



August 2024

Notice of Banking Service Arrangements under severe weather conditions

Starting from 23 September 2024 (the “Effective Date”) , Hong Kong Exchanges and Clearing Limited (“HKEX”) will maintain trading, post-trade and listing arrangements in their securities and derivatives markets, including Stock Connect, derivatives holiday trading, and after-hours trading, during severe weather condition¹ (“Severe Weather Trading”/“SWT”). Moreover, with the co-ordination of the Hong Kong Association of Banks and the Hong Kong Interbank Clearing Limited, the electronic money transfer services provided by designated banks and settlement banks of relevant clearing houses will operate as usual.

Please be informed that Chiyu Bank Corporation Limited (“the Bank”) branch will be closed when under severe weather. Securities trading service will be provided via our internet banking, mobile banking, automated stock trading hotline and manned trading hotline during the trading hours. Additionally, clearing service of paper cheques remains unavailable when severe weather remains for the whole day. However, cheques deposited before the cut-off time on the previous business day will be settled and cleared as usual. On the other hand, collateral values of Wealth Management Secured Overdraft Facility / General Banking Facilities (Securities pledged) and other loans may change due to Severe Weather Trading. You can conduct electronic money transfer and modify related transfer setting (e.g. changing transfer limits, registering third-party account services) via our internet banking and mobile banking to meet your liquidity needs. You are advised to make arrangement in advance if necessary.

To cope with Severe Weather Trading, the relevant service arrangements of the Bank are listed out in Appendix 1. The Terms and conditions of Auto-Sweeping Service² will be amended accordingly, relevant amendments to terms and conditions are detailed in Appendix 2 for your reference.

If you do not accept the relevant amendments, please contact our Bank staff or contact customer service hotline at (852) 2232 3625. Please note that the amendments



shall be binding on you if you continue to maintain your account(s) with the Bank or use any of our relevant banking services on or after the Effective Date. If you do not accept these amendments, the Bank may not be able to continue to provide our service(s) to you.

You may download the current Terms and conditions of Auto-Sweeping Services at the Bank's website ("Personal Banking" > "Wealth Management Services" > "Auto-Sweeping Services") on or before 22 Sept 2024. Only the revised versions can be downloaded from the above websites starting from the Effective Date. You may download this Notice at the Bank's website ("About Chiyu" > "What's New"> "Notice") on or before 23 November 2024. You may not be able to review or download the current Terms and conditions of Auto-Sweeping Services and the related Notice after the relevant date. Shall there be any discrepancies between the Chinese and English version of this Notice, the Chinese version prevails.

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Remarks : 1. Severe weather condition refers to Typhoon Signal No.8 or above, or a Black Rainstorm Warning issued by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Hong Kong Special Administrative Region Government. 2. Including the relevant terms and conditions shown in Wealth Management Service Guide, Enrich Banking Service Guide, i-Free Banking Service Guide and Terms of Integrated Account Services.



Appendix 1: Service Arrangements of the Bank under Severe Weather

Investment Service		
Service	Service Arrangements of the Bank under Severe Weather (Before SWT takes effect)	Service Arrangements of the Bank under Severe Weather (When SWT takes effect)
Securities Trading Service	Securities trading service is not available via branches and through Manned Trading Hotline. Mobile Banking, Internet Banking and Automated Stock Trading Hotline (“Automated Trading Channels”) only accept the issuance/modification/cancellation of Good Till Date order instruction and will not provide securities trading services.	All Bank’s branches will be closed. Securities trading service will remain not available via branches. Securities trading of Hong Kong shares/ A shares (includes Monthly Stocks Savings Plan) will be available via Automated Trading Channels and Manned Trading Hotline.
Securities Margin Service	Only margin transfer service is available via Mobile Banking and Internet Banking. Margin call (if any), force liquidation (if any) will be executed on the next business day.	Securities margin services (including margin trading, margin transfer) will be available via Mobile Banking, Internet Banking and Manned Trading Hotline. Margin call (if any), force liquidation (if any) will be executed immediately as usual.
Securities Deposit/ Withdrawal Service	No securities deposit/withdrawal service will be provided.	Same arrangement as prior to implementation of Severe Weather Trading.
IPO Subscription and IPO Financing Service	If there is severe weather during the IPO application	If there is severe weather during the IPO application



		<p>period, customer can only submit application for IPO Subscription/Financing via Internet Banking/Mobile Banking.</p> <p>If there is severe weather on listing day, IPO listing will be postponed, force liquidation (if any) will be executed after the market resumes.</p>	<p>period, customer can only submit application for IPO Subscription/Financing via Internet Banking/Mobile Banking.</p> <p>If there is severe weather on listing day, IPO listing and force liquidation (if any) will be executed as scheduled.</p>
Corporate Action	Cash Dividend, Stock Dividend / Bonus Issue	Cash dividend, stock dividend /bonus issue distribution (including electronic and non-electronic distribution) will be postponed to the next business day.	Cash dividend distribution via electronic means will be paid. Cash dividend, stock dividend /bonus issue distribution via non-electronic means will be postponed to the next business day.
	Election, Subscription	Deadline will be postponed to the next business day.	Same arrangement as prior to implementation of Severe Weather Trading.
	Stock Consolidation and Splitting, Change of Board Lot	Subject to the issuers' arrangement, the effective date may or may not be postponed.	Stock consolidation and splitting, change of board lot will be carried out as scheduled.
	Transfer of Listing	First day of dealings on Main Board will be postponed.	First day of dealings on Main Board will be carried out as scheduled.
	Voting	HKSCC will submit proxy forms to the issuers before the issuer's proxy deadline.	Same arrangement as prior to implementation of Severe Weather Trading.



Other Securities-related Investment Products	Equity Linked Investments	Subscription service will not be provided.	No new tranche will be launched. Subscription service of the tranche will be provided.
		Coupon payment and settlement will be postponed to the next business day.	Coupon payment and settlement will be carried out as scheduled.
Bond		Coupon payment and settlement will be postponed to the next business day.	Coupon payment and settlement will be carried out as scheduled.
Payment Services			
Service	Service Arrangements of the Bank under Severe Weather (Before SWT takes effect)		Service Arrangements of the Bank under Severe Weather (When SWT takes effect)
Paper Cheque (including deposits via branches, cheque deposit machines or dropbox)	No clearing and settlement service when severe weather remains for the whole day.		<p>When severe weather remains for the whole days, there will not be clearing services, relevant funds of cheques deposited before the cut-off time on the previous business day will usually be available for use or withdrawal on the severe weather day (excluding Saturday, Sunday or public holiday).</p> <p>When severe weather does not remain for the whole day, and bank branches had been opened for business (excluding Saturday, Sunday or public holiday), relevant funds of cheques deposited before the cut-off time on the</p>



		<p>same day will usually be available for us or withdrawal on the next business day; relevant funds of cheques deposited before the cut-off time on the previous business day will usually be available for use or withdrawal on the severe weather day (excluding Saturday, Sunday or public holiday).</p> <p>Remark: Please ensure there are sufficient funds in the relevant account before customer issues cheques.</p>
Auto-Sweeping Services	No clearance and settlement service and therefore Auto - Sweeping Services is not available.	<p>When there is cheque clearing service, Auto-Sweeping Service will be available on the following calendar day.</p> <p>Remarks: For the arrangement of cheque clearing and settlement services, please refer to the Bank's services arrangements regarding paper cheques after SWT take effect.</p>
Securities-related Facilities / Loans Service		
Service	Service Arrangements of the Bank under Severe Weather (Before SWT takes effect)	Service Arrangements of the Bank under Severe Weather (When SWT takes effect)



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Wealth Management Secured Overdraft Facility / Premium Financing Overdraft Facility / General Banking Facilities/ Policy Pledged Loan – Loan withdrawal arrangement	The service will be postponed to the next business day.	Same arrangement as prior to implementation of Severe Weather Trading.
General Banking Facilities (Policy / Securities / Funds / Time Deposit pledged) Term Loan maturity	The maturity date will be automatically postponed by system to the next business day.	Same arrangement as prior to implementation of Severe Weather Trading.



Appendix 2: Details of relevant amendments to Terms and Conditions

Relevant Terms and Conditions	Relevant Terms (Original)	Amendments / Added
Terms and conditions of Auto-Sweeping Services*, Enrich Banking Service Guide, i-Free Banking Service Guide and Terms of Integrated Account Services		“Auto-Sweeping Service” is a service available to the customer’s designated current account with insufficient fund to settle cheque(s) at the cut-off time specified by the Bank and where there is cheque clearing service. The Bank will automatically transfer a sum equal to the shortfall from the customer’s designated savings account to the designated current account on the following day after a cheque is cleared, provided that the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by the customer and subject to the terms and conditions as set out in Clause 1.1 to 1.10 below. If the total transfer sum exceeds the maximum limit, the “Auto-Sweeping Service” will not be executed even though the amount of one of the cheques is below the maximum limit.
<ul style="list-style-type: none"> ● Terms and conditions of Auto-Sweeping Services 1.1.2 ● Terms of Integrated Account Services 1.1.2 ● Enrich Banking Service Guide 1.2 ● i-Free Banking Service Guide 1.2 	“Business Day” means the day on which the Bank opens for business in Hong Kong and carries out the Banking business of paying or collecting cheques which are drawn by or paid in by customers;	“Business Day” shall mean a day other than a Saturday, Sunday or public holiday on which (a) banks are open for business in Hong Kong or (b) to the extent a particular service is concerned, such service is made available by the Bank;



<ul style="list-style-type: none"> ● Terms and conditions of Auto-Sweeping Services 1.3 ● Terms of Integrated Account Services 1.3 ● Enrich Banking Service Guide 3 ● i-Free Banking Service Guide 3 	<p>If the “Funds Recipient Account” is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal (“Transfer Sum”) from the “Funds Source Account” to the “Funds Recipient Account” on the following Business Day, upon fulfilling the following conditions:</p>	<p>If the “Funds Recipient Account” is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal (“Transfer Sum”) from the “Funds Source Account” to the “Funds Recipient Account” on the following day after a cheque is cleared, upon fulfilling the following conditions:</p>
Wealth Management Service Guide		Newly added whole set of terms and conditions of Auto-Sweeping Services*

*Please refer to the next page for the revised version of Terms and conditions of Auto-Sweeping Services.



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Terms and conditions of Auto-Sweeping Service (the “Terms”)

“Auto-Sweeping Service” is a service available to the customer’s designated current account with insufficient fund to settle cheque(s) at the cut-off time specified by the Bank and where there is cheque clearing service. The Bank will automatically transfer a sum equal to the shortfall from the customer’s designated savings account to the designated current account on the following day after a cheque is cleared, provided that the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by the customer and subject to the terms and conditions as set out in Clause 1.1 to 1.10 below. If the total transfer sum exceeds the maximum limit, the “Auto-Sweeping Service” will not be executed even though the amount of one of the cheques is below the maximum limit.

1. Auto-Sweeping Service

1.1. Definitions and Interpretation

- 1.1.1. “Account Holder(s)” means the holder(s) of the Funds Recipient Account and the Funds Source Account;
- 1.1.2. “Business Day” shall mean a day other than a Saturday, Sunday or public holiday on which (a) banks are open for business in Hong Kong or (b) to the extent a particular service is concerned, such service is made available by the Bank ;
- 1.1.3. “Cut-off Time” means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;
- 1.1.4. “Overdrawn Principal” means the total amount of principal overdrawn on the “Funds Recipient Account” as at the Cut-off Time of the Business Day, or the total amount of cheques debited from the “Funds Recipient Account” on that Business Day, whichever is lower;
- 1.1.5. “Funds Recipient Account” means such current account under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as “Funds Recipient Account”;
- 1.1.6. “Funds Source Account” means such savings account in the same currency as that of the “Funds Recipient Account” under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as “Funds Source Account”.

1.2. Subject to these Terms, the Bank shall provide this Auto-Sweeping Service to the Account Holder(s).

1.3. If the “Funds Recipient Account” is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal (“Transfer Sum”) from the “Funds Source Account” to the “Funds Recipient Account” on the following day after a cheque is cleared, upon



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fulfilling the following conditions:

- (a) before such transfer, the amount of the available secured overdraft facility in “Funds Recipient Account” is lower than the Overdrawn Principal (if applicable) or there is no secured overdraft facility in “Funds Recipient Account” ; and
 - (b) the amount of the available cleared funds in the “Funds Source Account” is greater than or equal to the Overdrawn Principal before such transfer; and
 - (c) the Overdrawn Principal must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion, or the maximum limit designated by the Account Holder(s) from time to time.
- 1.4. The Overdrawn Principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.
 - 1.5. For the avoidance of doubt, this Auto-Sweeping Service is only applicable to overdraft of the “Funds Recipient Account” due to any drawing of cheque(s) from that account. However, despite any automatic transfer effected by the Bank through this Auto-Sweeping Service, the Bank is not obliged to transfer any part of the Transfer Sum from the “Funds Recipient Account” back to the “Funds Source Account” if any cheque drawn on the “Funds Recipient Account” cannot be cleared for whatever reason.
 - 1.6. It is the Account Holder(s)’ responsibility to monitor and maintain sufficient available cleared funds in the “Funds Source Account” from time to time in order that all applicable instructions, obligations and liabilities on the “Funds Source Account” owed to the Bank or any third party (including any Autopay or direct debit instructions) can be met and/or discharged when any automatic transfer is effected by the Bank from time to time through this Auto-Sweeping Service.
 - 1.7. Without prejudice to the generality of the foregoing provisions, the Bank may refuse to perform this Auto-Sweeping Service at any time without notice and without liability if the “Funds Recipient Account” or/and the “Funds Source Account” is/are frozen for any reason.
 - 1.8. Accounts registered for this Auto-Sweeping Service must be accounts held with the Bank.
 - 1.9. Subject to these Terms, if the relevant transfers are not qualified for this Auto-Sweeping Service, any other arrangements which have already been in existence between the parties regarding "Funds Recipient Account", "Funds Source Account", or other accounts or services will be implemented by the Bank accordingly. For the avoidance of doubt, and without prejudice to anything provided hereof, the transfers rendered under this Auto-Sweeping Service are governed by these Terms, and that any transfer or transaction provided or rendered under any other arrangements are to be governed by the existing



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agreements entered into between the parties.

- 1.10. If you are having Auto-Sweeping service, the daily Overdrawn Principal limit will be determined by the highest customer class you maintained in our bank. For details, please contact our staff.

Remark: Auto-Sweeping Service is only applicable to customers designated by the Bank from time to time. Please contact our staff for details of designated customers.

Effective Date: 23 September 2024