

Attachment 3: The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges”

Note: Amendments are shown in underline to indicate addition and strikethrough to indicate deletion.

A. Amendments to Conditions and Rules for Services and other Information:

1. Amendments to “Conditions for Services”

Chapter	Details of Amendments
Part 1: General provisions	
Condition 3.9	<p>In case you have applied or apply for credit card from BOC Credit Card (International) Limited (“Card Company”) <u>a credit card service provider of which we act as an agent (“Card Company”)</u> and/or insurance services or products from insurance companies for which we are acting as agent or whose insurance services or products are offered or available through us (collectively, “Insurance Companies”), you agree and confirm that the Card Company and/or the Insurance Companies (as the case may be) is/are authorised to transfer to us, and you also hereby authorise us to obtain from the Card Company and Insurance Companies, any data relating to use of any credit card or insurance services or other goods or services offered by the Card Company and/or the Insurance Companies to you from time to time for the purposes set out in our Data Policy Notice. In particular, you authorise us to include any data relating to such use in your bank statements and to use such data for customer profiling and segmentation.</p>
Condition 24 Alerts and Money Transfers	<p><u>24.1 By making any Money Transfer through the Bank, you confirm that you have accepted and will be bound by these Conditions.</u></p> <p><u>24.2 In this Condition 24:</u> <u>“Alert” means a warning message that a Money Transfer or the relevant payee or payee account may involve fraud or scam.</u> <u>“Anti-fraud Database” includes any anti-fraud search engine and/or anti-deception database (including but not limited to Scameter) operated or managed by the Hong Kong Police Force or any other law enforcement agency or governmental body or regulatory authority of Hong Kong, whether it is accessible by the public in general or by designated entities or organizations.</u> <u>“Hong Kong” means the Hong Kong Special Administrative Region of the People’s Republic of China.</u> <u>“Money Transfer” means a transfer of money by you through the Bank via any channel or means or in any currency determined by the Bank from time to time (including but not limited to one or more of the following channels or means: electronic banking, e-wallet, mobile banking, automated teller machine, cash deposit machine, and bank counter at any branch of the Bank), whether the payee account is maintained with the Bank or not ; and if the context requires or permits, includes an instruction given by you to the Bank to make a Money Transfer.</u></p> <p><u>24.3 The Alerts are intended to help you stay vigilant against frauds, scams and deceptions when making Money Transfer. You shall not take the Alerts as replacing your responsibility for safeguarding your own interests, money and assets from fraud or other illegal activities.</u></p> <p><u>24.4 The Bank:</u> <u>(a) has no control over the management, operation or any other aspect of the Anti-fraud Databases;</u> <u>(b) compiles the Alerts solely based on the information available from the Anti-fraud Databases from time to time; and</u></p>

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	<p><u>(c) would not compile any Alert relating to payees, payee accounts or transactions if no information about it is available from the Anti-fraud Databases. Therefore, the Bank does not and cannot warrant whether the information available from any Anti-fraud Database is complete, true, accurate and up-to-date, and that the Money Transfers for which you do not receive Alerts are not fraudulent nor that Money Transfers for which you receive Alerts are fraudulent. The Bank’s records of its delivery of any Alert to you and any response from you whether to proceed or cancel any Money Transfer shall be conclusive save for manifest error.</u></p> <p><u>24.5 The Bank may from time to time compile and deliver the Alerts in such ways as it considers appropriate. The Bank shall have sole discretion to determine and/or vary and without further notice to you, the contents of the Alerts, the channels or means through which the Alerts are delivered, and/or the currency(ies) of the Money Transfers, having regard to the Bank’s needs and the feedback, comments, guidance or recommendations from time to time from the relevant persons. Relevant persons may include but are not limited to law enforcement agencies or other governmental bodies, or regulatory authorities or industry associations of Hong Kong. The Bank may deliver the Alerts to you by electronic or other means.</u></p> <p><u>24.6 The Bank shall not be liable for any loss, damage or expense of any kind which you or any other person may incur or suffer arising from any information available or omitted from any Anti-fraud Database, or any delay, unavailability, disruption, failure, error of or caused by any Anti-fraud Database, or arising from any circumstances beyond the Bank’s reasonable control.</u></p> <p><u>24.7 The Bank shall not be liable for any loss, damage or expense of any kind which you or any other person may incur or suffer arising from or in connection with the Alerts (or any delay or unavailability of the Alerts), or as a result of the processing, execution or cancellation of Money Transfers affected by the Alerts (or by any delay or unavailability of the Alerts), except to the extent that any loss, damage or expense incurred or suffered is direct and reasonably foreseeable, and arising directly and solely from the Bank’s [gross] negligence or wilful default or that of its officers, employees or agents.</u></p> <p><u>24.8 In no event shall the Bank, its affiliates or group companies, its licensors, and its and their respective officers, employees and agents be liable to you or any other person for any loss of profit or any special, indirect, incidental, consequential or punitive loss or damages (whether or not they were foreseeable or likely to incur).</u></p> <p><u>24.9 Nothing in these Conditions is intended to exclude or restrict any right or liability to the extent of which it may not be lawfully excluded or restricted.</u></p> <p><u>24.10 You are responsible for taking reasonably practicable steps to safeguard your own interests, money and assets from fraud or other illegal activities. You are responsible to verify and ensure that the payee, the payee’s account, the transaction and the transaction details are authentic and trustworthy in each case. You should consider carefully whether to proceed with or cancel a Money Transfer affected by an Alert. Your decision to proceed with or cancel a Money Transfer affected by an Alert is binding on you and you shall be solely responsible for the consequences.</u></p>
Part 2: Banking services	
Condition 3.2	<p>If a passbook is issued for your account (<u>only applicable to Individual Customers</u>):</p> <p>(a) the passbook should be presented for every counter transaction. Please examine the passbook after each transaction to ensure that proper entries have been made;</p>

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	(b) the passbook is for your reference only and may not show the correct balance, for example, a transaction may have been made without an entry in the passbook. The balance as shown in our records is the correct balance.
Condition 3.3	If an account identification card is issued for your account, the card should be presented for every counter transaction. <u>(Only applicable to Individual Customers)</u>
Condition 3.4	We may without liability dispense with production of a passbook or account identification card. <u>(Only applicable to Individual Customers)</u>
Condition 3.5	Please keep your passbook and account identification card under lock. Please promptly report any loss to us. We are not responsible for any payment made before we have a reasonable time to act on your report. A new passbook, account identification card and account number may be issued subject to satisfactory indemnity, explanation, and payment of our charges. <u>(Only applicable to Individual Customers)</u>
Condition 3.6	Passbooks and account identification cards are our property. They are not transferable. Please do not tamper with them in any way. <u>(Only applicable to Individual Customers)</u>
Condition 5.1	Fixed, call and other deposits may only be made in the currency and minimum amount, for the period and at the rate accepted by us and as stated in a deposit confirmation <u>time deposit advice</u> issued by us. Any other rates and information provided by us are not binding.
Condition 5.2	Please examine each deposit confirmation <u>time deposit advice</u> carefully, and notify us immediately of any error. We may require surrender of the deposit confirmation <u>time deposit advice</u> in order to withdraw the deposit. A new deposit confirmation <u>time deposit advice</u> or an auto-renewal advice will be issued on renewal.
Condition 5.3	Deposits may not be uplifted before maturity. For a call deposit (only applicable to existing bank customers who have opened call deposit with the Bank before 1 December 2023), maturity refers to the expiry of your notice of the agreed period to us. We may permit an early uplift but no interest will be payable on the deposit and such early uplift will be subject to payment of our losses, expenses and charges (in the amounts determined by us)(in accordance with the fees and charges set out in the General Banking Service Charges). No interest will be payable on the deposit if an early uplift is permitted.
Condition 5.4	Interest on a deposit is only payable at maturity. Interest is calculated on the principal amount of the deposit at the agreed rate for the number of days from the effective date of the deposit up to but excluding the maturity date. For call deposits (only applicable to existing bank customers who have opened call deposit with the Bank before 1 December 2023), interest will be calculated on a daily basis at the fluctuating rates quoted by us for deposits of comparable amount and term.
Condition 5.5	A deposit, which would otherwise mature on a non-business day, matures on our next business day <u>or on that day (only applicable to corporate customers for maturity on that day)</u> . Unless otherwise agreed, deposits are repayable only in Hong Kong at our office at which it was placed.

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Condition 5.9	<p>Club deposit (Only applicable to existing bank customers who have opened club deposit with the Bank before 1 December 2023) (<u>only applicable to Individual Customers</u>)</p> <p>(a) You agree to pay each instalment on time. If an instalment would otherwise be due on a non-business day, you will make payment on our preceding business day or ensure that there are sufficient funds in your account on the due date for payment.</p> <p>(b) The total amount of principal and interest payable at maturity will be stated in the confirmation. If any instalment has not been paid on time, we may reduce the interest payable by an amount determined by us.</p>
Condition 11 (Headline)	CBS Phone Banking Services
Condition 11.1	<p><u>You can apply Phone Banking Services with the Bank.</u> By using CBS Phone Banking Services, you agree to be bound by these Conditions, including Condition 7 of Part 2 of these Conditions and this Condition 11. These terms and conditions are also displayed at our website. As these terms and conditions may be amended from time to time at our discretion, by using CBS Phone Banking Services, you should read them again carefully before processing any transaction. You are assumed to have agreed to the revised terms and conditions if any transaction has been conducted via CBS-Phone Banking Services.</p>
Condition 11.2	<p>CBS Phone Banking Services allows you to operate your accounts which have been registered in CBS Phone Banking Services and to conduct transactions through one or more channels notified by us. These may include the phone connection to our system or another channel. The services available are those notified by us to you. Before using a service, you may be required to provide us with documents or to obtain our consent according to our requirement. We may refuse access without giving any reason.</p>
Condition 11.3	<p>If you have enrolled for the CBS Phone Banking Services, we will (a) <u>assign a user number(s) and a password(s) to you for such service</u> or (b) <u>use random challenge questions for authentication in order for you to use such service</u>. Any instruction given through CBS Phone Banking Services by any person (a) using your user number(s) and password(s) or (b) <u>giving correct answers to random challenge questions</u> is valid, conclusive and binding on you, notwithstanding any different requirements in your mandate for any account, service or any other arrangement.</p>
Condition 11.4	<p>Any transactions conducted through CBS Phone Banking Services will be subject to all laws and regulations affecting us, including the rules, codes and guidelines of relevant regulatory authorities, exchanges and clearing houses. All actions thus taken by us will be binding on you.</p>
Condition 11.6	<p>Without limiting the generality of Condition 2 of Part 1 of these Conditions, we may regard an instruction given through CBS Phone Banking Services by any representative with the appropriate password as conclusive and binding on you. You will not claim that an instruction given with the appropriate password has not been authorised by you. You will be liable for all losses arising from the use of the appropriate password.</p>
Condition 11.7	<p>(f) Condition 11.7 of Part 2 of these Conditions shall survive termination of CBS Phone Banking Services.</p>

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Condition 11.8	<p>Investment Function under CBS Phone Banking Services (<u>Only applicable to Individual Customers</u>)</p> <p>(a) The use of any investment function under CBS Phone Banking Services is subject to the conditions contained in Part 3 of these Conditions in relation to Investment Services. Investment service(s) using CBS Phone Banking Services is/are only available for <u>customers who hold</u> registered accounts held with any of us who provides CBS Phone Banking Services to you. Investment service(s) available is/are subject to changes from time to time notified by us.</p> <p>(b) You agree to abide by the terms and conditions applicable to Investment(s) (as defined in Part 3) and other accounts/ services / products which can be operated through the investment function under CBS Phone Banking Services (including but not limited to conditions specified in Part 3 of these Conditions).</p> <p>(c) You agree that if the risk rating of the investment services/ products assigned by us is higher than your risk profile, or if the Questionnaire on Investment Preference that you are required to complete regularly is overdue, we may not accept any transactional processing request as to the investment services / products submitted through CBS Phone Banking Services nor allow any questionnaire to be completed through CBS Phone Banking Services.</p> <p>(d) In addition to the risk disclosures set out in these Conditions and related rules applicable to Investment(s) (as defined in Part 3) and other accounts / services /products which can be operated through the investment function under CBS Phone Banking Services, you further acknowledge and accept the risks that transactions over the phone channel may be subject to interruption, transmission blackout, delayed transmission due to network traffic or incorrect data transmission due to public nature of the phone channel or otherwise and that there may be a time lag in data transmission and your orders may not necessarily be executed at the price indicated over the phone. You agree that we shall not be responsible for any loss or damage arising out of your use of the investment function under CBS Phone Banking Services.</p> <p>(e) Without prejudice to Condition 12.4 of Part 1 of these Conditions, we are not responsible for the accuracy, completeness or timeliness of any information given by us, or for any decision made with such information. We make no representation regarding the performance of your investment.</p>
Condition 11.9	<p>CBS Phone Banking Services may be operated by more than one User of CBS Phone Banking Services at any one time. Unless otherwise agreed by us or applicable laws, regulatory requirements have otherwise specified, there is no limit to the amount of money that User of CBS Phone Banking Services may choose to invest.</p>
Condition 11.12	<p>Miscellaneous terms regarding CBS Phone Banking Services</p> <p>(a) We are not required to notify you if your instruction or part of it cannot be executed.</p> <p>(b) You understand and accept the risks of CBS Phone Banking Services and electronic communications.</p> <p>(c) You will execute any documents required by us in relation to CBS Phone Banking Services.</p> <p>(d) You acknowledge receipt of a list of our fees and charges.</p>

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	<p>(e) Users of CBS Phone Banking Services will be identified solely by their user numbers. We need not check the name of the Users of CBS Phone Banking Services.</p> <p>(f) Accounts will be identified solely by their number. We need not check the account name.</p> <p>(g) You may not allow any third party to use our services without our prior written consent.</p> <p>(h) You must notify us as soon as reasonably practicable at the telephone number designated by us, after you find or believe that your password has been compromised, lost or stolen, or that unauthorised transactions have been conducted over your account. You will confirm your report to us in writing within 24 hours.</p>
Condition 14.8(b) (i)	<p>The QR Code Services allow you to scan <u>include QR codes scanned by you which are provided by us or by another person to automatically capture the payment or funds transfer data without the need for manually entering the data- (any QR code provided by another person must meet the specifications and standards prescribed by HKICL in order to be accepted) and QR codes generated by you with a QR code generator in a way acceptable to the Bank that contain your payment transfer details for payment by another person.</u> You are fully responsible for ensuring that the captured data is accurate and complete before confirming any payment or funds transfer instruction. We are not responsible for any error contained in such payment or funds transfer data.</p>

2. Amendments to “General Information”

Chapter	Details of Amendments
Account Operation	<p>Interest on your deposit will be calculated on a simple basis; and rounded to 2 decimal places (for Japanese Yen, rounded to yen), and truncated to 2 decimal places. <u>The remaining interest will be accumulated and is credited to accounts when it reaches one cent (for Japanese Yen, the remaining interest will be accumulated and is credited to accounts when it reaches one yen) and based on:</u> For HK Dollar, Pound Sterling and Singapore Dollar: 365-day year Other currencies: 360-day year.</p> <p>Interest will be credited to HKD savings account semi-annually; and to a foreign-currency account monthly.</p> <p><u>The Bank will provide you with account statements or you will receive a passbook. (Only applicable to individual customers)</u></p> <p>If you hold a passbook, please check after each transaction that proper entries have been made. Withdrawals may be made with the passbook or account identification card. Please keep your passbook and account identification card under lock. Please immediately report any loss to us. <u>(Only applicable to individual customers)</u></p>
Hong Kong Dollar Savings Account	<p>Hong Kong Dollar Savings Account (only applicable to individual customers) / Business Savings Account (Hong Kong Dollar) (applicable to corporate customers)</p> <p>You can conduct Hong Kong dollar deposit / withdrawal transactions by using <u>Hong Kong dollar Savings Account / Business Savings Account (Hong Kong Dollar).</u> We provide account statement (you can choose to receive either in electronic</p>

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	<p>form or by mail) <u>or passbook (only applicable to individual customers)</u> for viewing all transaction records.</p> <p>Interest accrues daily over a 365-day year. Interest is credited semi-annually <u>monthly</u>. In case of closure of an account, generally interest will be calculated and accrued up to the day preceding the day on which the account is closed. For details of interest calculation arrangement, please consult our staff.</p> <p>We may impose counter service fee and/or monthly fee onto Hong Kong dollar <u>Savings Account / Business Savings Account (Hong Kong Dollar)</u>.</p>
Multi-Currency Savings Account	<p><u>Multi-Currency Savings Account (applicable to individual customers) / Business Multi-Currency Savings Account (applicable to corporate customers)</u></p> <p>You can only open one Multi-Currency Savings Account / <u>Business Multi-Currency Savings Account</u> to handle transactions with various currencies including <u>HKD and Renminbi</u>. Please refer to the relevant leaflet or consult our staff.</p>
ATM Card	<p><u>-JETCO Cardless Withdrawal Service / UnionPay QRC Withdrawal Service</u> You can apply for the JETCO Cardless Withdrawal Service and the UnionPay QRC Withdrawal Service on Personal Mobile Banking. You do not need to hold an ATM card before applying for the JETCO Cardless Withdrawal Service, and the maximum daily withdrawal limit for each Mobile Banking customer is HKD10,000; you must hold an ATM card before applying for the UnionPay QRC Withdrawal Service, and the UnionPay QRC Withdrawal Service shall share the same transaction limit together with the daily cash withdrawal limit per card and the daily unregistered account transfer limit per card.</p> <p><u>-UnionPay Service</u> You can bind the Bank’s ATM Card to the UnionPay APP, and use it for payment by making others scan a QR Code provided by the UnionPay APP. After binding your ATM Card to the UnionPay APP, you should activate the service on the Bank’s Personal Mobile Banking. You can deactivate the UnionPay service or adjust the transaction limit on the Bank’s Personal Mobile Banking.</p>
Deposit	<p><u>You must open a Time Deposit Account (applicable to individual customers) / Business Time Deposit Account (applicable to corporate customers) before placing time deposits.</u> A large variety of currencies, amounts and terms are available; please refer to the relevant leaflet or consult our staff.</p> <p>Interest on call deposits is calculated daily at our (fluctuating) rates. A call deposit does not have a fixed deposit period or maturity date.</p> <p>The deposit and interest will be repaid at maturity. If we permit early withdrawal, no interest will be paid, and compensation and charges will be deducted. <u>For an individual customer, a deposit, which would otherwise mature on a non-business day, matures on our next business day. For a corporate customer, a deposit may mature on a non-business day. The original deposit interest rate will apply.</u></p> <p>If you fail to give maturity instruction for a deposit, the principal and interest of the deposit will at maturity be placed a one day call deposit automatically.</p>
Club Deposit	<p><u>Club Deposit (only applicable to individual customers)</u></p> <p>We will issue a “Deposit Confirmation Time Deposit Advice” <u>“Deposit Confirmation Time Deposit Advice”</u> setting out the</p>

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	<p>information about the Club Deposit, including: the target amount at maturity, amount for each instalment, instalment date, the deposit tenor, the maturity date and the interest rate etc. after setting up a Club Deposit. Please check the details promptly and let us know if there is any error.</p>
Cheque	<p>For channel(s) of using “e-Cheques Services”, please visit our website or contact our staff for details. Please use care in issuing e-Cheque: please keep your electronic banking service password secret. Write the payee’s full name.</p>
Hong Kong dollar Current account	<p>Hong Kong dollar <u>Current account (applicable to individual customers) / Business Current Account (Hong Kong Dollar) (applicable to corporate customers)</u></p> <p>Interest is not payable on the account balance. Overdraft interest accrues daily over a 365-day year, and will be calculated to 2 decimal places (<u>without rounding for individual customers, with rounding for corporate customers</u>) and deducted on the last business day of each month.</p>
"CurrentPlus" Integrated Current and Savings Account	<p>"CurrentPlus" <u>Integrated Current and Savings Account (only applicable to individual customers)</u></p> <p>Opening an <u>"CurrentPlus"</u>-Integrated Current and Savings Account allows you to issue cheques and earn interest at the same time. Interest accrues on the daily balance over a 365-day year. Interest is payable monthly. Overdraft interest accrues daily over a 365-day year, and will be calculated to 2 decimal places (without rounding) and deducted on the last business day of each month.</p>
US dollar Current account	<p>US dollar <u>Current account (applicable to individual customers) / Business Current Account (US Dollar) (applicable to corporate customers)</u></p> <p>Interest is not payable on the account balance. Overdraft interest accrues daily over a 360-day year, and will be calculated to 2 decimal places (<u>without rounding for individual customers, with rounding for corporate customers</u>) and deducted on the last business day of each month.</p>
Internet Banking / Phone Banking	<p>In the case of a joint account and the account is any-one-to-sign effective (i.e. the account is either one to sign only), each of you may operate the account using Internet Banking / Phone Banking and validly give instructions, including but not limited to fund transfer, investment, balance enquiry and transaction record enquiry. This applies even if not all joint account holders register to use the Internet Banking/Phone Banking.</p> <p>In the case of a joint account which requires two or more authorized signatories to operate the account (i.e. the account is both to sign effective), the scope of services to be provided to each of you via Internet Banking/Phone Banking shall be limited to enquiring information about the account, including but not limited to balance enquiry and transaction record enquiry. You may specify the payment transaction daily limit of Internet Banking.</p> <p>Different channels may provide different services and transaction limits.</p>

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	<p>Our system will assign a reference number to a completed transaction. When you enquire about a transaction, please quote the transaction date and reference number.</p> <p>On completing your transactions, please disconnect from our system (and, if appropriate, turnoff the computer), to prevent others from accessing your account.</p>

3. Amendments to “Important Notice & Data Policy Notice”

Chapter	Details of Amendments
Privacy Policy Statement - Collection and Use of Personal Data	
Clause 2c	<p>The Users’ visit to the Company’s Website and Weixin Official Account as well as the Users’ operational history on the Company’s mobile applications may be recorded. The Company may also provide the record of users’ visit to Weixin Official Account above to BOC Credit Card (International) Limited for statistical purpose and for analysis on the number of visitors and general usage patterns.</p>
Clause 2g	<p><u>In order to maintain the normal operation of the Company’s mobile applications and prevent fraud, theft and other risks, the Company will collect the following basic information when Users use the Company’s mobile applications, including IP addresses, locations, unique device identifiers, the methods / types / status of network access and network quality data, etc. The Company will use professional technical means to encrypt and store such information. For Mobile Application services and “the Company’s Weixin Official Account” services, the Company may access the Users’ location data to search for the nearest ATM or branch or to conduct valuation of a nearby property. For Mobile Application services, the Company may access the User’s installation identification number to deliver the “Location-based Privileges” and related push notification of our respective branches through the Microphone or Bluetooth of the Users’ mobile devices, and through the camera of the Users’ mobile devices to scan dedicated barcode to redeem electronic coupon. For “Mortgage Expert” Mobile Application, the Company may access mobile device’s calendar for the purpose of synchronizing with the event updated by the Mortgage Expert’s Calendar. However, no location or calendar data would be stored or recorded in the database of the Company. Furthermore, for the “Small Value Transfer” service of the Mobile Banking, the Company may access the phone book of the mobile device with the User’s consent in order to enable the User to select the contact data from the phone book while conducting the Small Value Transfer transaction. However, the data of the phone book would not be stored or recorded in the database of the Company. In addition, for the “Remote Account Opening” service on Mobile Banking, the facial information in Users’ photos will be stored for the purpose of identity</u></p>

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	<p><u>verification by the Company.</u> If there is an SD card available to the Users' Electronic Devices, the Company may access the SD card for storing and retrieving encrypted application data so as to enable the operation of the Company's Mobile Application services, in particular, the "e-Wallet" application. However, no such information would be stored or recorded in the database of the Company. <u>The Company's Mobile Banking may access the camera and photo albums of Users' mobile device to enable the Users to use the “Remote Account Opening” service and the “Change Personal Information” function.</u> Users who do not allow the Company to use the information in the above manner may at any time change the setting of the Electronic Devices or uninstall the Mobile Application or unfollow the Company's Weixin Official Account. In such event, Users may only be able to partially use or may not be able to use the Company's Mobile Application or Weixin Official Account services.</p>

4. Amendments to “Security Information”

Chapter	Details of Amendments
	<p>The Bank will <u>publish a new version of "Security Information". You can download the updated "Security Information" on the Bank's official website (the new version will be available at: the Bank's official website > "Security Information").</u></p> <p><u>Due to system upgrade, the Bank's e-Banking Services interface will need to be adjusted accordingly. Therefore, the Bank's "Security Information" will also need to be updated accordingly and reflect the latest operating interface.</u></p>

5. Amendments to “Notice to Customers of Safe Deposit Box”

Chapter	Details of Amendments
Clause 5	<p>For each request to open the Box, you or your authorised person(s) have to sign an Application Form for the Opening of the Box as per the specimen signature(s) on our Bank's record or complete an identity verification through the use of the electronic device(s) installed by our Bank and sign an “Application Form for the Opening of the Safe Deposit Box” using the specimen signature(s) on our Bank's record. In order to protect the mutual interests of you as the customer and our Bank, our staff may require any person (including you or your authorised person(s)) to produce evidence of identity to our satisfactions</p>

6. Amendments to “Rules: Safe Deposit Box”

Chapter	Details of Amendments
3.4	<p>Interest accrues on all sums payable by you from the due date to the date of actual payment (before and after judgment). Such interest is calculated at the rate of 4% per annum over our prime rate, and will be compounded monthly.</p>

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7. Amendments to “Terms and conditions of Auto-Sweeping Service”

Chapter	Details of Amendments
Auto-sweeping Service	<p>1.1.3 “Cut-off Time” means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal Transfer Amount;</p> <p>1.1.4 “Overdrawn Principal” means the total amount of principal overdrawn on the “Funds Recipient Account” as at the Cut off Time of the Business Day, or the total amount of cheques debited from the “Funds Recipient Account” on that Business Day, whichever is lower;</p> <p>1.3 If the account balance of “Funds Recipient Account” is overdrawn by cheque(s) insufficient to settle cheque(s) payment amount at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal (“Transfer Sum”) <u>the difference between the cheque payment amount and the current account balance (“Transfer Amount”)</u> from the “Funds Source Account” to the “Funds Recipient Account” on the following Business Day, upon fulfilling the following conditions:</p> <p>(a) before such transfer, the amount of the available secured overdraft facility in “Funds Recipient Account” is lower than the Overdrawn Principal Transfer Amount (if applicable) or there is no secured overdraft facility in “Funds Recipient Account”; and</p> <p>(b) the amount of the available cleared funds in the “Funds Source Account” is greater than or equal to the Overdrawn Principal Transfer Amount before such transfer; and</p> <p>(c) the Overdrawn Principal Transfer Amount <u>Transfer Amount</u> must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion, or the maximum limit designated by the Account Holder(s) from time to time.</p> <p>1.4 The Overdrawn Principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.</p> <p>1.5 For the avoidance of doubt, this Auto-Sweeping Service is only applicable to overdraft circumstances where the current account balance of the “Funds Recipient Account” is insufficient to settle cheque(s) payment amount due to any drawing of cheque(s) from that account. However, despite any automatic transfer effected by the Bank through this Auto-Sweeping Service, the Bank is not obliged to transfer any part of the Transfer Sum from the “Funds Recipient Account” back to the “Funds Source Account” if any cheque drawn on the “Funds Recipient Account” cannot be cleared for whatever reason.</p> <p>1.10 If you are having Auto-Sweeping service, the daily Overdrawn Principal limit <u>Transfer Amount limit</u> will be determined by the highest customer class you maintained in our bank. For details, please contact our staff. <u>Transfer Amount limit can be set is HKD100,000 (HKD account), USD12,000 (USD account) and RMB80,000 (RMB account).</u></p>

8. Amendments to “Rules: Renminbi related accounts”

Chapter	Details of Amendments
Rules: Renminbi related accounts	<p>These terms and conditions (as amended and/or supplemented by us from time to time, “these Rules”) apply to Renminbi Related Accounts (including Renminbi savings account, multi-currency savings account (including Renminbi) and Renminbi current account <u>(the aforementioned 3 items are only applicable to individual customers) / Business Savings Account (Renminbi), Business Multi-currency Savings Account (Renminbi) and Business Current Account (Renminbi) (the aforementioned 3 items are only applicable to corporate customers) etc.)</u></p>

Attachment 3: The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges”

Chapter	Details of Amendments
	opened by you with us from time to time and should be read in conjunction with our Conditions for Services which are incorporated by reference into these Rules. These Rules applies to all Renminbi accounts. If there is any conflict between these Rules and the Conditions for Services, these Rules shall prevail.
Clause 9	We may (but are not obliged to) transfer all or any funds in your Renminbi savings account and/ multi-currency savings account (including Renminbi) <u>(the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers)</u> to your Renminbi current account <u>(only applicable to individual customers) / Business Current Account (Renminbi) (only applicable to corporate customers)</u> to pay Renminbi cheques presented to us.

9. Amendments to “Supplemental Information On Renminbi Services”

Chapter	Details of Amendments
General information on account opening	We accept the individual holding a valid identity certificate as recognized by us to open Renminbi related accounts (including Renminbi savings account, multi-currency savings account (including Renminbi) and Renminbi current account <u>(the aforementioned 3 items are only applicable to individual customers) / Business Savings Account (Renminbi), Business Multi-currency Savings Account (Renminbi) and Business Current Account (Renminbi) (the aforementioned 3 items are only applicable to corporate customers) etc.)</u> (photocopies of relevant documents may be taken and kept by us for the record). Other customers may open related Renminbi accounts according to the applicable laws and regulations and our rules.
1. Renminbi savings accounts / Multi-Currency savings accounts (including Renminbi)	<p>1. Renminbi savings account / Multi-currency savings account (including Renminbi) <u>(only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-currency Savings Account (Renminbi) (only applicable to corporate customers)</u></p> <p>1.1 Account opening The Bank will provide you with statement of account or a passbook (<u>passbook is only applicable to individual customers</u>) may be issued to you upon completion of the relevant procedures.</p> <p>1.3 Guidelines relating to fees and computation of interest</p> <ul style="list-style-type: none"> - Where an account is closed in less than three months after its opening, we may impose a handling fee. - We will not give prior notice of any change in Renminbi savings interest rates, which may vary according to the market conditions. - Interest will accrue on account balance on a daily basis and be credited to the account at the end of each month. - Computation of interest on account balance will be rounded <u>truncated</u> to 2 decimal places. <u>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).</u>
2. Renminbi Current accounts	2. Renminbi Current accounts <u>(only applicable to individual customers) / Business Current Account (Renminbi) (only applicable to corporate customers)</u>

Attachment 3: The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges”

Chapter	Details of Amendments
	<p>2.1 Operation</p> <ul style="list-style-type: none"> - Renminbi cheque for Hong Kong residents can only be used to make payments of consumer spending in Guangdong province in the Mainland. - Renminbi cheque for non-Hong Kong residents cannot be used to make payments in the Mainland. - Renminbi cheque is subject to a limit, if any, per cheque and/or per day from time to time in force. - Deposit into a Renminbi current account is subject to a limit, if any, from time to time in force. - We may transfer all or any Renminbi funds in your Renminbi savings account and/ Multi-Currency savings accounts (including Renminbi) <u>(the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers)</u> to your Renminbi current account <u>(only applicable to individual customers) / Business Current Account (Renminbi) (only applicable to corporate customers)</u> to pay Renminbi cheque presented to us and fees will be charged. - Fees will be charged for dishonoured cheque. - Interest may be paid on the credit balance in the current account / <u>Business Current Account (Renminbi)</u>. - The limit (if any) on Exchange between Renminbi and Hong Kong dollars or other currencies is shared between your Renminbi savings account, Multi-Currency savings accounts (including Renminbi) and your Renminbi current account <u>(the aforementioned 3 items are only applicable to individual customers) / Business Savings Account (Renminbi), Business Multi-currency Savings Account (Renminbi) and Business Current Account (Renminbi) (the aforementioned 3 items are only applicable to corporate customers)</u>. <p>2.2 Guidelines relating to computation of fees and, if interest is payable, computation of interest</p> <ul style="list-style-type: none"> - Where a current account is closed in less than three months after its opening, we may impose a handling fee. - We will not give prior notice of any change in Renminbi current interest rates, which may vary according to market conditions. Interest will accrue on current account balance on a daily basis and be credited to the account at the end of each month. Computation of deposit interest on account balance will be rounded to 2 decimal places. Formula for interest computation for current accounts: Daily balance current account interest rate for Renminbi prescribed by us on that day ÷ 360 days. In case of closure of an account, generally interest will be calculated and accrued up to the day preceding the day on which the account is closed. For details of interest calculation arrangement, please consult our staff. No interest will accrue on the balance of Renminbi in your current account which does not meet the minimum balance requirement. - We are entitled to charge additional transactional fees for each transaction, withdrawal or deposit of Renminbi. - We are entitled to charge an account management fee for your Renminbi current account / <u>Business Current Account (Renminbi)</u>. Please refer to our Schedules of Charges for details of the fee.

Attachment 3: The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges”

Chapter	Details of Amendments
3.Fixed deposit	<p>3.1 Deposit</p> <p><u>- Customers must open a Time Deposit Account (only applicable to individual customers) / Business Time Deposit Account (only applicable to corporate customers) for placing time deposits. You may apply for Renminbi fixed deposit service(s) with us (please refer to our marketing leaflets).</u></p> <p>- A minimum initial balance requirement <u>is may be</u> set for fixed deposit. Please refer to our marketing leaflets for details.</p> <p>- On making a deposit, you may give instructions for the disposal of principal and interest at maturity (for example, automatic rollover, transfer to designated Renminbi Savings Accounts <u>and/ Multi-Currency Savings Accounts (including Renminbi)</u> (the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-Currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers) etc.) <u>with the same currency.</u> No reminder of the maturity date will be sent.</p> <p>- A deposit may be funded by transfer of fund from your Renminbi Savings Account <u>or/ Multi-Currency Savings Accounts (including Renminbi)</u> (the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) or Business Multi-currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers) maintained with us. Cash will not be accepted for placing a deposit directly.</p> <p>- A cap may be set for each transaction/account for a Renminbi deposit. Deposit exceeding the cap will not be accepted.</p> <p>3.2 Guidelines relating to fees and computation of interest</p> <p>- Interest on deposit is rounded <u>truncated</u> to 2 decimal places.</p>
4.Club Deposit	4. Club Deposit <u>(only applicable to individual customers)</u>

B. Amendments to Schedule of Charges

1. Amendments to “NCB Remittance Tariff”

Chapter	Details of Amendments								
Outward Remittance	<table border="1"> <thead> <tr> <th>Conducted via</th> <th colspan="2">Charges/Details</th> </tr> </thead> <tbody> <tr> <td rowspan="2">BOC Remittance Plus (Remittance to designated branches of Bank of China / Nanyang Commercial Bank (China) Limited / Chiyu Banking Corporation Limited)</td> <td>Branches</td> <td>Electronic channels</td> </tr> <tr> <td>HKD190 per transaction</td> <td>Personal Customer: HKD65.00 per transaction Corporate Customer: HKD100 per transaction</td> </tr> </tbody> </table> <p>Remark 1: “BOC Remittance Plus” service is available from 9:00a.m. to 4:00p.m. (Monday to Friday) via branches and from 9:00a.m. to 4:30p.m. (Monday to Friday) via electronic channels.</p> <p>Remark 12: HKD40.00 will be charged for a remittance application submitted to our branches after 12:00 noon from Mondays to Fridays requesting same day processing.</p>	Conducted via	Charges/Details		BOC Remittance Plus (Remittance to designated branches of Bank of China / Nanyang Commercial Bank (China) Limited / Chiyu Banking Corporation Limited)	Branches	Electronic channels	HKD190 per transaction	Personal Customer: HKD65.00 per transaction Corporate Customer: HKD100 per transaction
Conducted via	Charges/Details								
BOC Remittance Plus (Remittance to designated branches of Bank of China / Nanyang Commercial Bank (China) Limited / Chiyu Banking Corporation Limited)	Branches	Electronic channels							
	HKD190 per transaction	Personal Customer: HKD65.00 per transaction Corporate Customer: HKD100 per transaction							

Attachment 3: The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges”

Chapter	Details of Amendments
	<p>Remark 23: Not inclusive of Macau and the Mainland of China.</p> <p>Remark 34: Applicable to deducting proceeds from customer accounts of Nanyang Commercial Bank, Limited.</p> <p>Remark 45: “Correspondent Bank Charges” means collectively the charges imposed by the related correspondent institutions, intermediary institutions, clearing institutions and/or beneficiary institutions in processing the remittance, plus extra handling charge of the Bank. If Correspondent Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges in advance. The Bank based on the general levy record of the correspondent bank to determine the collected amount. The collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the related banks/institutions generally collect higher amount than if they are otherwise borne by beneficiary.</p> <p>Remark 56: When overseas correspondent charges are incurred, USD5 or its equivalent will be deducted from the proceeds.</p> <p>Remark 7: In addition to relevant charges to the remittance item, if the Remitter pays the remittance amount by the Remitter’s BOC Credit Card, BOC Credit Card (International) Limited will in addition charge an administration fee for remittance by credit card and debit it to the BOC credit card account. For details please refer to the Fee Schedule of respective credit card.</p> <p>Remark 68: The Remitter shall be liable for any costs and expenses incurred by the Bank, its correspondents and/or beneficiary bank. The Remitter received the refund is generally less than the original remittance amount.</p>

2. Amendments to “NCB Wealth Management’ Service Fees”

Chapter	Details of Amendments
Definition of “Total Relationship Balance”	<ul style="list-style-type: none"> • 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 includes the monthly value of the following items under the customer’s name: <ul style="list-style-type: none"> ■ the average amount of the total day-end balance of the Deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, market value of the investment assets^a (including 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), utilized overdraft balance under the current accounts, the higher of policy cash value or premium paid of the life insurance plans^b distributed by the Bank as an insurance agent, outstanding balance of other loans^c (Excluding the overdraft under the current accounts and mortgage loan.) and the vested balance of the Mandatory Provident Funds (“MPFs”)^d with BOCI-Prudential Trustee Limited as the Trustee; and mortgage payments^{ec} outstanding balance and un-post installment balance under the BOC Credit Card^f and the “Total Relationship Balance” of the Master Customer of Business Integrated Account^g. • The “Total Relationship Balance” under the customer’s name will include the “Total Relationship Balance” of all his/her sole name and joint name accounts. The “Total Relationship Balance” in the joint name of the

Attachment 3: The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges”

Chapter	Details of Amendments
	<p>customer and other person only includes the “Total Relationship Balance” of all corresponding joint name accounts.</p> <ul style="list-style-type: none"> • Actual monthly calculation period starts from the <u>first day to the last day of each calendar month, last business day of the previous month to the day before the last business day of the prevailing month.</u> • All foreign currency balances will be calculated based on exchange rates quoted by the Bank from time to time. • The relevant calculation results shall be subject to the Bank’s records. <p>Remarks:</p> <p>a. The Bank will calculate the daily market value according to the features of investment products. Unsettled bought quantities of the stock will be excluded while securities collateral will be included.</p> <p>b. Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value <u>or premium paid</u> of the policy will be subject to the relevant insurance policy provisions. (Remark: For the life insurance policy distributed by the Bank as an insurance agent (Not includes HKMC Annuity Plan underwritten by HKMC Annuity Limited) and issued on or before 27 January 2022, the calculation of the “Total Relationship Balance” is based on the policy cash value as of 27 January 2022. For the HKMC Annuity Plan underwritten by HKMC Annuity Limited, the calculation of the “Total Relationship Balance” is based on the policy cash value as of 27 February 2023.)</p> <p>c. Other Loans Refer to the loan products provided by BOC Credit Card (International) Limited or the Bank excluding the overdraft under the current accounts, and mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.</p> <p>d. Only apply to the MPFs with BOCI Prudential Trustee Limited as the Trustee.</p> <p>e. c. (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme Programme, the monthly payout amount (except the first monthly payout amount) will be counted.</p> <p>g. Only apply to the sole proprietorships owned by the personal customers who maintain sole named NCB Wealth Management services with the Bank. Such sole proprietorship shall hold the Business Integrated Account with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of Business Integrated Account, please refer to the relevant product leaflets and terms and conditions for the services.</p>