

Dear Valued Customer,

Notice of Amendments to the Terms and Conditions of Banking Services and Bank Service Charges

Thank you for your continued support of Chiyu Banking Corporation Limited (the "Bank").

The Bank has always been committed to best-in-class customer experience and operational excellence. The Bank will implement the core banking system upgrading ("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.**, the conditions for services, terms and conditions and service charges of the Bank will be revised accordingly.

I. Amendments to the Conditions for Services and Terms and Conditions of the Bank

For details of the change, please refer to the revised contents extract below.

1. Change of Banking Services 《General Information》
2. Change of 《Rules: Renminbi Related Accounts》
3. Change of 《Supplement Information On Renminbi Services》
4. Change of 《Conditions for Services》 Part 2
5. Amendments to Integrated Account Services

1. Change of Banking Services 《General Information》

Details of the Changes	Before System Upgrade	After System Upgrade
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)
「Deposit」 7th Paragraph	If you fail to give maturity instruction for a deposit, the principal and interest of the deposit will at maturity be placed a one-day call deposit automatically.	According to the cancellation of the call deposit service, the entire paragraph deleted.
「Cheque」7th Paragraph	For channel(s) of using "e-Cheques Service", please visit our website or contact our staff for details.	For channel(s) of using "e-Cheques Service", please contact our staff for details.
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	The following transactions may be conducted by a cardholder at ATMs, over the counter at our branches, and through our designated electronic channels.	The following transactions may be conducted by a cardholder at ATMs and through our designated electronic channels (including but not limited to):



Details of the Changes	Before System Upgrade	After System Upgrade
	<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* 	<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>
<p>ATM Card embossing - Service Provider Locations (add paragraph) Page 19</p>	<p>Not Applicable</p>	<p>The Bank's ATM card service provider is located in Mainland China to provide related embossing service of ATM cards. The Bank will transfer the name, account number and contact information of the ATM card applicant to the service provider located in Mainland China. The service provider is required to delete the relevant customer information within a limited period of use. The Bank strictly implements security measures for customer information transfer and follows customer privacy and data protection measures. The relevant operations comply with the relevant requirements of the Bank's Data Policy Notice. Customers can refer to the Bank's Data Policy Notice. However, the Bank and service provider may still be required to disclose or provide customer's personal information to the relevant persons in accordance with any applicable laws or regulations, or in compliance with any guidelines issued by regulatory authorities or other law enforcement, judicial or tax authorities.</p>

*Only be conducted at the counters of our branches.

2. Change of 《Rules: Renminbi Related Accounts 》

Details of the Changes	Before System Upgrade	After System Upgrade
Multi-currency Savings Account	<p>Chinese name: 外匯寶儲蓄賬戶</p> <p>English name: Multi-currency Savings Account</p>	<p>Chinese name: 外幣儲蓄賬戶</p> <p>English name: Multi-currency Savings Account (remain unchanged)</p>

3. Change of 《Supplement Information On Renminbi Services 》

Details of the Changes	Before System Upgrade	After System Upgrade
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)
5. ATM card Page 12	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

4. Change of 《Conditions for Services》 Part 2

Details of the Changes	Before System Upgrade	After System Upgrade
Condition 10.11, Credit Card Functions under Corporate Internet Banking	<p>This Condition 10.11 shall apply to you if you use our credit card functions under Corporate Internet Banking:</p> <p>(a) All your accounts maintained with BOC Credit Card (International) Limited (the "Card Company") from time to time and all sub accounts to such accounts maintained with the Card Company from time to time for the cardholders ("Cardholders") of commercial cards issued by the Card Company (excluding those commercial cards designated by the Card Company from time to time) (altogether "Credit Card Accounts") may be accessed and operated through Corporate Internet Banking without the need of any account registration by you or any Cardholders.</p> <p>(b) Funds from any of your accounts registered in Corporate Internet Banking may be transferred to any of the Credit Card Accounts without the need of any account registration by you or any Cardholders.</p> <p>(c) The credit card functions under Corporate Internet Banking are subject to other terms and conditions of these Conditions, save that in case of conflict or inconsistency between the other terms and conditions of these Conditions and the provisions of this Condition 10.11, the provisions of this Condition 10.11 shall prevail with respect to the credit card functions under Corporate Internet Banking.</p> <p>(d) You confirm that you and all Cardholders have duly consented to and authorised the Card Company passing to us at any time and from time to time information relating to the Credit Card Accounts for the purposes of our providing the credit card functions under Corporate Internet Banking.</p>	If customers need credit card products, our bank will refer them to our partner institutions.



Details of the Changes	Before System Upgrade	After System Upgrade
	<p>(e) You agree that both the Card Company and we will not be liable for any inaccuracy or incompleteness in the information concerning the Credit Card Accounts which are accessible through Corporate Internet Banking.</p> <p>(f) You agree that all your representations and indemnities made or provided to us under these Conditions shall, if applicable, be applicable to the Card Company if you use our credit card functions under Corporate Internet Banking.</p>	
<p>Condition 11.8, Investment Function under CBS Phone Banking Services</p>	<p>(a) The use of any investment function under CBS Phone Banking Services is subject to the conditions contained in Part 3 of these Conditions in relation to Investment Services. Investment service(s) using CBS Phone Banking Services is/are only available for registered accounts held with any of us who provides CBS Phone Banking Services to you. Investment service(s) available is subject to changes from time to time notified by us.</p> <p>(b) You agree to abide by the terms and conditions applicable to Structured Product and other accounts / services / products which can be operated through the investment function under CBS Phone Banking Services (including but not limited to conditions specified in Part 3 of these Conditions).</p> <p>(c) You agree that if the risk rating of the investment services / products assigned by us is higher than your risk profile, or if the Questionnaire on Investment Preference that you are required to complete regularly is overdue, we may not accept any transactional processing request as to the investment services / products submitted through CBS Phone Banking Services nor allow any questionnaire to be completed through CBS Phone Banking Services.</p> <p>(d) In addition to the risk disclosures set out in these Conditions and related rules applicable to Structured Product and other accounts / services / products which can be operated through the investment function under CBS Phone Banking Services, you further acknowledge and accept the risks that transactions over the phone channel may be subject to interruption, transmission blackout, delayed transmission due to network traffic or incorrect data transmission due to public nature of the phone channel or otherwise and that there may be a time lag in data transmission and your orders may not necessarily be executed at the price indicated over the phone. You agree that we shall not be responsible for any loss or damage arising out of your use of the investment function under CBS Phone Banking Services.</p>	<p>Customers can still access this service directly through our Internet Banking platform or at our counter services.</p>



Details of the Changes	Before System Upgrade	After System Upgrade
	(e) We make no representation regarding the performance of your investment.	

5. Amendments to Integrated Account Services

Details of the Changes	Before System Upgrade	After System Upgrade
The names of Integrated Account Services	Integrated Account Services (Wealth Management / Enrich Banking / i-Free Banking)	Integrated Account Services (Wealth Management / YuSmart)
Designated Amount of "Total Relationship Balance"	Enrich Banking: HKD200,000 or above	YuSmart: HKD10,000 or above Note: No monthly service fee will be charged for "YuSmart" service. Customers who maintain the designated amount of "Total Relationship Balance" can enjoy relevant service promotional offerings. For details of YuSmart, you can visit the Bank's website or contact our staff to obtain a copy of the YuSmart Service Guide after the Effective Date.
Definition of "Total Relationship Balance"	Includes the monthly value of the following items under the customer's name: The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, FX Margin, Precious Metals), utilised overdraft balance under the current accounts, cash value of the life insurance plans, outstanding balance of other loans and the vested balance of the Mandatory Provident Funds ("MPFs"); and mortgage payments, outstanding balance and un-post installment balance under the BOC Credit Card ... Loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.	Includes the monthly value of the following items under the customer's name: The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets (including Securities, Securities Margin, Bonds, Funds, Equity Linked Investments, Currency Linked Investment, FX Margin, Precious Metals), utilised overdraft balance under the current accounts, cash value of the life insurance plans, outstanding balance of other loans and the vested balance of the Mandatory Provident Funds ("MPFs"); and mortgage payments. The loan products provided by the Bank excluding the overdraft under the current accounts, mortgage loans.
Auto-Sweeping Service*	<u>The pre-set maximum limit :</u>	<u>The pre-set maximum limit :</u>



Details of the Changes	Before System Upgrade				After System Upgrade			
	Integrated Account Services	HKD account	USD account	RMB account	Integrated Account Services	HKD account	USD account	RMB account
	Wealth Management	10,000	1,200	8,000	Wealth Management	10,000	1,200	8,000
	Enrich Banking	5,000	600	4,000	YuSmart	5,000	600	4,000
	i-Free Banking	5,000	600	4,000				
	<u>The self-designated maximum limit :</u>				<u>The self-designated maximum limit :</u>			
	Integrated Account Services	HKD account	USD account	RMB account	Integrated Account Services	HKD account	USD account	RMB account
	Wealth Management	100,000	12,000	80,000	Wealth Management	100,000	12,000	80,000
	Enrich Banking	50,000	6,000	40,000	YuSmart	50,000	6,000	40,000
	i-Free Banking	30,000	4,000	20,000				
Online Chat service and e-Subscription service	Online Chat service and e-Subscription services are only applicable to customers who take up Wealth Management and Enrich Banking service in sole-name. Please login to the Bank's Internet Banking for details of Online Chat service and e-Subscription service.				All Integrated Account Services customers (include Wealth Management & YuSmart) can enjoy Online Chat service			

*The Auto-Sweeping limit is calculated daily.

II. Amendments to Service Charges of the Bank

For details of the change, please refer to the revised contents extract below.

1. Change of 《Deposit and General Banking Services》 Service Charges
2. Change of 《Loan Services》 Service Charges

1. Change of 《Deposit and General Banking Services》 Service Charges

Details of the Changes	Before System Upgrade			After System Upgrade
「 Savings Account 」	Monthly fee (Page 2)			Charge canceled, entire section deleted
	Monthly fee	RMB savings account average monthly balance below RMB5,000	RMB50 per month	
		Average monthly balance of the "Swiss Franc" ("CHF") in the CHF Savings Account or Multi-Currency Savings Account exceeds CHF500,000 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF. (Only applicable to corporate customers)	
		Average monthly balance of the "Euro" ("EUR") in the EUR Savings Account or Multi-Currency Savings Account exceeds EUR5,000,000 (Only applicable to corporate customers)	Subject to a monthly service fee based on (0.40% per annum of the average monthly balance of EUR in the current month. The monthly service fee will be calculated in EUR. (Only applicable to corporate customers)	
BOC Remittance Plus	“BOC Remittance Plus” (Remittance to designated branches of Bank of China / Nanyang Commercial Bank (China) Limited / Chiyu Banking Corporation Limited)	Conducted via branches	HKD200 per item ⁵	Function canceled, entire section deleted
		Conducted via electronic channels	Personal Customers : HKD65 per item Corporate Customers : HKD100 per item	
Electronic Transfer (Express Processing), Electronic Transfer	Electronic Transfer(Express Processing)	Funds Transfer to other local banks by Electronic Transfer (Express Processing) via electronic channels	Personal Customers : Waived Corporate Customers : HKD30 / RMB24 per item	Charge canceled, entire section deleted
	Electronic Transfer	Funds Transfer to other local banks by Electronic Transfer via electronic channels	Personal Customers : Waived Corporate Customers : HKD25 / RMB20 per item	

2. Change of 《Loan Services》 Service Charges

The name of the following products in the fee table will be changed as follows

Details of the Changes	Before System Upgrade	After System Upgrade
「Mortgage」	Change of Mortgage Scheme from "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme to other mortgage scheme (or vice versa)	Change of Mortgage Scheme from "Chiyu Ideal" Mortgage Scheme / Chiyu Deposit-Linked Mortgage Scheme to other mortgage scheme (or vice versa)
「Remark 14」	For the change of mortgage scheme involving "All-You-Want" Mortgage Scheme/ "Smart" Mortgage Scheme, please refer to the relevant service fee item	For the change of mortgage scheme involving "Chiyu Ideal" Mortgage Scheme/ Chiyu Deposit-Linked Mortgage Scheme, please refer to the relevant service fee item

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 enquiries, please refer to the FAQs on the Bank's official website (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.

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