



## **Notification on Termination of BOC Credit Card “Chiyu Bank Sub-Account Service”**

October 2023

From 28 December 2023 ("Effective Date"), the savings/current account(s) of Chiyu Banking Corporation Limited ("Chiyu Bank") will be removed from the BOC credit card(s) emblazoned with Chiyu Bank's logo issued by BOC Credit Card (International) Limited (the "Company"). Starting from the Effective Date, you will not be able to access your Chiyu Bank savings/current accounts using the above BOC credit card(s) for transactions including but not limited to cash withdrawals, cash deposits and balance enquiries. Registered services connected to your Chiyu Bank savings/current accounts (including but not limited to PPS service, Hong Kong Jockey Club EPS Instant EFT service, Hong Kong Jockey Club cash voucher purchase, etc.) will also become invalid from the Effective Date, and such transactions will be rejected.

To avoid service disruption, please visit any Chiyu Bank branch to apply ATM card(s) as soon as possible for free and re-register related services (if applicable). For inquiries on Chiyu Bank ATM card application, please call Chiyu Bank Customer Service Hotline on (852) 2232 3233.

For PPS service, please bring the Chiyu Bank ATM card to any PPS Registration Terminals and select the "Open Account" function to create a brand new PPS account. Subsequently, you will need to delete all bills registration from your original PPS account and re-register to your new PPS Account. For enquiry, please call PPS hotline at (852) 2311 9876.

For Hong Kong Jockey Club EPS Instant EFT service and Hong Kong Jockey Club cash voucher purchase service, please bring the Chiyu Bank ATM card to any Off-Course Betting Branches and re-register the related services through the Self-Vending Terminals.

In response to the service adjustment, please be informed that Chiyu Bank's "General Banking Services Charges", "General Information" and "Supplemental Information On Renminbi Services" have been amended and effective from 28 December 2023 ("Effective Date"). Please find attached table 1, table 2 and table 3 for the amendment details.

Please note that you will be deemed to have agreed to the above amendments and will be bound by them if you continue to maintain Chiyu Bank account(s) and/or use or retain any of Chiyu Bank banking, financial or other services on or after the Effective Date. Please also note that if you do not agree to the above amendments, Chiyu Bank may not be able to continue providing services to you. For any enquiries, please feel free to contact Chiyu Bank staff or call

Chiyu Bank Customer Service Hotline on (852) 2232 3625.

BOC credit card(s) are provided by BOC Credit Card (International) Limited and are not products/services of Chiyu Bank. For enquiries on BOC credit card services, please contact the Company via "Online Chat" in BOCHK Mobile Banking / Internet Banking or call the Company's Customer Service Hotline on (852) 2853 8828.

Yours faithfully,

Chiyu Banking Corporation Limited

Notes:

1. Customers may download the current "General Banking Services Charges" ("Personal Banking" > "Service Charges"), "General Information" and "Supplemental Information On Renminbi Services" ("About Chiyu" > "What's New" > "Rules") on the Chiyu Bank's website before 28 December 2023. Only the revised "General Banking Services Charges", "General Information" and "Supplemental Information On Renminbi Services" (incorporating the said amendments as aforementioned) can be downloaded on or after 28 December 2023.
2. Customers can also download this customer notice from "What's New" on Chiyu Bank website on or before 30 June 2024 and customers may not be able to access or download such customer notice afterwards.
3. Shall there be any discrepancies between the Chinese and English version of this Notice, the Chinese version prevails.

**Table 1 - Amendments to the "General Banking Services Charges"**

Service	Items	Amended Details	Items	Charges/ Details
ATM Card	ATM cash withdrawal via "VISA / PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts) <small>Remarks</small>	<u>ATM cash withdrawal via "VISA / PLUS" network</u> <small>Remarks</small>		Remained HKD25.00 per transaction

Service	Items	Amended Items Details	Charges/ Details
	ATM cash withdrawal via “MasterCard / Cirrus” network (Applicable to BOC MasterCard Credit Card linked with bank accounts) <sup>Remarks</sup>	<u>ATM cash withdrawal via “MasterCard / Cirrus” network</u> <sup>Remarks</sup>	Remained HKD25.00 per transaction

Remarks:

For transaction conducted via the “VISA/PLUS” network through bank account, the transaction amount withdrawn is converted into Hong Kong dollars at the daily exchange rates set by VISA at the time of the transaction plus 1.95% conversion charge (Exchange rate can be enquired via the website of VISA).

For transaction conducted via the “MasterCard/Cirrus” network through bank account, the transaction amount is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by MasterCard at the time of the transaction plus 1% conversion charge (Exchange rate can be enquired via the website of MasterCard).

**Table 2 - Amendments to the “General Information”**

Section	Original	Details of Amendment
Paragraph 2 under “ATM Card”	ATM Card gives access to your registered accounts (registered accounts can be individual account, single-sign joint account and sole-proprietor account) at our ATMs and designated electronic channels. The maximum number of accounts that you may register for each ATM Card (depending on the type of ATM Card) is subject to our revision from time to time. You may register any of your accounts under your name (including single-sign joint account) up to a maximum of 5 Cards (including BOC Credit Card).	ATM Card gives access to your registered accounts (registered accounts can be individual account, single-sign joint account and sole-proprietor account) at our ATMs and designated electronic channels. The maximum number of accounts that you may register for each ATM Card (depending on the type of ATM Card) is subject to our revision from time to time. You may register any of your accounts under your name (including single-sign joint account) up to a maximum of 5 Cards.
Paragraph 8 under “ATM Card”	You may use ATMs with the logo “JETCO”, “UnionPay”, “PLUS”	You may use ATMs with the logo “JETCO”, “UnionPay”, “PLUS” or

Section	Original	Details of Amendment
	(applicable to BOC VISA Credit Card linked with bank accounts) or “CIRRUS” (applicable to BOC MasterCard Credit Card linked with bank accounts) (depending on the card type).	“CIRRUS” (depending on the card type).
Paragraph 14 under “ATM Card”	When you withdraw cash or make purchase by your ATM Card via “UnionPay”, “PLUS” (applicable to BOC Visa Credit Card linked with bank accounts) or “CIRRUS” (applicable to BOC MasterCard Credit Card linked with bank accounts) network, owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the primary account number of your ATM Card but not the number of the actual account being debited. You can enquire the transaction details via Internet Banking, passbook or statement.	When you withdraw cash or make purchase by your ATM Card via “UnionPay”, “PLUS” or “CIRRUS” network, owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the primary account number of your ATM Card but not the number of the actual account being debited. You can enquire the transaction details via Internet Banking, passbook or statement.
Paragraph 16 under “ATM Card”	The ATM Card may be incorporated into your BOC credit card. If you use the credit card account to withdraw cash at ATM, additional credit card charges and overdraft interest will be incurred.	Deleted
Point 3 under “Charges will apply to” of Paragraph 18 under “ATM Card”	Cash withdrawal outside Hong Kong from ATMs with the logo “JETCO”, “UnionPay”, “PLUS” (applicable to BOC VISA Credit Card linked with bank accounts) or “CIRRUS” (applicable to BOC MasterCard Credit Card linked with bank	Cash withdrawal outside Hong Kong from ATMs with the logo “JETCO”, “UnionPay”, “PLUS” or “CIRRUS” (depending on the card type).

Section	Original	Details of Amendment
	accounts) (depending on the card type)	

**Table 3 - Amendments to the “Supplemental Information On Renminbi Services”**

Section	Original	Details of Amendment
Paragraph 1 under 「5. ATM card」	With a debit card or a credit card with debit function (“ATM Card”) issued by us, the holder of Renminbi related account may conduct account balance enquiry, transfer to another account with us and cash withdrawal through ATM or through designated electronic media 24 hours a day.	With a debit card (“ATM Card”) issued by us, the holder of Renminbi related account may conduct account balance enquiry, transfer to another account with us and cash withdrawal through ATM or through designated electronic media 24 hours a day.
Point 1 under 「5.2 Operation」	You may use ATMs with the logo “JETCO”, “UnionPay”, “PLUS” (applicable to BOC VISA Credit Card linked with bank accounts) or “CIRRUS” (applicable to BOC MasterCard Credit Card linked with bank accounts) (depending on the card type).	You may use ATMs with the logo “JETCO”, “UnionPay”, “PLUS” or “CIRRUS” (depending on the card type).