details.
ATM Card Services	ATM services of the Bank will be suspended from 5:00p.m. onwards on May 2. ATM Card services of the Bank via ATMs using UnionPay and JETCO networks/ Payment services via POS terminals will be suspended from 6:00p.m. Details of the suspension of the services are as follows: 1) Cash withdrawals, transfers, payments, balance enquiries and other services via ATMs using UnionPay and JETCO networks. 2) Payment services via POS terminals. 3) Other registered services (including but not limited to the PPS service, Hong Kong Jockey Club EPS Instant EFT service and the purchase of Hong Kong Jockey Club's cash vouchers, etc.).	8:00a.m. on 5 May 2025
Good Till Date Order for Securities	Order preset during the period of 28 April to 2 May will only be valid till 4:00p.m. on 2 May	Services will be resumed at 8:00a.m. on 5 May, and customers will be allowed to rearrange the preset order



Affected Services	Suspension date and time (Hong Kong time)	Resumption date and time (Hong Kong time)
	(The Hong Kong stock market will be closed from 3 May to 5 May)	instructions (Note: 5 May is a public holiday in Hong Kong and the stock market will be closed and will reopen on 6 May).
Foreign Exchange Margin	Standing order preset during the period of 19 April to 2 May will only be valid till 5:00p.m. on 2 May. FX Margin Trading, account information inquiry, and Margin Transfer services will be suspended from 7:20p.m. on 2 May. (The trading periods affected are from 7:20p.m. on 2 May to 4a.m. on 3 May and from 5:00a.m. to 8:00a.m. on 5 May)	From 8:00a.m. on 5 May, foreign exchange margin trading services will be fully resumed, including trading transactions, account information inquiry, margin transfer and accepting customers to rearrange the preset standing order instructions.
Notional Precious Metals Passbook Account [^]	Notional Precious Metals Passbook Account trading will be suspended at 11:00p.m. on 2 May. (The trading period will be affected until 3:30a.m. on 3 May, and the market will be closed on 5 May due to a Hong Kong holiday)	8:00a.m. on 6 May.
	Inquiry of account information, inquiry of precious metal prices and transaction records will be suspended at 11:00p.m. onwards on 2 May	8:00a.m. on 5 May.
Online insurance application	0:00a.m. onwards on 2 May	8:00a.m. on 5 May
Personal Internet Banking - All functions	11:00p.m. onwards on 2 May	
Personal Mobile Banking - All functions	11:00p.m. onwards on 2 May	
Corporate Internet Banking - All functions	11:00p.m. onwards on 2 May	
WeChat official account	11:00p.m. onwards on 2 May	
Personal Phone Banking Corporate Phone Banking	11:00p.m. onwards on 2 May	
Chiyu Bank official website	12:00p.m. onwards on 4 May (only the webpage of the notice disseminated by the Bank can be displayed afterwards)	
Faster Payment System (FPS)	11:00p.m. onwards on 2 May	

Affected Services	Suspension date and time (Hong Kong time)	Resumption date and time (Hong Kong time)
Credit Card Service	11:00p.m. onwards on 2 May	The Bank will no longer provide BOC Credit Card service, please refer to the notification letter issued by BOC Credit Card (International) Limited for details. For enquiries about BOC Credit Card service, please call BOC Credit Card Service Hotline at (852) 2853 8828.

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

If the suspension and resumption date and time of the above affected services are changed, the Bank will announce it to the official website (www.chiyubank.com).

Arrangement for Changes to Telephone Hotlines after the Effective Date

During the Period, the Bank's customer service hotline will remain uninterrupted to provide customers with various enquiries and support services. For services related to the system, registration will be made first and will be handled by customers after the completion of the System Upgrade.

Upon completion of the System Upgrade and with effect from 8:00a.m. on 5 May 2025 (the "Effective Date"), the Bank's telephone hotlines for telephone banking, automated stock services, stock information services and complaints will be changed. For details, please refer to the "Change Arrangements for Telephone Banking, Automated Stock Services, Stock Information Services and Complaints Hotlines" in Appendix 2 of the Annex.

Cash Withdrawal During the Period

During the System Upgrade, the following designated branches of the Bank will provide emergency over-the-counter Hong Kong dollar cash withdrawal service to minimize inconvenience to the customers. The operating hours of the designated branches are 3 May (Saturday) and 4 May (Sunday), 9:00a.m. to 8:00p.m. Customer should call the Cash Center hotline (852) 2501 3046 for withdrawal appointment.

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.

Each customer can conduct cash withdrawal at the designated branches of the Bank once at most per day during the Period and the aggregate maximum cash withdrawal limit (provided that the relevant account must have sufficient account balance) is HKD30,000 per day. The minimum amount of each withdrawal is HKD500, and the amount of each withdrawal must be a multiple of HKD100. During the Period, the above designated branches of the Bank will only provide Hong Kong dollar cash withdrawal service. Other banking services will not be available. 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.

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 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.

For further information regarding the System Upgrade, please contact Bank's staff or 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 Bank's 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 and the attached Appendix will be effective from the new upgrade date.

Chiyu Banking Corporation Limited
April 2025

Appendix 1: Specific Arrangements for the Suspension and Resumption of Self-service Banking Services in Each District
Appendix 2: Notice on change of Phone Banking, Automated Stock Trading Services, Stock Information Service and Quality Service Hotline

Appendix 1: Specific Arrangements for the Suspension and Resumption of Self-service Banking Services in Each District

Regarding the "Resumption date and time (Hong Kong time)" in "Some of our banking services will be temporarily suspended" as mentioned in the "Core Banking System Upgrade – Service Suspension Notice", the Bank's self-service equipment (ATMs, Cash Deposit Machines, Cheque Deposit Machines and Passbook Update Machines) will be affected before, during and after the Period. The specific arrangements are as follows:

I. ATM

Branch	Suspension Date/Time	Resumption Date/Time
Hong Kong District		
Central Branch*	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
Western Branch		1:00p.m. on 6 May 2025 (Tuesday)
Quarry Bay Branch*		
Wanchai Branch		
North Point Branch		8:00p.m. on 6 May 2025 (Tuesday)
Kowloon District		
Kwun Tong Branch	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
Sham Shui Po Branch		1:00p.m. on 5 May 2025 (Monday)
Castle Peak Road Branch		
Tsz Wan Shan Branch		
Kowloon Bay Branch		
Hung Hom Branch		
San Po Kong Branch		
Yau Ma Tei Branch*		
Tokwawan Branch		8:00p.m. on 5 May 2025 (Monday)
New Territories District		
Kwai Hing Estate Branch	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
Belvedere Garden Branch		1:00p.m. on 5 May 2025 (Monday)
Sheung Tak Estate Branch*		
Shatin Sui Wo Court Branch		
Tsuen Wan Branch		8:00p.m. on 5 May 2025 (Monday)
Ma On Shan Branch		
Tuen Mun Branch*		
* Refer to branches with 2 ATMs. At least 1 ATM can operate normally from the notified resumption time.		

Note: All ATM services will be suspended from 5:00p.m. on 2 May 2025. Customers can continue to use the Bank's ATM cards to conduct transactions at JETCO/UnionPay network ATMs until 6:00p.m. Our ATMs will be resumed in batches from 8:00a.m. on 5 May 2025, and will be fully resumed on 6 May 2025. Customers are recommended to make advance arrangements for the services needed.

II. Cash Deposit Machine

Branch	Suspension Date/Time	Resumption Date/Time
Hong Kong District		
Western Branch	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
Kowloon District		
Kwun Tong Branch	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
Tokwawan Branch		
New Territories District		
Tsuen Wan Branch	5:00p.m. onwards on 2 May 2025(Friday)	1:00p.m. on 5 May 2025 (Monday)
Tuen Mun Branch		8:00p.m. on 5 May 2025 (Monday)

Note: All Cash Deposit Machine services will be suspended from 5:00p.m. on 2 May 2025, and will be resumed in batches from 8:00a.m. on 5 May 2025. Customers are recommended to make advance arrangements for the services needed.

III. Cheque Deposit Machine

Branch	Suspension Date/Time	Resumption Date/Time
Hong Kong District		
Central Branch	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
Western Branch		
Kowloon District		
Kwun Tong Branch	5:00p.m. onwards on 2 May 2025(Friday)	8:00a.m. on 5 May 2025 (Monday)
New Territories District		
Tsuen Wan Branch	5:00p.m. onwards on 2 May 2025(Friday)	1:00p.m. on 5 May 2025 (Monday)

Note: All Cheque Deposit Machine services will be suspended from 5:00p.m. onwards on 2 May 2025, and will be resumed in batches from 8:00a.m. on 5 May 2025. Customers are recommended to make advance arrangements for the services needed.

IV. Passbook Update Machines

The Passbook Update Machines will be completely suspended from 5:00p.m. onwards on 2 May 2025 and will be completely resumed from 9:00a.m. on 6 May 2025. It is recommended that you make advance arrangements for the services you require.

Should you have any inquiries, please contact our staff or call the Bank's 24-hour hotline: System Upgrade Hotline (852) 2501 3051 (for system upgrade enquiries), Customer Service Hotline (852) 2232 3625 (for general banking service enquiries), ATM Card Service Hotline (852) 2232 3233 or visit any of our branches during business hours.

Appendix 2: Notice on change of Phone Banking, Automated Stock Trading Services, Stock Information Service and Quality Service Hotline

After the System Upgrade, from the Effective Date, our Phone Banking, Automated Stock Trading Services, Stock Information Service and Quality Service Hotline will change as below.

Before Effective Date	After Effective Date
Phone Banking Cantonese : (852) 2684 1818 Putonghua : (852) 2684 1819 English : (852) 2684 1817	Phone Banking Cantonese : (852) 2232 3361 Putonghua : (852) 2232 3362 English : (852) 2232 3363
Automated Stock Trading Services Cantonese : (852) 2655 2828 Putonghua : (852) 2655 2829 English : (852) 2655 2827	Automated Stock Trading Services Cantonese : (852) 2232 3368 Putonghua : (852) 2232 3369 English : (852) 2232 3370
Wealth Management Automated Stock Trading Services Cantonese : (852) 2688 3998 Putonghua : (852) 2688 3997 English : (852) 2688 3996	
Stock Information Service Cantonese : (852) 2278 3913 Putonghua : (852) 2278 3993 English : (852) 2278 3933	Stock Information Service Cantonese : (852) 2232 3371 Putonghua : (852) 2232 3372 English : (852) 2232 3373
Quality Service Hotline : (852) 3988 9546	Quality Service Hotline : (852) 2232 3304

Before, during and after the Period, customers may contact below 24 hours customer service hotline for enquiries and limited general banking services, e.g. Report lost ATM Card, cheque stop payment, remittance enquiries etc.

- System Upgrade Hotline : (852) 2501 3051 (For system upgrade enquiries)
- Customer Service Hotline : (852) 2232 3625 (For general banking service enquiries, e.g. cheque stop payment, remittance etc.)
- ATM Card Service Hotline : (852) 2232 3233 (For ATM card related enquires, Card Loss, Card Suspension service)
- Wealth Management Hotline : (852) 2232 3238 (For Wealth Management related)