

Attachment 2: The Amendments to “Corporate Customer Banking Services” and “E-Banking Services”
A. The Amendments to “Corporate Customer Banking Services”
1. Deposit Services
Summary of changes

- Changes in the names of deposit products
- Adjustments to the interest payment cycle of HKD savings deposits, and the rules of interest calculation and payment of savings deposits
- Cancellation of passbook service
- Add Hong Kong dollars to Business Multi-Currency Savings Account (previously known as "Multi-Currency Savings Account")
- Adjustments to the Time Deposit Service
- Each outstanding time deposit will automatically convert to a "Business Time Deposit Account"
- Cancel "Club Deposit" service for corporate customers

Details of Amendments
1.1 Changes in the names of deposit products

- The names of our deposit products will be changed. However, the savings account numbers and current account numbers of the customers will remain unchanged (please refer to the below comparison table for the existing and updated names). A full product list for mapping will be announced separately on the Bank's official website ('About Us' > 'Notice').

<u>Existing deposit product category name</u>	<u>Updated deposit product category name</u>
Savings Account	Business Savings Account / Business Savings Account (Trustee Account) */ Business Savings Account (Clients Account) ^
"CurrentPlus" / Current Account	Business Current Account / Business Current Account (Trustee Account) */ Business Current Account (Clients Account) ^
Multi-Currency Savings Account	Business Multi-Currency Savings Account / Business Multi-Currency Savings Account (Trustee Account) */ Business Multi-Currency Savings Account (Clients Account) ^
Time Deposit	Business Time Deposit / Business Time Deposit (Trustee Account) */ Business Time Deposit (Clients Account) ^

*Applicable to trust accounts

^Applicable to client accounts

1.2 Adjustments to the interest payment cycle of HKD savings deposits, and the rules of interest calculation and payment of savings deposits

- The interest payment cycle of HKD Savings Accounts will be changed from every half-year to every month end.
- Interest on a customer's deposits will be calculated on a simple basis, and truncated to 2 decimal places, digits after 2 decimal places are not discarded. The remaining interest will be accumulated and is credited to accounts when it is equal to one cent (for Japanese Yen, the remaining interest will be accumulated and is credited to accounts when it is equal to one yen) and based on:
 - ◆ For HKD, Pound Sterling and Singapore Dollar: 365-day year
 - ◆ Other currencies: 360-day year

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- All savings deposits will be subject to the aforementioned rules, and interest will be calculated based on the prevailing deposit rate set by the Bank. No interest will be generated on all current deposits.

1.3 Cancellation of passbook service

- With effect from the Effective Date, the Bank will no longer provide passbook service for corporate customers. If customers had already opened a Business Integrated Account before the Effective Date, the transaction details of the "passbook account" will continue to be shown in the monthly Consolidated Statement. If customers had only opened a "passbook account"(i.e. the account category that only provides passbook services) before the Effective Date, the Bank will automatically arrange the customer to receive a paper monthly statement to replace the original passbook from the Effective Date. For customers who would like to receive electronic statement, please change the receiving method via Corporate Internet Banking or at any of our branches. The Bank has already separately notified the affected customers about the relevant arrangements.

1.4 Add Hong Kong dollars to Business Multi-Currency Savings Account (previously known as "Multi-Currency Savings Account")

- With effect from the Effective Date, the existing "Multi-Currency Savings Account" will be renamed as "Business Multi-Currency Savings Account" and will support Hong Kong dollars.

1.5 Adjustments to the Time Deposit Service

- With effect from the Effective Date, customers will be required to hold a “Business Time Deposit Account” and link a debit account to such “Business Time Deposit Account” before placing a time deposit via the “Corporate Internet Banking” platform. If necessary, please contact your relationship manager or visit our branch to complete the account opening process for the time deposit account.
- With effect from the Effective Date, the maturity date of time deposit can be set to a non-banking business day.
- With effect from the Effective Date, if a customer would like to set up a time deposit maturity instruction to deposit the principal and interest or interest only to its savings account or current account upon maturity, the currency of the time deposit must be the same as that of the designated savings account or current account.
- Deposits in this “Business Time Deposit Account” (with maximum tenor up to 5 years) are qualified for protection by the Deposit Protection Scheme in Hong Kong.

1.6 Each outstanding time deposit will automatically convert to a "Business Time Deposit Account"

- If customers have any outstanding (including those not yet matured) time deposit on the Effective Date, each time deposit will automatically convert to a "Business Time Deposit Account" on the Effective Date. The original time deposit number will be used as the new account number, with each time deposit assigned with a serial number “1”.
 - ◆ Example 1: For a customer who holds a time deposit which is not yet matured (with the number 00001234) on the Effective Date, the Bank will automatically open a “Business Time Deposit Account” with the account number 00001234 for the customer, with the time deposit bearing time deposit number “00001234-1”. If the customer places a new time deposit from the Effective Date, the new time deposit will bear time deposit number “00001234-2”, and so on.
 - ◆ Example 2: For a customer who holds 2 time deposits which are not yet matured (with the number

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00001234 and 00001235 respectively) on the Effective Date, the Bank will automatically open a “Business Time Deposit Account” with the account number 00001234 for the customer, with the time deposit bearing time deposit number “00001234-1”; and the Bank will also automatically open a “Business Time Deposit Account” with the account number 00001235, with the time deposit bearing time deposit number “00001235-1”. In total, there will be two “Business Time Deposit Accounts” and there will be one time deposit under each account. Both “Time Deposit accounts” can be used to place new time deposits.

1.7 Cancel "Club Deposit" service for corporate customers

- With effect from the Effective Date, the "Club Deposit" service will only be available to individual customers. The service will no longer be provided to corporate customers.

2. Business Integrated Account Services**Summary of changes**

- Changes to the brand names of Business Integrated Accounts, with the "Minimum Total Relationship Balance" requirements and monthly fees remain changed
- Align the daily maximum limit for "Auto-sweeping Service" of all Business Integrated Accounts
- Cancellation of the counter transactions limit and related fees for corporate customers
- Additional customer offers to all Business Integrated Accounts
- Changes in the content of monthly Consolidated Statement
- Revision to the receiving method for monthly Consolidated Statement and Bills Statement
- Cancellation of adding personal accounts to the “Business Integrated Account” and calculation of personal account assets into the “Total Relationship Balance”

Details of Amendments**2.1 Changes to the brand names of Business Integrated Accounts, with the “Minimum Total Relationship Balance” requirements and monthly fees remain changed**

- With effect from the Effective Date, “Business Integrated Account – Elite” will be renamed as “Business Integrated Account – Prolific”; “Business Integrated Account – Plus” will be renamed as “Business Integrated Account – Prosperous”; and the name of “Business Integrated Account” will remain unchanged. There will be no changes in the “Minimum Total Relationship Balance” requirements and monthly fees.

2.2 Align the daily maximum limit for “Auto-sweeping Service” of all Business Integrated Accounts

- Currently, only “Business Integrated Account – Elite”, “Business Integrated Account – Plus” and “Business Integrated Account” business integrated account customers can apply for the “Auto-sweeping Service”. With effect from the Effective Date, the system will (by default) automatically set the daily maximum transfer limit for all business integrated account users who have applied for “Auto-sweeping Service” to HKD 100,000 (HKD account), USD 12,000 (USD account) and RMB 80,000 (RMB account), i.e. the default daily maximum transfer limit for the original “Business Integrated Account – Elite”. Adjustment for this daily maximum transfer limit is not accepted. For customers who would like to apply for the “Auto-sweeping Service”, please contact your relationship manager or visit our branch.

2.3 Cancellation of the maximum number of counter transactions and related fees for corporate customers

- Currently, the maximum number of transactions is set for corporate customers at the counter. If the

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number of transactions exceeds the limit, the Bank will charge a fee of HKD 20 per transaction. With effect from the Effective Date, this fee will be cancelled.

2.4 Additional customer offers to all Business Integrated Accounts

- With effect from the Effective Date, the following additional offers will be provided to corporate customers, and the details of these offers can be found on the Bank’s official website.

Offer details	Business Integrated Account – Prolific	Business Integrated Account -Prosperous	Business Integrated Account
Online Outward Telegraphic Transfer Handling Fee Offer Customers can enjoy a fee discount for outward telegraphic transfers made via “Corporate Internet Banking”	20% off	10% off	No discount offered
Inward Telegraphic Transfer Handling Fee Offer Customers can enjoy a fee discount for inward telegraphic transfers	20% off	10% off	No discount offered
Foreign Currency Exchange Offer Enjoy foreign currency exchange offer by converting HKD into a designated foreign currency (or vice versa)	- RMB, USD, AUD, CAD, CHF, JPY, NZD: 20 pips - EUR, GBP: 60 pips	- RMB, USD, AUD, CAD, CHF, JPY, NZD: 10 pips - EUR, GBP: 30 pips	- RMB, USD, AUD, CAD, CHF, JPY, NZD: 10 pips - EUR, GBP: 30 pips
FPS Handling Fee Offer Customers who transfer HKD / RMB to other banks via Fast Transfer (FPS) are eligible for the offer	HKD10.00/RMB 8.00 Per transaction	HKD20.00/RMB 16.00 Per transaction	No discount offered
Payroll, Autopay Instruction Fee Offer Customers who send Payroll, Autopay instructions via “Corporate Internet Banking” are eligible for the offer	20% off	10% off	No discount offered

2.5 Changes in the content of monthly Consolidated Statement

Relevant Parts	Existing Display	Display from Effective Date
Classification of “Trade Finance & Services” under “Account Summary”	Other services: Letter of Guarantee / Stand-by LC, Transfer LC and other Letter of Guarantee (e.g. water, electricity and gas)	- Import services: Letter of Guarantee / Stand-by LC, other Letter of Guarantee (e.g. water, electricity and gas) - Export services: Transfer LC
“Account Transaction Details”	Displaying transaction details for “Trade Finance & Services” and “Investment”	The details of “Trade Finance & Services” transactions will be shown in the monthly Bills Statement ; and the details of “Investment” transactions will be shown in the Consolidated Monthly Statement for investment

- The “Previous Balance/ O/S Balance” under “Portfolio Summary” will not be displayed in the Consolidated Statement of September 2024. If customers would like to enquire about the relevant information, please refer to the paper or electronic monthly Consolidated Statement of August 2024. This piece of

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information will be available in the Consolidated Statements issued from the following month of the Effective Date onwards. We apologize for any inconvenience caused.

2.6 Revision to the receiving method for monthly Consolidated Statement and Bills Statement

- The Bank will no longer provide the option of “Post & Electronic” as the receiving method for monthly Consolidated Statement and Bills Statement. If customers are currently receiving paper statement and electronic statement at the same time, the Bank will only provide paper statement with effect from the Effective Date. For customers who would like to receive electronic statement, please change the receiving method via Corporate Internet Banking or at any of our branches.

2.7 Cancellation of adding personal accounts to the "Business Integrated Account" and calculation of personal account assets into the "Total Relationship Balance"

- With effect from the Effective Date, the system will no longer accept the addition of any personal accounts to the “Business Integrated Account”. Therefore, the assets of personal accounts will no longer be calculated into the “Total Relationship Balance” of the “Business Integrated Account”.

3. Remittance
Summary of changes

- Discontinuation of the “BOC Remittance Plus” service
- Change in the remittance service notification approach
- Adjustment to remittance service time with effect from the Effective Date

Details of Amendments
3.1 Discontinuation of the “BOC Remittance Plus” service

- The “BOC Remittance Plus” service will be discontinued. Customers can continue to use other available remittance services.

3.2 Change in the remittance service notification approach

- With effect from the Effective Date, for customers who visit our branches to submit outward remittance applications, upon successful completion of the transaction, a remittance receipt will be mailed to the customer’s correspondence address on the next business day. Customers may also view the debit status via our Corporate Internet Banking or Mobile Banking.
If a customer needs an immediate remittance record, the customer can request for a copy of the remittance application form, stamped as an official proof of acceptance to the remittance application.

3.3 Adjustment to remittance service time with effect from the Effective Date

Remittance type	Via Branch		Via Corporate Internet Banking / Mobile Banking	
	Service Hours (Hong Kong Time)	Processing Date	Service Hours (Hong Kong Time)	Processing Date
Transfers to local banks (via FPS) HKD/RMB	Not Applicable		Remain the same before and after the upgrade 7 x 24	
Transfers to local banks (via CHATS/ RTGS) ^{note 1} (HKD/RMB/USD/EUR)	Remain the same before and after the upgrade:	Same Day ^{note2}	Before the upgrade: 09:00 – 17:45	Same Day ^{note2}

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	09:00 – 17:00		(Service is only provided via Corporate Internet Banking, where the cut-off time for HKD, USD and EUR is 17:45, and the cut-off time for RMB is 17:30) After the upgrade: 09:00 – 16:30	
Outward Remittance to Overseas ^{notes 1, 3}	Remain the same before and after the upgrade: 09:00 – 17:00	Same Day ^{note2}	Before the upgrade: 09:00 – 18:00 (Service is only provided via Corporate Internet Banking, where the cut-off time for SGD and THB to overseas is 15:30, and the cut-off time for RMB to overseas and Mainland China is 17:30) After the upgrade: 09:00 – 16:30	Before the upgrade: Before the cut-off time, Same Day After the upgrade: 09:00 - 16:30, Same Day ^{note2} After cut-off time, will decline the remittance

Note 1: Not Applicable to Saturday, Sunday and HK Public Holiday

Note 2: The Bank will process the remittance application received before daily cut-off time, provided that: (a) the remittance instruction is clear, complete and correct; (b) the application date is a working day/settlement date of the remit currency and beneficiary country/region; and (c) the Remitter’s account maintains sufficient funds for the remittance and related charges

Note 3: For Remittance in AUD/CHF/DKK/JPY/NOK/NZD/SEK/SGD/THB, the date of payment shall be the next business day of the processing date

4. Autopay (including Automatic Transfers and Payroll Services)

Summary of changes <ul style="list-style-type: none"> ● Adjustment to Autopay-in (Automatic Transfer Collection) Service ● Detailed transaction records for Autopay-in (Automatic Transfer Collection) transactions
Details of Amendments <p>4.1 Adjustment to Autopay-in (Automatic Transfer Collection) Service</p> <ul style="list-style-type: none"> ● With effect from the Effective Date, for funds collected through Autopay-in from an account with our Bank, the collected amount will be available for immediate use. However, for funds collected from accounts held with other banks, the funds will be available for use on the next business day (after settlement is completed) following the effective date of the transaction instruction. <p>4.2 Detailed transaction records for Autopay-in (Automatic Transfer Collection) transactions</p> <ul style="list-style-type: none"> ● Currently, the transaction amount of a payee’s Autopay-in transactions will be displayed in the transaction record of the payee’s account for that particular month in the form of total monthly transaction amount.

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With effect from the Effective Date, each individual transaction will be displayed in the account transaction records on the day of completion.

5. Loans
Summary of changes

- Change of “A/C No.” and “Loan No.” for outstanding loans
- Adjustments to the rollover arrangements for revolving loans

Details of Amendments
5.1 Change of “A/C No.” and “Loan No.” for outstanding loans

- Customers’ existing 14-digit “A/C No.” and 5-digit “Loan No.” will be merged into a 19-digit loan reference number “Loan No.”.

Example:

Existing “A/C No.” : 04347240123456

Existing “Loan No.” : 00001

New “Loan No.” : 0434724012345600001

5.2 Adjustments to the rollover arrangements for revolving loans

- The adjustments are as follows:

Items	Before Effective Date (Before adjustments)	From Effective Date (After adjustments)
Loan No.	Loan No. remains unchanged after loan rollover	A new Loan No. will be generated after each loan rollover
Account Transactions	Single transaction during loan rollover: 1. Loan interest payment Example – \$100,000 Loan Principal Rollover Customer’s A/C Transaction Record: Debit: \$1,000 - (Loan Interest)	Two transactions during loan rollover: 1. Old Loan No. before loan rollover – Principal / Principal and interest repayment 2. New Loan No. after loan rollover – Principal drawdown Example – \$100,000 Loan Principal Rollover Customer’s A/C Transaction Record: Credit: \$100,000 - (Loan Principal) Debit: \$101,000 - (Loan Principal + Loan Interest) Net Debit: \$1,000 - (Loan Interest)
Customer Notice	One notice is received after loan rollover 1. “Notice of Repayment Schedule”	Three notices will be received after loan rollover: Old Loan No. 1. “Settlement Advice” New Loan No. 2. “Drawdown Advice” 3. “Notice of Repayment Schedule”

Attachment 2: The Amendments to “Corporate Customer Banking Services” and “E-Banking Services”**6. Trade Services****Summary of changes**

- Change of the office location for Trade Service
- Cancellation of Bills Account
- Change in Trade Service Transaction Reference Numbers
- Change in monthly Bills Statement
- Cancellation of Monthly Interest Debit Statement and Interest List
- Customers are required to re-apply for the Online Trade Services under “Corporate Internet Banking” to use the relevant functions
- Change of Payment Method of Interest for Trade Finance Business
- Using New Version of Trade Service Application Forms
- The Trade Service Advice will no longer display interest details for individual transaction with effect from the Effective Date
- Change of the Fax Number for Trade Services

Details of Amendments**6.1 Change of the office location for Trade Service**

- The office location for Trade Service will be changed from 9/F, Bank of China Centre, Olympian City, 11 Hoi Fai Road, West Kowloon, Hong Kong to 30/F, NCB Innovation Centre, 888 Lai Chi Kok Road, Kowloon, Hong Kong.

6.2 Cancellation of Bills Account

- Customers' Bills Accounts will be cancelled. The historical information under the previous Bills Accounts will be retained under the name of the relevant corporate customer (i.e. the account holder of the Bills Account). Corporate customers may use its name or the relevant customer number to apply for new trade services and make trade business related enquiries through relationship manager.

6.3 Change in Trade Service Transaction Reference Numbers

- With effect from the Effective Date, new transaction reference numbers will be assigned to the outstanding Trade Finance transactions. The Bank will notify the affected customers separately about the relevant arrangements in due course.

6.4 Change in monthly Bills Statement

- Monthly “Statement of Bills Account” will be renamed as monthly “Bills Statement”.

6.5 Cancellation of Monthly Interest Debit Statement and Interest List

- With effect from the Effective Date, the Monthly Interest Debit Statement and Interest List will not be provided and customers will not be able to download the previous statements from Corporate Internet Banking. If needed, please download the previous statements before the Effective Date or contact your relationship manager for the relevant historical interest information.

6.6 Customers are required to re-apply for the Online Trade Services under “Corporate Internet Banking” to use the relevant functions

- With effect from the Effective Date, customers are required to re-apply for the Online Trade Services functions in Corporate Internet Banking to use the relevant functions. Please contact your relationship

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manager for details regarding the application procedures.

6.7 Change of Payment Method of Interest for Trade Finance Business

- Currently, for the Bank’s Trade Finance Loan with interest be paid in arrears (後收息), the standard interest payment method is to pay interest in arrears at the end of each month (i.e. charging the monthly accrued interest at the end of each month, with the principal be repaid upon maturity). The above interest payment method will be changed from the Effective Date. With effect from the Effective Date, for both outstanding and new Trade Finance Loan with interest be paid in arrears (後收息), all accrued interest and the principal will be repaid upon maturity of the loan (i.e. repaying the principal and all interest in one lump sum on the loan maturity date). For the outstanding Trade Finance Loans (as at the Effective Date) with accrued interest be paid in arrears, the accrued interest for August 2024 (i.e. the month immediately preceding the Effective Date) would be paid at the end of August 2024 and the remaining interest would be paid upon maturity of the loans. For Trade Finance Loans with interest be paid in arrears that are granted by the Bank from the Effective Date, all accrued interest would be paid upon maturity of the loans.

6.8 Using New Version of Trade Finance/Services Application Forms

- With effect from the Effective Date, the Bank will use the new version of Trade Finance/Services application forms. Customers can download the new version application forms from the "Form Download" page on the Bank's website or contact your relationship manager for the new version application forms.

6.9 The Trade Service Advice will no longer display interest details for individual transaction with effect from the Effective Date
6.10 Change of the Fax Number for Trade Services

- The existing Fax Number for Trade Services (Include: 3406 2352, 3406 2384, 3406 2387, 3406 2389, 3406 2393, 3406 2395, 3406 2391, 3406 2364, 3406 2315) will become invalid from the Effective Date. With effect from the Effective Date, customers should use the new Fax Number 2336 0036 to submit Trade Services Applications.

7. Customer Service Hotlines and Phone Banking Services Hotlines

Summary of changes

- Arrangement of telephone hotline for corporate customers

Details of Amendments
7.1 Adjustments to Customer Service Hotlines and Phone Banking Services Hotlines

- The adjustments are as follows:

Before Effective Date (Before adjustments)	From Effective Date (After adjustments)
Corporate Customer Service Hotline: 2622 2633 Security Incidents Hotline (e-Banking): 2850 1100	Corporate Customer Hotline: 2616 6638
Phone Banking Services Hotlines 2684 1822 (Cantonese)	No longer support

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	2684 1823 (Mandarin) 2684 1821 (English) Investment Hotline: 2850 1018	For the relevant services, please use “Corporate Internet Banking” or “Corporate Mobile Banking”.	
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8. Safe Deposit Box

Summary of changes <ul style="list-style-type: none"> ● Use of autopay to pay for safe deposit box rental fees ● Cancellation of using cheques to pay for safe deposit box rental fees
Details of Amendments <p>8.1 Use of autopay to pay for safe deposit box rental fees</p> <ul style="list-style-type: none"> ● With effect from the Effective Date, customers will be required to set up autopay under their own account with the Bank to pay for safe deposit box rental fees. If a customer is unable to set up autopay for special reasons, the Bank may, at its discretion, allow the customer to use other payment methods (e.g. by cash). <p>8.2 Cancellation of using cheques to pay for safe deposit box rental fees</p> <ul style="list-style-type: none"> ● The Bank will no longer accept the use of cheques to pay for safe deposit box rental fees.

9. Investment

Summary of changes <ul style="list-style-type: none"> ● Changes in the definition of investment assets value in "Securities Club" ● Adjustment to "Fund Transactions with Non-Settlement Currencies" Arrangements ● Adjustment to Investment Statements ● Cessation of Option Linked Investment and Option Squaring services under Currency Linked Investment
Details of Amendments <p>9.1 Changes in the definition of investment assets value in "Securities Club"</p> <ul style="list-style-type: none"> ● Currently, the Investment Assets Value includes the value of the following investment items under the customer’s name in the prevailing month: the average amount of the total day-end balance of Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals. With effect from the Effective Date, the Investment Assets Value will no longer include Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals. <p>9.2 Adjustment to "Fund Transactions with Non-Settlement Currencies" Arrangements</p> <ul style="list-style-type: none"> ● Fund Subscription Customers who conduct fund subscription (including the lump-sum subscription and fund switching between different Fund Houses) with non-prescribed settlement currency, are required to exchange sufficient amount in the non-prescribed settlement currency before the fund subscription. ● Fund Redemption and Dividend Distribution Customers who redeem funds or receive any cash dividend without having settlement account for the prescribed settlement currency, the amount of redemption / cash dividend will be converted into HKD at the agreed exchange rate, and subsequently deposited into the customer’s HKD settlement account.

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- Daily/monthly investment statements for stocks, funds, and bonds which were originally issued separately will be combined and displayed in a single investment daily/monthly statement.

9.4 Cessation of Option Linked Investment and Option Squaring services under Currency Linked Investment

- With effect from the Effective Date, the Bank will cease to offer Option Linked Investment and Option Squaring services under Currency Linked Investment services. For the relevant arrangements, the Bank will separately notify the affected customers in writing. The affected customers may refer to the relevant notification for the details of the arrangements.

10. BOC Credit Card Services**Summary of changes**

- Cancellation of BOC Credit Card related services at our branches.
- Adjustments to BOC Credit Card related services through e-Banking channels.

Details of Amendments**10.1 Cancellation of BOC Credit Card related services at branches**

- The Bank will no longer support the repayment of BOC Credit Cards via bank transfer, by cash, or by cheques at our branches.
- Cash advances with BOC Credit Cards will no longer be supported at our branches.
- The Bank will no longer accept the submission of BOC Credit Card related documents at our branches, including but not limited to physical application forms, supplementary documents, changes of BOC Credit Card account information and the “Octopus Automatic Top-up” service.
- The Bank will no longer support the repayment of BOC Credit Cards via our cash deposit machines or cheque deposit machines.
- BOC Credit Card collection service will no longer be provided at our branches.

10.2 Adjustments to BOC Credit Card services through e-Banking channels

- All existing BOC Credit Card related services will not be available on our “Corporate Internet Banking”, including but not limited to credit card account overview, card repayment, transaction enquiries and merchant bill payment.

Customers can contact BOC Credit Card Hotline at (852) 2853 8828 for BOC Credit Card-related enquiries.

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B. Amendments to “e-Banking Services”

1. Corporate Internet Banking

Summary of Amendments

- Adjustments to some basic functions of Corporate Internet Banking
- Adjustments to account-related services on Corporate Internet Banking
- Adjustments to some of the investment services on Corporate Internet Banking

Details of Amendments

Adjustments to some basic functions of Corporate Internet Banking

1.1 Adjustments to the names of “User”

- Currently, there are two types of user of Corporate Internet Banking, which is “Primary User” and “Delegated User”. “Primary User” is responsible for system **management, including creating, deleting, amending, holding and restoring “Delegated Users”, setting limit of rights for accounts and “Users”,** and resetting passwords of “Delegated Users”, etc. “Delegated User” is a general user other than “Primary User”, and can only access the functions on Corporate Internet Banking according to the rights as assigned by “Primary User”. Since the Effective Date, “User” will be renamed as “Operator”, “Primary User” will be renamed as “Master Operator” and “Delegated User” will be renamed as “General Operator” respectively.
- The “User ID” on the login page of Corporate Internet Banking will be renamed as “Operator ID” and the length will be adjusted to 6 digits. Since the Effective Date, customers can still use the existing “User ID” to log in.
- Since the Effective Date, customers will no longer be able to create and delete “General Operator” on Corporate Internet Banking. If necessary, they can apply in person at any of our branches.

1.2 Adjustments to the names of User / Operator Authorization Group

- The Users whose original authorization groups L, K and Z (under “Management” page > “User Settings”) will be renamed as H, I and J respectively. The other group names will remain the same. This adjustment will not affect the authorization setting previously set up by customers.

1.3 Adjustments to the Security Device Services

- Since the Effective Date, customers will no longer be able to apply for a security device on Corporate Internet Banking. However, customers can apply a security device in person at any of our branches.
- For the customer previously applied for a security device on Corporate Internet Banking, but has not yet completed the identity verification at the branch, he/she will have to verify their identity at any of our branches and the security device will be re-issued afterwards.
- Currently, the old security device will be invalid once a customer activates the new security device. Since the Effective Date, the old security device will be invalid immediately once the Bank accepts the application for a new security device.

1.4 Adjustments to Relevant Rights of “Primary User”

- Currently, in addition to the “User” management rights as mentioned in the above 1.1, the “Primary User” has both the rights to create transactions and to authorize transactions. Since the Effective Date, the original “Primary User” with both rights will be automatically split by the system into a new “Master Operator” to perform the management functions as mentioned in the above 1.1 and a “General Operator” which can create and authorize transactions (but this “General Operator” will not have the “User”

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management rights as mentioned in the above 1.1). This “General Operator” can continue to use the same User ID and login password of the original “Primary User” to log in to Corporate Internet Banking to create and authorize transactions. After login, he/she can check the Operator ID of the newly created “Master Operator” from “Notifications” tag on the home page (the system will automatically create the new Operator ID and the user cannot modify it by himself/herself) and then enter the same password of the original “Primary User” to log in to Corporate Internet Banking again to perform the management functions as mentioned in the above 1.1 by using the newly created “Master Operator” role.

1.5 Corporate Internet Banking will no longer support the function to add personal accounts

- Currently, customers can add their personal accounts on Corporate Internet Banking for making transfer transactions, such as transfers from corporate account to related personal accounts. Since the Effective Date, the Corporate Internet Banking will no longer support the function to add any personal account. Customers need to log in to Personal Internet Banking to operate their personal accounts.

1.6 Adjustments to Transaction Settings

	Currently	Since the Effective Date
Transaction verification	Verify security code or e-Cert Storage Device Password	Verify both security code and login password of Corporate Internet Banking
Set transaction authorization (name and path change)	Via “Management > Authorization Mode Settings” function to select “Standard Authorization Mode” or “Advanced Authorization Mode”	Via “Management > Procedure Management” function to select “Default Procedure” or “Customized Procedure”
Set transaction authorization for “User” / “Operator” (name, path and functional rights change)	Via “Management > User Settings” to setup “Users’ Functional Rights” for making further instructions under major functions such as Payments, Receivables, Time Deposit, etc.	Via “Management > Operator Management” to setup “Operator” authorization for major functions such as Transfer/Remittance, Time Deposits, etc.
User of investment function (Investment Function User)	Must be “Primary User” with investment function rights or “Delegated User” with relevant authorization	Must be “General Operator” with relevant authorization granted by the “Master Operator”
Authorize transactions (name and path change)	After login, via “To-Do-list” tag on home page or via “Authorization Centre” function to authorize transactions	After login, via “To-Do-list” tag on home page or via corresponding transaction pages such as “Transfer/Remittance”, “Time Deposit”, “Autopay”, “Currency Exchange”, “Trade Service”, etc. to authorize transactions

1.7 Arrangement for Transactions that have not yet been checked/authorized before the Effective Date

- For those transaction orders created by customers which have not been checked/authorized before the Effective Date, customers will need to re-create the transaction for checking/authorization on Corporate Internet Banking. To avoid creating further inconvenience, customers are advised to check/authorize those created transaction orders before the Effective Date.

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1.8 Corporate Internet Banking will no longer support the function to use e-Cert Storage Device Password for Transactions Verification

- Corporate Internet Banking will no longer support the function to use e-Cert Storage Device Password for transactions verification. Customers who are currently using e-Cert Storage Device Password for transactions verification, can apply for a security device anytime at any of our branches, or activate mobile security token on Corporate Mobile Banking for transaction verification purpose since the Effective Date.

Adjustments to account-related services on Corporate Internet Banking
1.9 Adjustments to Transfer/Remittance Services

- Currently, customers can access transfer/remittance transaction page via "Cash Management > Payments" function on Corporate Internet Banking. Since the Effective Date, customers can access transfer/remittance transaction page directly via "Transfer/Remittance" function. Meanwhile, customers can use "Intra Transfer" function to transfer funds between registered accounts on Corporate Internet Banking.

Please refer to the table below for changes:

Transfer type (Currently)	Transfer type (Since the Effective Date)
Cash Management > Payments > Transfer	Transfer to NCB
Cash Management > Payments > Express Transfer (RTGS/CHATS)	Remittance to Local Bank
Cash Management > Payments > Telegraphic Transfer	Remittance to Overseas
Cash Management > Payments > FPS	FPS

- If a customer wishes to cancel or amend the remittance instruction submitted through Corporate Internet Banking, he/she can visit any of our branches in person for such purpose.
- Currently, customers can choose to pay an extra cable charge to have the remittance processed via direct payment to beneficiary bank (two-cables) when performing remittance transaction on Corporate Internet Banking. Since the Effective Date, remittance transactions submitted by customers via Corporate Internet Banking will be processed through the remit currency's correspondent bank only (one-cable). On top of the Bank's handling charges, additional correspondent bank charges may apply to the beneficiary/remitter. If a customer would like the remittance to be processed via direct payment to beneficiary bank, please visit any of our branches for such purpose.

1.10 Adjustments to Transfer/Remittance Limits

- Currently, customers can set “Daily Accumulated Debit Limits” for three types of Fund Transfers/Payments separately, i.e. “Fund transfers among registered accounts on Corporate Internet Banking”, “Payments to designated third party accounts” or “Payments to other third party accounts”, and in addition, set “Daily Debit Limits for each account” at account level for Corporate Internet Banking. Given that the aforementioned two limits are not exceeded, the current maximum transaction limit for each “FPS” transaction is CNY 1,000,000 or HKD 5,000,000. Since the Effective Date, customers can only perform a “FPS” transaction/multiple transactions of daily accumulated amount not exceeding HKD 2,000,000 or its equivalent (given that the transaction amount does not exceed the aforementioned “Daily Accumulated Debit Limits” or “Daily Debit Limits” at account level as set by the customer). If customers need to remit

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over HKD 2,000,000 or its equivalent to other local bank accounts, please use "Remittance to Local Bank" function to conduct the transaction.

- Since the Effective Date, the “Fund transfer among registered accounts on Corporate Internet Banking” will be changed to “Internal Transfer”. Customers can set different “Internal Transfer” limits for each registered account and such limits will not included in the calculation of “Daily Accumulated Debit Limits”. In addition, “Payments to designated third party accounts” and “Payments to other third party accounts” will be combined and become “**Transfer/Remittance to third party accounts**” and the “**Daily Accumulated Debit Limits**” will follow the higher debit limit of previously set for them (**Please refer to the example below for details**).

Before the Effective Date:

Transfer/Payment Category	Daily Accumulated Debit Limit (HKD)
Fund transfers among registered accounts on Corporate Internet Banking (A)	10,000,000
Payments to designated third party accounts (B)	1,000,000
Payments to other third party accounts (C)	100,000

Since the Effective Date:

Transfer/Payment Category	Daily Accumulated Debit Limit (HKD)
Internal Transfer (among all registered accounts)	Unlimited
Transfer/Remittance to third party accounts (including registered third party accounts and unregistered third party accounts)	1,000,000 (following the higher debit limit previously set for B and C)

- Currently, customers can set up “Daily Debit Limit” when adding “Beneficiary” under “Cash Management > Maintenance > Beneficiary List”. Since the Effective Date, customers can set up Daily Debit Limits at account level for the five below scenarios.

Scenario	Limits Setting Rules
Intra Transfer	Following the lower debit limit previously set for “Fund transfer to Corporate Internet Banking all registered accounts” and “Daily debit limits for each account” before the Effective Date
Local Transfer / Remittance (Registered third party account)	Following the lower debit limit previously set for “Payments to designated third party accounts” and “Daily debit limits for each account” before the Effective Date
Cross-border Remittance (Registered third party account)	
Local Transfer/Remittance (Unregistered third party account)	Following the lower debit limit previously set for “Payments to other third party accounts” and “Daily debit limits for each account” before the Effective Date
Cross-border Remittance (Unregistered third party account)	

Note: The “Master Operator” is required to confirm and agree the above limits setting on Corporate Internet Banking before conducting transfer or remittance transactions.

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Please refer to the example below for details

Before the Effective Date:

Account Number	Daily Debit Limit for Each Account (HKD)
【12345XXX777】(D)	500,000
【12365XXX779】(E)	50,000

Since the Effective Date:

Account Number	Scenario	Daily Debit Limit of Account Level (HKD)
【12345XXX777】	Internal Transfer	500,000 (following the lower debit limit previously set for A and D)
	Local Transfer / Remittance (Registered third party account)	500,000 (following the lower debit limit previously set for B and D)
	Cross-border Remittance (Registered third party account)	
	Local Transfer / Remittance (Unregistered third party account)	100,000 (following the lower debit limit previously set for C and D)
	Cross-border Remittance (Unregistered third party account)	
【12365XXX779】	Internal Transfer	50,000 (following the lower debit limit previously set for A and E)
	Local Transfer / Remittance (Registered third party account)	50,000 (following the lower debit limit previously set for B and E)
	Cross-border Remittance (Registered third party account)	
	Local Transfer / Remittance (Unregistered third party account)	50,000 (following the lower debit limit previously set for C and E)
	Cross-border Remittance (Unregistered third party account)	

1.11 Adjustments to “Upload” Function

- Currently, customers can upload files by using the “Upload” function in the “Tools” tag. Since the Effective Date, customers can upload payroll-related files via “Autopay” tag or upload MPF contribution related files via “MPF” tag.

1.12 Corporate Internet Banking will no longer support the function of providing “Demand Draft” service. If necessary, customers may visit any of our branches in person for such purposes.

1.13 Corporate Internet Banking will no longer support the function of “Exchange Rate Contracts”

- Currently, customers can enter “Exchange Rate Contracts” value in “Currency Exchange” tag under “Cash Management page to perform “Currency Exchange Transactions” on Corporate Internet Banking. Since the Effective Date, Corporate Internet Banking will no longer support the function of entering “Exchange Rate Contracts” value for making transactions. However, customers can still perform the exchange

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transactions directly via the “Currency Exchange Transactions” page of Corporate Internet Banking.

1.14 Adjustments to Bill Payment Services

- Since the Effective Date, Corporate Internet Banking will no longer support payment services to JETCO merchants (for a list of affected JETCO merchants, please refer to the Bank’s official website > “About Us” > “Notice”> “Supplemental Information: List of JETCO Merchants Not Supported by Online Bill Payment Services”). However, the Bank will continue to support payment services to merchants through other channels (including EPSCO). If the merchant that the customers intend to pay is also capable of collecting bill payments through JETCO and other channels, the payment to such merchant will not be affected. In addition, the Bank’s automated teller machines (ATMs) will continue to support bill payments through the JETCO channel.
- Currently, customers can make payments to merchants on Corporate Internet Banking without registering the bill. Since the Effective Date, customers will need to register their bills before they can pay on Corporate Internet Banking. Whereas, if the customer makes the first payment for a merchant other than for "Government or Statutory Organization, Public Utility, Primary or Secondary Education, Post-secondary or Specialized Education", he/she will need to visit any of our branches to register the bill.

1.15 Adjustments to “Pre-Set Instruction” services

- Corporate Internet Banking will temporarily not support “Pre-set Instructions for Bill Payment Service” on or after 20 September 2024. If necessary, customers can reset such “Pre-set Instructions for Bill Payment Service” again on Corporate Internet Banking since the Effective Date.
- Corporate Internet Banking will temporarily not support “Pre-set Instruction” services for Transfer, Express Transfer, FPS, Telegraphic Transfer (T/T), Payroll, Autopay-In, Autopay-Out, Currency Exchange, BOC Remittance Plus, Demand Draft, etc. on or after 21 September 2024. For Payroll, Autopay-In, Autopay-Out and Demand Draft transactions, as a warm reminder, customers must successfully submit relevant transaction instructions before 12:00 pm on 20 September 2024, to ensure the transactions can be executed on the same day. If necessary, customers can **reset** such “Pre-set Instruction” **again** on Corporate Internet Banking since the Effective Date. In particular, the Pre-set Instructions for Payroll, Autopay-In and Autopay-Out transactions will be set under “Autopay” tag, customers can download new template in the relevant transaction tags and upload the completed file for execution. The “Pre-set Instruction” service for Currency Exchange, BOC Remittance Plus and Demand Draft will no longer be available since the Effective Date.

1.16 Adjustments to “Standing Instruction” service

- Since the Effective Date, those previously set-up “Standing Instructions” for Transfer, Express Transfer and FPS on Corporate Internet Banking will become invalid. If necessary, customers can **reset** the relevant “Standing Instructions” **again** on Corporate Internet Banking.

Adjustments to some of the investment services on Corporate Internet Banking**1.17 To better serve our customers, certain investment services on Corporate Internet Banking and Corporate Mobile Banking will be adjusted as follows**

- The fund price alerts, monthly stocks / funds savings plans, the application / change function of corporate actions and securities club membership inquiry functions will be relocated from Corporate Internet Banking to Corporate Mobile Banking. However, the enquiry function of fund price alerts, monthly stocks

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savings plans and corporate actions will remain on Corporate Internet Banking.

- A corporate action application that has been submitted on Corporate Internet Banking cannot be revoked since the Effective Date, however, customers can still modify the application on Customer Mobile Banking or at any of our branches. Besides, Corporate Mobile Banking will only support the “All-Stock dividends selection” or the “All-Cash dividends selection”. If a partial stock dividends or cash dividends selection is desired, customers can apply for it at any of our branches.
- The delivery channel of fund price alerts will be changed to push notifications on Corporate Mobile Banking. Customers can enable the service on Corporate Mobile Banking.

1.18 Other adjustments to investment services

- Bond investments, currency linked investments, structured investments will no longer be available on Corporate Internet Banking. If necessary, customers can visit any of our branches for such purpose.
- On Corporate Internet Banking, the “Custody Statement” enquiry function in “Transaction Record” under the “HK Securities” and “A Shares Securities” sections on the “Investment” page will be cancelled. Alternatively, customers can find the relevant information with the following two methods:
 - a. The monthly statement will show stock-related transactions including the quantities of stock deposit and withdrawal.
 - b. Customers can still use the “Transaction Record” or “Positions” enquiry functions on both Corporate Internet Banking and Corporate Mobile Banking to check on their stock holdings.
- Currently, customers can input the “Average Purchase Price” in the “Account Details” under “HK Securities” and “A Shares Securities” belonging to “Investment” section of Corporate Internet Banking, the system will show the “Gain/Loss” related information automatically. Since the Effective Date, Corporate Internet Banking will no longer support this function. In addition, the “Funds” section under Corporate Internet Banking will no longer show the “Average Purchase Price”, “Unrealized Reference Profit/Loss” and “Accumulated Cash Dividend”.
- Currently, customers can input the price and number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” **separately** when performing “Sell with Odd Lot” transactions on Corporate Internet Banking. Since the Effective Date, customers will only need to input the total number of shares to be sold, and choose whether to input a price or not (enter multiple prices **separately will no longer be available**). Then, the system will automatically execute the order to sell out the customer’s Ordinary shares and Odd lots according to the order of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)”. In case, customers would like to **self-allocate** the number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” to be sold separately and the **specific selling price of each Lot** when performing “Sell with Odd Lot” transaction, they may visit any of our branches for execution.

2. Phone Banking

Summary of Amendments

- The Bank will no longer support investment hotline and Phone Banking (IVR) services for corporate customers. However, a new corporate customer hotline 2616 6638 will be activated.

Details of Amendments

2.1 No longer support investment hotline and Phone Banking (IVR) services for corporate customers

- Since the Effective Date, the Bank will no longer support investment hotline and Phone Banking (IVR) services for corporate customers. If customers need to conduct relevant transactions, including but not limited to account enquiries, transfers, investment transactions and other instructions, please use

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Corporate Internet Banking or Corporate Mobile Banking.

3. Corporate Mobile Banking

Summary of Amendments

- The Bank will provide a new Corporate Mobile Banking service, and certain investment services will be relocated from Corporate Internet Banking to Corporate Mobile Banking. Corporate Mobile Banking will support a number of commonly used services.

Details of Amendments

3.1 The Bank will provide a new Corporate Mobile Banking service, which will share the same limits, agreements and settings as Corporate Internet Banking.

3.2 Certain investment services will be relocated from Corporate Internet Banking to Corporate Mobile Banking (For revision details, please refer to section 1.17 of “1. Corporate Internet Banking”)

3.3 To better serve our customers, Corporate Mobile Banking will support a number of commonly used services

- After the “General Operator” creates transactions on Corporate Internet Banking, the “Master Operator” or “General Operator” with authorization rights can authorize transactions at any time via Corporate Mobile Banking.
- Customers can enquire the corporate’s details of account and time deposit, conduct transfer/remittance, currency exchange and other services at any time via Corporate Mobile Banking.

4. Self-Service Banking

Summary of Amendments

- Adjustments to MPF services on the Bank’s Automated Teller Machines (ATMs) and Cheque Deposit Machines
- The Bank’s Automated Teller Machines (ATMs) will no longer support the services of VISA / MasterCard / FISC / JCB networks
- The Bank’s Cash Deposit Machines and Cheque Deposit Machines will no longer support the BOC Credit Card Bill Payment service
- Temporary suspension of ATMs for statement request service

Details of Amendments

4.1 Adjustments to MPF services on the Bank’s Automated Teller Machines (ATMs) and Cheque Deposit Machines

- Since the Effective Date, the Bank’s Automated Teller Machines (ATMs) and Cheque Deposit Machines will no longer support MPF services. Customers can access our Corporate Internet Banking for MPF “Pay Contributions” services. ATM cardholders can also use other banks’ Automated Teller Machines (ATMs) with “MPF” logo for the “Integrated Account Balance Inquiry”, “Latest Contribution Inquiry” and “MPF Contribution” services.

4.2 The Bank’s Automated Teller Machines (ATMs) will no longer support the services of VISA / MasterCard / FISC / JCB networks

- The Bank’s Automated Teller Machines (ATMs) will no longer support the services of VISA / MasterCard / FISC / JCB networks and cards issued by other banks with the four aforementioned network logos. Customers can use other banks’ Automated Teller Machines (ATMs) with the VISA, MasterCard, FISC and JCB network logos to conduct transactions.

Note: The use of the Bank’s ATMs and supported JETCO / UnionPay networks services with NCB ATM Cards

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will not be affected.

4.3 The Bank’s Cash Deposit Machines and Cheque Deposit Machines will no longer support BOC Credit Card Bill Payment service

- The Bank’s Cash Deposit Machines and Cheque Deposit Machines will no longer support BOC Credit Card Bill Payment service.
- For any BOC credit card related enquiries, customers can contact BOC Credit Card Hotline at (852) 2853 8828.

4.4 Temporary suspension of ATMs for statement request service

- Currently, customers can apply for the latest monthly statement of the current account attached to their NCB ATM card via our Bank’s and other bank’s ATMs. Since the Effective Date, this service **will be temporary suspended for one month after the Effective Date** and during this interim, customers can apply for that latest monthly statement of the related current account via Corporate Internet Banking or visiting any of our branches.