

## Attachment 2: The Amendments to “Personal Customer Banking Services” and “e-Banking Services”

### A. The Amendments to Personal Customer Banking Services:

#### 1. Personal Integrated Financial Services

##### Summary of Amendments

- Merge of the “Enrich Banking” and “i-Free Banking” services, which will be renamed as the “Personal Integrated Banking Service”.
- Revisions to the definition of the “Total Relationship Balance”.
- Discontinuation of the “NCB Wealth Management Pre-arranged Remittance Service”.
- Changes in the displayed contents of the monthly Consolidated Statement.
- Automatic upgrade arrangements for sole-name account under joint-name Integrated accounts.
- Special arrangement of a monthly fee waiver for “NCB Wealth Management” customers.
- Revisions to the monthly Consolidated Statement delivery channel.

##### Details of Amendments

#### 1.1 Merge of the “Enrich Banking” and “i-Free Banking” services, which will be renamed as the “Personal Integrated Banking Service”

- The “Enrich Banking” and “i-Free Banking” services will be merged and renamed as “Personal Integrated Banking Service”, which is applicable to customers aged 11 or above, with no minimum “Total Relationship Balance” requirement and no monthly service fee. Privileges for the existing customers of “Enrich Banking” and “i-Free Banking” will remain unchanged, except for the adjustment to the maximum limits of the Auto-Sweeping Service (please refer to part 2.6 for details), as well as the cancellation of the “Enrich Banking” Hotline (please refer to Part 4 for details).

#### 1.2 Revised definition of the “Total Relationship Balance” and calculation method

The major amendments include:

- A. The change from counting insurance policy’s cash value only to either insurance policy’s cash value or paid premium (whichever is higher);
- B. No longer include the outstanding balance of the loan provided by BOC Credit Card (International) Limited, and total outstanding balance of the BOC Credit Card (including the posted transactions and un-post installment balance);
- C. The balance of the “Business Integrated Account” maintained by the personal customer’s sole proprietorship in the Bank will be excluded from the personal customer’s Total Relationship Balance;
- D. No longer include “Investment Deposit”, the total repaid amount of the “All-You-Want” Mortgage Scheme and the monthly payout amount of Reverse Mortgage Scheme.
- E. Include the “Total Relationship Balance” of accounts managed by customer in the capacity of trustee or custodian (For example: a parent who has opened a children account for their children, holder of account in the capacity of executor or administrator of estate, or holder of account in the capacity of trustee in bankruptcy management cases etc.)
- F. The calculation period of “Total Relationship Balance” will be changed from the last business day of the previous month to the day before the last business day of the prevailing month, to the first day to the last day of each month.

The revised “Total Relationship Balance” will include the daily average value (per month) of the following items held in customer’s personal account, joint accounts or accounts managed by customers in the capacity of trustee or custodian:

- Deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, market value of the investment assets (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, the higher of policy cash value or premium paid of the life insurance plans distributed by the Bank as an insurance agent, outstanding balance of

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	<p>other loans (excluding the overdraft under the current accounts and mortgage loan) and the vested balance of the Mandatory Provident Funds (“MPFs”) with BOCI-Prudential Trustee Limited as the Trustee; and mortgage payments (excluding any prepayment amount of loans).</p> <p><b>For the detailed definition of “Total Relationship Balance”, please refer to Attachment 3 &gt; “B. Amendments to Schedule of Charges” &gt; “2. Amendments to “NCB Wealth Management” Service Fees”.</b></p> <p><b>1.3 The “NCB Wealth Management Pre-Arranged Remittance Service” will be discontinued and customers can continue to use general remittance services.</b></p> <p><b>1.4 Changes in the displayed contents of the monthly Consolidated Statement</b></p> <ul style="list-style-type: none"> <li>The monthly Consolidated Statement will only show the transaction details of deposit accounts and loan accounts, as well as investment and MPF balances. Details of the investment transactions will be shown in the separately issued investment statement(s).</li> <li>The “Previous Balance/ Outstanding Balance” will not be displayed in the “Portfolio Summary” of the Consolidated Statement for the prevailing month of the Effective Date. If customers need to enquire about the related information, please refer to the paper or electronic monthly Consolidated Statement of the previous month. This piece of information will be available in the Consolidated Statements issued from the following month of the Effective Date onwards. We apologize for any inconvenience caused.</li> </ul> <p><b>1.5 Automatic upgrade arrangements of sole-name accounts under joint-name Integrated accounts</b></p> <ul style="list-style-type: none"> <li>If a customer maintains a joint-name account belonging to “NCB Wealth Management” tier while the customer’s sole-name account is not, that sole-name account will be automatically upgraded to “NCB Wealth Management” tier together with a <b>waiver of “NCB Wealth Management” monthly service fee for 36 months</b> from the Effective Date, irrespective of whether the “Total Relationship Balance” during the said period meets the requirements or not. Customers may visit any of our branches to cancel this assigned “NCB Wealth Management” tier afterwards if so required.</li> <li>If a customer maintains a joint-name account belonging to “Enrich Banking” or “i-Free Banking” tier while the sole-name account is not of any of “NCB Wealth Management” / “Enrich Banking” / “i-Free Banking” tier, that sole-name account will be automatically upgraded to “Personal Integrated Banking Service” tier with effect from the Effective Date with no minimum “Total Relationship Balance” required and no monthly service fee will be charged.</li> <li>Customers who do not wish their sole-name accounts to be automatically upgraded to the “NCB Wealth Management” / “Personal Integrated Banking Service” tier may visit any of our branches to make a request before the Effective Date.</li> </ul> <p><b>1.6 Special arrangement of monthly service fee waiver for “NCB Wealth Management” customers</b></p> <ul style="list-style-type: none"> <li>In view of the system upgrade and the revision of the “Total Relationship Balance” definition, all “NCB Wealth Management” customers (including customers who do not meet the requirements of the “Total Relationship Balance” and are liable to pay the monthly service fee of this account tier) will be entitled to a one-off waiver of monthly service fee in the month of system upgrade.</li> </ul> <p><b>1.7 Revision to the receiving method of the monthly Consolidated Statement</b></p> <ul style="list-style-type: none"> <li>The Bank will no longer provide the option to deliver both electronic and paper statement. If customers had selected to receive both electronic and paper statement, the Bank will only provide paper statement with effect from the Effective Date. Customers who would like to receive electronic statement may make the corresponding changes anytime via Internet Banking or by visiting any of our branches.</li> </ul>
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## 2. Deposit Services

### Summary of Amendments

- Adjustments to the names of account types, with the existing account numbers of savings and current accounts remain unchanged.

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<ul style="list-style-type: none"> <li>• Adjustments to the interest payment cycle of HKD savings deposits, and the rules of interest calculation and payment of savings deposits.</li> <li>• Adjustments to the Time Deposit Service.</li> <li>• Adjustments to Accounts under the Cross-boundary Wealth Management Connect Scheme.</li> <li>• Arrangement for passbook renewal.</li> <li>• Renewal of the “Auto-sweeping Service”.</li> </ul>
<p><b>Details of Amendments</b></p> <p><b>2.1 Adjustments to the names of account types</b></p> <ul style="list-style-type: none"> <li>• The “Hong Kong Dollar Savings Account” and the “Renminbi Savings Account” will be renamed as the “Savings Account”.</li> <li>• HKD will be added as one of the deposit currencies of the “Multi-Currency Savings Account”.</li> <li>• The “CurrentPlus” Integrated Current and Savings Account will be renamed as the Integrated Current and Savings Account.</li> <li>• The account numbers of savings account and current account will remain unchanged.</li> </ul> <p><b>2.2 Adjustments to the interest payment cycle of HKD savings deposits, and the rules of interest calculation and payment of savings deposits</b></p> <ul style="list-style-type: none"> <li>• The interest payment cycle of HKD Savings Accounts will be changed from every half-year to every month end.</li> <li>• Interest on a customer’s deposits will be calculated on a simple interest 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 reaches one cent (for Japanese Yen, digits after the decimal place are not discarded, the remaining interest will be accumulated and is credited to accounts when it reaches one yen). The calculation basis is as below: <ul style="list-style-type: none"> <li>◆ For HKD, Pound Sterling and Singapore Dollar: 365-day year</li> <li>◆ Other currencies: 360-day year</li> </ul> </li> </ul> <p><b>2.3 Adjustments to the Time Deposit Service</b></p> <ul style="list-style-type: none"> <li>• Customers will be required to hold a “Time Deposit Account” before placing a new time deposit. Customers can view each of his/her time deposit held in this “Time Deposit Account”. For each time deposits that are not yet matured on the Effective Date, the Bank will automatically open a “Time Deposit Account”, with each time deposit assigned with a serial number starting with “1”. Customers who do not hold any time deposits on the Effective Date will be required to open a “Time Deposit Account” by visiting any of our branches or via the Bank’s Mobile Banking or Internet Banking before placing a new time deposit. <b><u>Deposits in this “Time Deposit Account” (with maximum tenor up to 5 years) are qualified for protection by the Deposit Protection Scheme in Hong Kong.</u></b> <ul style="list-style-type: none"> <li>◆ Example 1: On the Effective Date, for a customer who holds a time deposit which is not yet matured (with the number 00001234), the Bank will automatically open a “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.</li> <li>◆ Example 2: On the Effective Date, for a customer who holds 2 time deposits which are not yet matured (with the number 00001234 and 00001235 respectively), the Bank will automatically open a “Time Deposit Account” with the account number 00001234 for the customer, with the time deposit bearing time deposit number “00001234-1”; the Bank will automatically open another “Time Deposit Account” with the account number 00001235, with the time deposit bearing time deposit number “00001235-1”. In total, there will be two “Time Deposit Accounts” with 1 time deposit under each account. Both “Time Deposit accounts” can be used to place new time deposits.</li> </ul> </li> <li>• “Deposit Confirmation” will be renamed as “Time Deposit Advice”.</li> <li>• If a customer would like to set up a time deposit maturity instruction to deposit the principal and interest or interest only to his/her own savings account or current account</li> </ul>

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	<p>upon maturity, the currency of the time deposit must be the same as that of the designated savings account or current account.</p> <ul style="list-style-type: none"> <li>Some time deposit products will be renamed, for example, “RMB Reward-plus Time Deposit” will be changed as “Reward-plus Time Deposit”. The terms and conditions and interest rate of these time deposit products will remain unchanged. An updated list of the product names will be announced separately on the Bank’s official website (‘About Us’ &gt; ‘Notice’).</li> </ul> <p><b>2.4 Adjustments to Accounts under the Cross-boundary Wealth Management Connect Scheme</b></p> <ul style="list-style-type: none"> <li>The “Multi-Currency Savings Account” under the Southbound Scheme will be renamed as the “Southern Wealth Connect Multi-Currency Savings Account”. The original HKD Savings Account will be cancelled and the HKD balance will be deposited into the “Southern Wealth Connect Multi-Currency Savings Account”. The HKD Savings Account bound to the investment account will be changed to the “Southern Wealth Connect Multi-Currency Savings Account”.</li> <li>The “Multi-Currency Savings Account” under the Northbound Scheme remittance account will be renamed as the “Northern Wealth Connect Savings Account”.</li> </ul> <p><b>2.5 Arrangement for passbook renewal</b></p> <ul style="list-style-type: none"> <li>The Bank’s existing passbook will no longer be valid with effect from the Effective Date. Customers who still require passbook may visit any of our branches to request for a new passbook from the Effective Date. Customers may also visit any of our branches to request to receive electronic or physical statement from now on. The Bank will notify the affected customers separately about the passbook renewal arrangement.</li> </ul> <p><b>2.6 Revisions to the “Auto-sweeping Service”</b></p> <ul style="list-style-type: none"> <li>Currently, only “NCB Wealth Management”, “Enrich Banking” and “i-Free Banking” customers can apply for “Auto-sweeping Service”. After the system upgrade, all personal customers may apply for HKD, USD and RMB Auto-sweeping Service via Personal Internet Banking, Personal Mobile Banking or by visiting any of our branches.</li> <li>For those customers who are already using “Auto-sweeping Service” and have set the daily maximum sweeping limit, such limit will remain unchanged after the system upgrade. For other customers who are already using “Auto-sweeping Service” but the daily maximum sweeping limit has not yet been set, the system will automatically assign the daily maximum sweeping limit to customers according to “NCB Wealth Management” tier, being HKD10,000 (HKD account), USD1,200 (USD account) and RMB8,000 (RMB account). Customers can adjust the preset sweeping limit or set their own sweeping limit anytime via Personal Internet Banking, Personal Mobile Banking or visiting any of our branches. The daily maximum sweeping limit that the Bank allows to be set is HKD100,000 (HKD account), USD12,000 (USD account) and RMB80,000 (RMB account).</li> <li>Auto-Sweeping Service is only applicable to designated Current Account with insufficient fund to settle the cheque(s) by the cut-off time of the Bank’s business day, provided that the fund to-be-swept does not exceed the balance of the “Debit Account” and the maximum limit designated by the customer.</li> <li>The Auto-sweeping Service must not result in account overdrafts. The “Funds Source Account” must have sufficient balance for auto-sweeping to be successfully executed.</li> <li>Customers will receive an SMS notification for the successfully executed auto-sweeping transactions.</li> </ul>
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### 3. Remittance

#### Summary of Amendments

- Discontinuation of the “BOC Remittance Plus” service.
- Change in the Remittance service notification approach.
- Adjustment to remittance service time.
- Adjustment to remittance account debit method.

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**Details of Amendments**

**3.1 Discontinuation of the “BOC Remittance Plus” service**

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

**3.2 Change in the Remittance service notification approach**

- With effect from the Effective Date, for customers who visit our branch 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 details via Personal Internet Banking or Personal Mobile Banking.  
If a customer requires an immediate remittance record, he/she may 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**

Remittance type	Via Branch		Via Personal Internet Banking / Personal Mobile Banking	
	Service Hour (HKT)	Processing Date	Service Hour (HKT)	Processing Date
Faster Payment System (via FPS) HKD/RMB	Not Applicable		<b><u>No changes before and after the upgrade:</u></b> Services available 7 x 24	
Express Transfer (RTGS/CHATS) <sup>note1</sup> (HKD/RMB/USD/EUR)	<b><u>No changes before and after the upgrade:</u></b> 09:00 – 17:00	Same Day <sup>note2</sup>	<b><u>Before the upgrade:</u></b> 09:00 – 17:45 (RMB remittance is not available on mobile Banking) <b><u>After the upgrade:</u></b> 09:00 – 16:30	Same Day <sup>note2</sup>
Outward Remittance to Overseas <sup>notes 1, 3</sup>	<b><u>No changes before and after the upgrade:</u></b> 09:00 – 17:00	Same Day <sup>note2</sup>	<b><u>Before the upgrade:</u></b> 09:00 – 18:00 (The cutoff time of SGD and THB remittance service is 15:30 ; The cutoff time of RMB remittance to overseas via Personal Internet Banking is 17:30; the cutoff time of RMB remittance to Mainland China via Personal Internet Banking is 15:30) <b><u>After the upgrade:</u></b> 7 X 24	<b><u>Before the upgrade:</u></b> Before cutoff, Same Day <b><u>After the upgrade:</u></b> 09:00- 17:00 Same Day <sup>note2</sup>  After 17:00 Next Business Day

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

Note 2: The Bank will process the remittance application received during service hours on the same day, where: (a) the remittance instruction is clear, complete and correct; (b) the application date is the working day/settlement date of the remit currency and beneficiary country/region; and (c) the remitter 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 value date of payment shall be the next banking business day of the transaction processing date

### 3.4 Adjustment to remittance account debit method

- With effect from Effective Date, the Bank will no longer accept payments of remittance amount and charges debited from BOC credit cards.

## 4. Customer Service Hotlines and Wealth Management Hotlines

### Summary of Amendments

- Changes of customer service hotlines and wealth management hotlines.

### Details of Amendments

- Changes of customer service hotlines and wealth management hotlines**  
Please refer to the tables as follows:

Before Effective Date (before adjustment)	From Effective Date (after adjustment)
Customer Service Hotline: (852) 2622 2633	Personal Customer Hotline: (852) 2616 6628
Automated Telephone Banking: (852) 2684 1866 (Cantonese) (852) 2684 1868 (Mandarin) (852) 2684 1869 (English)	
Security Incidents Hotline (e-Banking): (852) 2850 1100	
“Enrich Banking” Services: (852) 2616 6166	
“NCB Wealth Management” Services: (852) 2850 1818 (Cantonese) (852) 2850 1819 (Mandarin)	“NCB Wealth Management” Hotline: (852) 2616 6688
Investment Services Hotline: (852) 2850 1028 (Cantonese) (852) 2850 1038 (Mandarin) (852) 2850 1068 (English)	Investment Services Hotline: (852) 2616 6618

## 5. Safe Deposit Box

### Summary of Amendments

- 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

#### 5.1 Use of autopay to pay for safe deposit box rental fees

- With effect from the Effective Date, new 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).

#### 5.2 Cancellation of using cheques to pay for safe deposit box rental fees

- The Bank will no longer accept the use of cheques to pay for safe deposit box rental fees.



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## 6. BOC Credit Card and BOC Express Cash Revolving Credit-related Services

<b>Summary of Amendments</b> <ul style="list-style-type: none"> <li>• Cancellation of BOC Credit Card and BOC Express Cash Revolving Credit-related services at branches.</li> <li>• Adjustments to BOC Credit Card and BOC Express Cash Revolving Credit-related services through e-Banking channels.</li> <li>• Cancellation of BOC Credit Card-related services through Phone Banking.</li> <li>• The monthly Consolidated Statement will not display BOC Credit Card and BOC Express Cash Revolving Credit-related information.</li> </ul>
<b>Details of Amendments</b> <p><b>6.1 Cancellation of BOC Credit Card and BOC Express Cash Revolving Credit-related services at branches</b></p> <ul style="list-style-type: none"> <li>• The Bank will no longer support the repayment of BOC Credit Cards and BOC Express Cash Revolving Credit by bank transfer, cash, or cheques at our branch counters.</li> <li>• Cash advances with BOC Credit Cards and BOC Express Cash Revolving Credit will no longer be supported at our branch counters.</li> <li>• 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 and BOC Express Cash Revolving Credit account information and the “Octopus Automatic Add Value” service.</li> <li>• The Bank will no longer support the repayment of BOC Credit Cards and BOC Express Cash Revolving Credit via our cash deposit machines or cheque deposit machines.</li> <li>• BOC credit card collection service will no longer be provided at our branches.</li> </ul> <p><b>6.2 Adjustments to BOC Credit Card and BOC Express Cash Revolving Credit-related services through e-Banking channels</b></p> <ul style="list-style-type: none"> <li>• Majority of existing BOC Credit Card-related services will <b>no longer be</b> supported on our Personal Internet Banking and Personal Mobile Banking, including but not limited to card repayments and bill payments etc. Credit card account related enquiry functions will be <b>suspended</b> and the resuming date of related functions will be announced by the Bank in due course. The “BOC Credit Card Quick Payment” function will be added to our Personal Mobile Banking for performing transfers via Personal Mobile Banking to BOC Credit Card account for repayment.</li> <li>• The related functions of BOC Express Cash Revolving Credit-related services will no longer be available on our Personal Internet Banking and Personal Mobile Banking.</li> </ul> <p><b>6.3 Cancellation of BOC Credit Card-related services through Phone Banking</b></p> <ul style="list-style-type: none"> <li>• The Phone Banking service will no longer provide services for making repayment to BOC Credit Card and Cash Advance from BOC Credit Card to our Bank account.</li> </ul> <p><b>6.4 The monthly Consolidated Statement will no longer display any information relating to BOC Credit Card and BOC Express Cash Revolving Credit</b></p> <p>Customers may contact BOC Credit Card Hotline at 2853 8828 for any BOC Credit Card-related enquiries.</p> <p>Customers may contact BOCHK Customers Service Hotline at 3711 4688 for any BOC Express Cash Revolving Credit-related enquiries.</p>

## 7. Personal Loans

<b>Summary of Amendment</b> <ul style="list-style-type: none"> <li>• Change of loan account numbers.</li> </ul>
<b>Details of Amendment</b> <p><b>7.1</b> Personal loan account numbers provided by the Bank will be changed (if applicable). The Bank will separately inform customers in writing in due course.</p>

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## 8. Investment Services

### Summary of Amendments

- Changes to the definition of investment assets value in the “Securities Club”.
- Adjustments 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

#### 8.1 Changes to the definition of investment assets value in the “Securities Club”

- 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.

#### 8.2 Adjustments to “Fund Transactions with Non-Settlement Currencies” arrangements

- Fund Subscription  
Customers who conduct fund subscription (including lump-sum subscription and fund switching between different Fund Houses) with a non-prescribed settlement currency will be required to exchange sufficient amount of the prescribed settlement currency before the fund subscription.
- Fund Redemption and Dividend Distribution  
For customers who redeem funds or receive any cash dividend without holding a settlement account for the prescribed settlement currency, the Bank will convert the amount of redemption / cash dividend into HKD at an agreed exchange rate, and subsequently deposited into the customer’s HKD settlement account.

#### 8.3 Adjustment to Investment Statements

- The daily / monthly statements for stocks, funds, and bonds, which are currently issued separately, will be combined and displayed on a single investment daily / monthly statement.

#### 8.4 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.



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### B. Amendments to e-Banking Services

#### 1. Personal Internet Banking

##### Summary of Amendments

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

##### Details of Amendments

##### 1.1 Adjustments to some basic functions of Personal Internet Banking

- A new login method with “mobile phone number + login password” will be added. Customers can set up their mobile phone number as the login method on Personal Internet Banking and activate it accordingly. Other existing login methods with “Internet Banking No. / User Name + login password” are still valid. However, the login method of Personal Internet Banking with “security device or mobile token” will be cancelled. The cancellation of this login method will not affect other instructions that require the use of security devices or mobile tokens. If customers forget the login password, they can reset the password directly via the “Forgot password” function on Personal Internet Banking.
- Customers will no longer be able to apply for, suspend, or reactivate a security device on Personal Internet Banking. If customers need to apply for, suspend, or reactivate a security device, they can contact our customer service hotline or do so in person at any of our branches.
- Currently, the old security device will be invalid once a customer activates the new security device if the customer applies for a 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.
- To simplify the application process, since the Effective Date, when customers activate Personal Internet Banking, they will also activate Personal Mobile Banking at the same time (or vice versa). If a customer has only applied for one of the service channels before, when he/she logs in to Personal Internet Banking or Personal Mobile Banking for the first time since the Effective Date, the Bank will automatically activate the other service channel for him/her as soon as he/she has read and agreed to the relevant terms and conditions (for example, when the customer logs in to Personal Internet Banking for the first time since the Effective Date, the Bank will automatically activate Personal Mobile Banking for him/her).

##### 1.2 Adjustments to some of the investment services on Personal Internet Banking

Adjustments to investment services on Personal Internet Banking or Personal Mobile Banking:

- The investment account opening service, fund price alerts, monthly funds/ stocks savings plans, and the application / change function of corporate actions will be relocated from Personal Internet Banking to Personal Mobile Banking. However, the inquiry function of fund price alerts, monthly funds / stocks savings plans, and corporate actions will remain on Personal Internet Banking.
- A corporate action application that has been submitted on Personal Internet Banking cannot be revoked from the Effective Date. However, customers can still modify the application on Personal Mobile Banking or at any of our branches. Besides, Personal 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.
- For customers who have previously set up fund price alerts on Personal Internet Banking, the alert delivery channel will be automatically changed from email to push notifications on Personal Mobile Banking.

Other adjustments to investment services:

- The family securities account opening service will no longer be available on Personal Internet Banking. Customers can open a family securities account at any of our branches if needed.

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- On Personal Internet Banking, the “Custody Statement” inquiry function in “Transaction Record” under the “HK Securities” and “A Shares Securities” sections on the “Investment” page will be cancelled. Alternatively, customers can access 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 Personal Internet Banking and Personal 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 Personal Internet Banking and “Securities” section of Personal Mobile Banking respectively, the system will show the “Gain/Loss” related information automatically. Since the Effective Date, Personal Internet Banking and Personal Mobile Banking will no longer support this function. In addition, the “Funds” section under Personal Internet Banking will no longer show the “Average Purchase Price”, “Unrealized Reference Profit/Loss” and “Accumulated Cash Dividend”.
- Currently, customers need to input the prices and number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” separately when performing “Sell with Odd Lot” transactions on Personal Internet Banking or Personal Mobile 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 wish 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” transactions, they may call our manned investment trading hotline or visit any of our branches for execution.
- Currently, customers can set up the electronic channel daily limit for stock trading through Personal Internet Banking. After the system upgrade, this daily limit would be extended to cover all investment products in all channel, which means the existing preset electronic channel daily limit for stock trading (if any) set up by customers would be applicable to all investment products in all channel, including stocks, bonds, deposit notes, funds, structured notes and equity-linked investments for trading after the system upgrade. If customers need to change the preset daily limit in the future, they can visit any of our branches to make the change.

**1.3 Adjustments to account-related services on Personal Internet Banking:**

Adjustments to bank transfer / remittance services:

- Currently, customers can only activate the “Small Value Transfer” service on Personal Mobile Banking, and they can only make “Small Value Transfer” via **designated accounts** after the service is activated. Since the Effective Date, customers can also activate the “Small Value Transfer” service on Personal Internet Banking. Customers who have activated the “Small Value Transfer” service must read and agree to the relevant terms and conditions when logging in to Personal Internet Banking for the first time before they can continue to use this service. Once the “Small Value Transfer” service is activated, a customer can perform “Small Value Transfer” across **all accounts** under the customer’s name. When customers transfer funds to an unregistered payee’s account with NCB or other local banks, the “Small Value Transfer” limit will be referred to first. If customers do not wish to use this service, they can adjust their “Small Value Transfer” limit to ZERO on Personal Internet Banking.
- Currently, customers can only transfer / remit money to my beneficiary or new beneficiary through “Fast Transfer” and “Remittance”. Every time customers transfer / remit money to a new beneficiary, they **need to register the new beneficiary and set a daily fund transfer limit for this new beneficiary**. Since the Effective Date, the “Fast Transfer” and “Remittance” services **are still valid**. However, their options and settings

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will be updated to allow **customers to choose “Transfer to NCB”, “Transfer to Local Bank”, or “Remittance to Overseas Bank” when handling transfers / remittances. Each option has its own registered payees and unregistered payees and allows customers to set separate transfer/remittance limits on Personal Internet Banking.** If a customer wishes to cancel or amend a remittance instruction submitted on Personal Internet Banking, he/she can visit any of our branches in person for such purposes.

- Currently, customers can view telegraphic transfer receipt records at “Remittance” > “Inward Remittance Enquiry”. Since the Effective Date, customers can view telegraphic transfer receipt records at “My Account” > “Account Summary”.

Adjustments to “Online Chat” service:

- The service scope of the existing “Online Chat” service will be expanded from “NCB Wealth Management” and “Enrich Banking” customers to cover all customers.
- The “Online Chat” service will be renamed as “Problem Feedback”. Customers can request to be contacted by phone or email when submitting questions.

Adjustments to Standing Instruction service:

- Since the Effective Date, Personal Internet Banking will no longer support “Standing Instructions” for Currency Exchange, Time Deposit, Regular Bill Payment and BOC Remittance Plus. Those “Standing Instructions” previously set up will be invalid.
- Since the Effective Date, those previously set-up “Standing Instructions” for Telegraphic Transfer (T/T) on Personal Internet Banking will be invalid. If necessary, customers can **set up** the relevant “Standing Instructions” for Telegraphic Transfer (T/T) **again** on Personal Internet Banking.
- Since the Effective Date, the Standing Instruction cycles of the Telegraphic Transfer (T/T) service on Personal Internet Banking will be adjusted from the current seven categories (once a day, once a week, once every two weeks, once a month, once every three months, once every six months, once every twelve months) to three categories (once a week, once every two weeks, and once a month).

Adjustments to Pre-set Instruction service:

- Personal Internet Banking will temporarily suspend support for the “Pre-set Instruction” services for Fast Transfer, Telegraphic Transfer (T/T), Time Deposit, Currency Exchange, and BOC Remittance Plus on or after 21 September 2024. If necessary, customers can **set up** such “Pre-set Instruction” **again** on Personal Internet Banking since the Effective Date, except for the “Pre-set Instruction” service for BOC Remittance Plus, which will be terminated.
- Personal Internet Banking will temporarily suspend support for the “Pre-set Instructions for Bill Payment Service” on or after 20 September 2024. If necessary, customers can **set up** such “Pre-set Instructions for Bill Payment Service” **again** on Personal Internet Banking since the Effective Date.
- Regarding the Currency Exchange service on Personal Internet Banking, the pre-set maximum transaction effective date will be adjusted from “within the next 45 days” to “within the next 7 days”. Customers will also be required to set a target exchange rate.
- Regarding the Time Deposit service on Personal Internet Banking, the pre-set maximum transaction effective date will be adjusted from “within the next 45 days” to “within the next 10 days”.

Adjustments to other services:

- Currently, customers can set up an e-Alert (via email or SMS notifications) for certain banking services such as remittance and securities services on Personal Internet Banking. Since the Effective Date, the new system will automatically set up email and SMS notifications for four types of transactions that are considered of higher risk, i.e. “Express Transfer (RTGS/CHATS)”, “Outward Remittance Transaction”, “Online Securities Trading” and “Online Funds Transactions”. Besides, customers can set up the email or SMS notifications again for five types of transactions, i.e. “Time Deposit Maturity Alert”,

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<p>“Scheduled Electronic Transfer”, “Inward Remittance Transaction”, “e-Bill Issue Notification” and “Currency Linked Investments Maturity Reminder”, and set up “Fund Price Alert” (via push notifications) on Personal Mobile Banking (since this service has been relocated to Personal Mobile Banking). The e-Alert function for other services will be cancelled.</p> <ul style="list-style-type: none"> <li>• Since the Effective Date, the Bank’s Personal Internet Banking will continue to serve customers with joint accounts with “Either-one-to-sign” signing authority. However, it will no longer support joint accounts with “Multiple-to-sign” signing authority. Nevertheless, if any of the joint account holders (with “Multiple-to-sign” signing authority) maintains a personal account with the Bank, he/she can still access to certain information of the related joint account on Personal Internet Banking.</li> <li>• For easier management of multiple accounts on Personal Internet Banking by customers, since the Effective Date, the existing separate Personal Internet Banking account number of a customer’s trust account will be merged with the customer’s Personal Internet Banking account number. Customers can then operate their personal account(s) and trust account(s) with a single log-in to Personal Internet Banking.</li> <li>• Transactions conducted on Personal Internet Banking will no longer be provided with a “Transaction Number”. Since the Effective Date, customers can still access their transaction records on Personal Internet Banking. For example, customers can review their transaction details at “My Account” &gt; “Account Summary” &gt; “Deposits” &gt; “Details”.</li> <li>• On Personal Internet Banking, “Payroll Service” registration function will be cancelled. Existing “Payroll Services” provided by the Bank will not be affected.</li> <li>• Majority of existing BOC Credit Card-related services, including but not limited to card repayments and bill payments, will no longer be available on our “Personal Internet Banking. Credit card account-related inquiry functions will be <b><u>temporarily suspended</u></b> and the resuming date will be announced in due course.</li> <li>• Currently, customers need to register the bill and pass the two-factor authentication before making payment to a merchant under specific categories i.e. merchants other than for “Government or Statutory Organization”, “Public Utility”, “Primary or Secondary Education”, “Post-secondary or Specialized Education” on Personal Internet Banking at the first payment. Since the Effective Date, customers will need to visit any of our branches to register the bill payment to be made to the merchant under specific categories for the first time and to pass the two-factor authentication every time before making subsequent payments.</li> <li>• Since the Effective Date, Personal 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 &gt; “About Us” &gt; “Notice”&gt; “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.</li> <li>• Currently, after customers have successfully paid/donated to a Participating Organisation through the “Electronic Bill Presentment Service” on Personal Internet Banking, they may check and receive the “e-Receipt” through Personal Internet banking and/or email (if applicable). Since the Effective Date, the Bank will no longer support the function of providing “e-Receipt” but customers can still check the corresponding “Payment History” in the “Bill Payment” section under the “Transfer/Payment” page of Personal Internet Banking.</li> </ul>
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### 2. Phone Banking

<b>Summary of Amendments</b> <ul style="list-style-type: none"> <li>Adjustments to some basic functions of Phone Banking (IVR).</li> <li>Adjustments to some of the investment services on Phone Banking (IVR).</li> </ul>
<b>Details of Amendments</b> <p><b>2.1 Adjustments to some basic functions of Phone Banking (IVR)</b></p> <ul style="list-style-type: none"> <li>Login method adjustment: Customers can login to Phone Banking with “8-digit phone banking number / internet banking number + login password set by customers”. Since the Effective Date, Phone Banking will no longer support the login method involving the “14-digit savings / current account / credit card number and 14-digit phone banking number + login password set by customers”. If customers forget their “8-digit phone banking number / internet banking number”, they can find the 8-digit phone banking number / internet banking number on their consolidated monthly statement or inquire about it in person at any of our branches.</li> <li>Currently, a customer can reactivate a suspended Personal Internet Banking account due to multiple incorrect password attempts on Phone Banking. Since the Effective Date, customers will be able to reset their password directly via the “Forgot password” function on Personal Internet Banking or Personal Mobile Banking to login Personal Internet Banking or Personal Mobile Banking again.</li> <li>Since the Effective Date, the Bank will no longer support the Phone Banking password reset service via email or mail. However, customers can reset their Phone Banking password by logging in to Personal Internet Banking or visiting any of our branches.</li> <li>Since the Effective Date, Phone Banking will no longer support BOC credit card repayment and cash advances to NCB deposit accounts.</li> <li>Since the Effective Date, Personal Internet Banking will replace Phone Banking to provide monthly statement application services.</li> </ul> <p><b>2.2 Adjustments to some of the investment services on Phone Banking (IVR)</b></p> <ul style="list-style-type: none"> <li>Phone Banking will no longer support precious metal trading-related services. Customers can use our Personal Internet Banking or Personal Mobile Banking for such investment services.</li> </ul>

### 3. Personal Mobile Banking

<b>Summary of Amendments</b> <ul style="list-style-type: none"> <li>Adjustments to some basic functions of Personal Mobile Banking.</li> <li>Adjustments to some of the investment services on Personal Mobile Banking. (For details of the amendments, please refer to Section 1.2 in “1. Personal Internet Banking”).</li> <li>Adjustments to some account-related services on Personal Mobile Banking.</li> </ul>
<b>Details of Amendments</b> <p><b>3.1 Adjustments to some basic functions of Personal Mobile Banking</b></p> <ul style="list-style-type: none"> <li>The Bank will be introducing a new mobile application for Personal Mobile Banking. Customers are required to visit the App Store or Google Play or the Bank’s website to <b>re-download</b> the latest version of the mobile application to use Personal Mobile Banking services. Upon downloading the new Personal Mobile Banking, customers will need to re-activate the “Mobile Token”.</li> <li>A new login method with “mobile phone number + login password” will be added. Customers can set up their mobile phone number as the login method on Personal Mobile Banking and activate it accordingly. Other existing login methods with “Internet Banking No./User Name + login password” are still valid. If customers forget the login password, they can reset the password directly via the “Forgot password” function on Personal Mobile Banking.</li> <li>Change of e-Banking service application: For details of the amendments, please refer to Section 1.1 in “1. Personal Internet Banking”.</li> </ul> <p><b>3.2 Adjustments to some of the investment services on Personal Mobile Banking</b></p> <ul style="list-style-type: none"> <li>For details of the amendments, please refer to Section 1.2 in “1. Personal Internet Banking”.</li> </ul>



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### 3.3 Adjustments to account-related services on Personal Mobile Banking

Adjustments to bank transfer / remittance services:

- Currently, customers can only activate the “Small Value Transfer” service on Personal Mobile Banking, and they can only make “Small Value Transfer” via **designated accounts** after the service is activated. Since the Effective Date, customers can still use the “Small Value Transfer” service via Local Transfer. Meanwhile, customers who have activated the “Small Value Transfer” service must read and agree to the relevant terms and conditions when logging in to Personal Mobile Banking for the first time before they can continue to use this service. Once the “Small Value Transfer” service is activated, a customer can perform “Small Value Transfer” across **all accounts** under the customer’s name. When customers transfer funds to an unregistered payee’s account with NCB or other local banks, the “Small Value Transfer” limit will be referred to first. If customers do not wish to use this service, they can adjust the “Small Value Transfer” limit to ZERO on Personal Mobile Banking.
- Currently, customers can **only transfer money** to my beneficiary or new beneficiary **through “Fast Transfer”**. **Every time customers transfer money to a new beneficiary, they need to register the new beneficiary and set a daily transfer limit for this new beneficiary.** Since the Effective Date, the “Fast Transfer” service **is still valid**. However, its options and settings will be updated to allow customers **to choose “Local Transfer” or “Overseas Remittance” when handling transfers / remittances. Each option has its own registered payees and unregistered payees and allows customers to set separate transfer / remittance limits on Personal Internet Banking.**
- Currently, customers can set daily transfer total limits on Personal Mobile Banking. Since the Effective Date, this feature will be provided by Personal Internet Banking.

Adjustments to Pre-set Instruction Services:

- Personal Mobile Banking will temporarily suspend support for the “Pre-set Instructions for Bill Payment Service” on or after 20 September 2024. If necessary, customers can **set up** such “Pre-set Instructions for Bill Payment Service” **again** on Personal Mobile Banking Since the Effective Date.

Adjustments to Other Services:

- Since the Effective Date, the Bank’s Personal Mobile Banking will continue to serve customers with joint accounts with “Either-one-to-sign” signing authority. However, it will no longer support joint accounts with “Multiple-to-sign” signing authority. Nevertheless, if any of the joint account holders (with “Multiple-to-sign” signing authority) maintains a personal account with the Bank, he/she can still access certain information of the related joint account on Personal Mobile Banking.
- For easier management of multiple accounts on Personal Mobile Banking by customers, since the Effective Date, the existing separate Personal Mobile Banking account number of a customer’s trust account will be merged with the customer’s Personal Mobile Banking account number. Customers can then operate their personal account(s) and trust account(s) with a single log-in to Personal Mobile Banking.
- Transactions conducted on Personal Mobile Banking will no longer be provided with a “Transaction Number”. Since the Effective Date, customers can still access their transaction records on Personal Mobile Banking. For example, customers can review the transaction details at “Current and Savings” > “Transaction Records”.
- Majority of existing BOC Credit Card-related services, including but not limited to card repayments and bill payments, will no longer be available on our Personal Mobile Banking. Credit card account-related inquiry functions will be **temporarily suspended** and the resuming date will be announced in due course. A new function called “BOC Credit Card Fast Repayment” will be added to our Personal Mobile Banking for transferring funds to credit card account conveniently for repayment.
- Personal Mobile Banking will cease to offer “Commercial Services”, including “Latest Promotions”, “Loan Application”, and “Commercial Services Network”. Customers can still make inquiries on the Bank’s official website.
- Since the Effective Date, Personal Mobile Banking will no longer support payment



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services for 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 capable of collecting bill payments through both JETCO and other channels, the payment to that merchant will not be affected. In addition, the Bank’s automated teller machines (ATMs) will continue to support bill payments through the JETCO channel.

### 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 provide MPF services. Customers can access our Personal Internet Banking or Personal Mobile Banking for MPF Integrated Account Balance Inquiry and Latest Contribution Inquiry services. ATM cardholders can utilize other banks’ Automated Teller Machines (ATMs) with an “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 discontinue supporting the services of VISA / MasterCard / FISC / JCB networks and cards issued by other banks with the four aforementioned network logos. Customers can utilize other banks’ Automated Teller Machines (ATMs) with the VISA, MasterCard, FISC and JCB network logos to conduct their transactions.

Note: The use of the Bank’s ATMs and their supported services of JETCO / UnionPay networks with NCB ATM Cards will not be affected.

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

- The Bank’s Cash Deposit Machines and Cheque Deposit Machines will no longer support the BOC Credit Card Bill Payment service.
- For any BOC credit card-related inquiries, 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 the Bank’s and other Bank’s ATMs. Since the Effective Date, this service **will be temporarily suspended for one month after the Effective Date** and during this interim, customers can apply for the monthly statement of the related current account via Personal Internet Banking, Personal Mobile Banking or visiting any of our branches.

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## 5. NCB WeChat Official Account

<b>Summary of Amendments</b> <ul style="list-style-type: none"> <li>Adjustments to NCB WeChat Official Account Services.</li> </ul>
<b>Details of Amendments</b> <p><b>5.1 NCB WeChat Official Account will no longer support all BOC credit card services</b></p> <ul style="list-style-type: none"> <li>NCB WeChat Official Account will no longer support all BOC credit card services, including but not limited to BOC credit card confirmation, BOC credit card statement enquiry, BOC credit card points enquiry, and bind BOC Credit Card/Express Cash Account.</li> </ul> <p><b>5.2 Adjustments to NCB WeChat Official Account identity verification method</b></p> <ul style="list-style-type: none"> <li>Currently, customers need to complete an identity verification process before they can use bound NCB banking account-related services on NCB WeChat, i.e., "Account Overview", "Private Loan Application", "Account Balance and Transaction Records", and "HK Securities Transaction Records and Account Information". Since the Effective Date, the identity verification method will be adjusted from entering a separate password pre-set by a customer on NCB WeChat to entering the customer's existing Personal Internet Banking or Personal Mobile Banking number and login password.</li> </ul> <p><b>5.3 Adjustments to connecting to Personal Mobile Banking via NCB WeChat Official Account</b></p> <ul style="list-style-type: none"> <li>Currently, customers can connect to Personal Mobile Banking through an option on the NCB WeChat interface. Since the Effective Date, the option will link to a page with "Download Mobile Banking" or "Start Mobile Banking" for using Personal Mobile Banking.</li> </ul>

## 6. ATM Card

<b>Summary of Amendments</b> <ul style="list-style-type: none"> <li>JETCO cardless withdrawal, UnionPay QR code withdrawal and UnionPay APP services will be added.</li> </ul>
<b>Details of Amendment</b> <p><b>6.1 JETCO cardless withdrawal, UnionPay QR code withdrawal and UnionPay APP services will be added</b></p> <ul style="list-style-type: none"> <li>The Bank will add the new services of JETCO cardless withdrawal, UnionPay QR code withdrawal and UnionPay APP. Customers can obtain more information regarding these services from the “Service Directory” on the Bank's official website Since the Effective Date.</li> </ul>