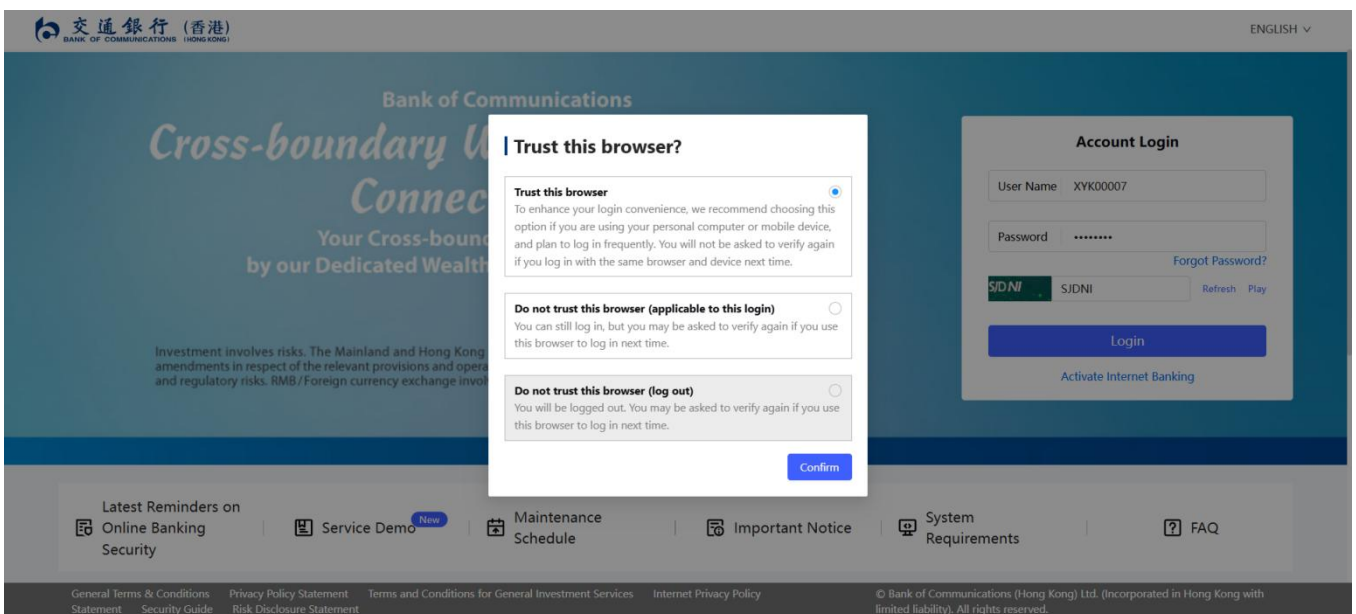


To further enhance the security of our customers' accounts, the Bank will upgrade the login procedures for Personal Internet Banking in May 2026. The enhanced security measures are as follows:

Setting Up "Trusted Browser"

When logging in to Personal Internet Banking via a non-trusted browser, after entering username, password and verification code, customers are required to verify the browser and choose whether to set it as a "Trusted Browser". Once the "Trusted Browser" is set up, no additional verification is required for subsequent logins via the same browser. If login via a non-trusted browser, customers must enter an additional "Security Code" or "SMS Password" for verification.

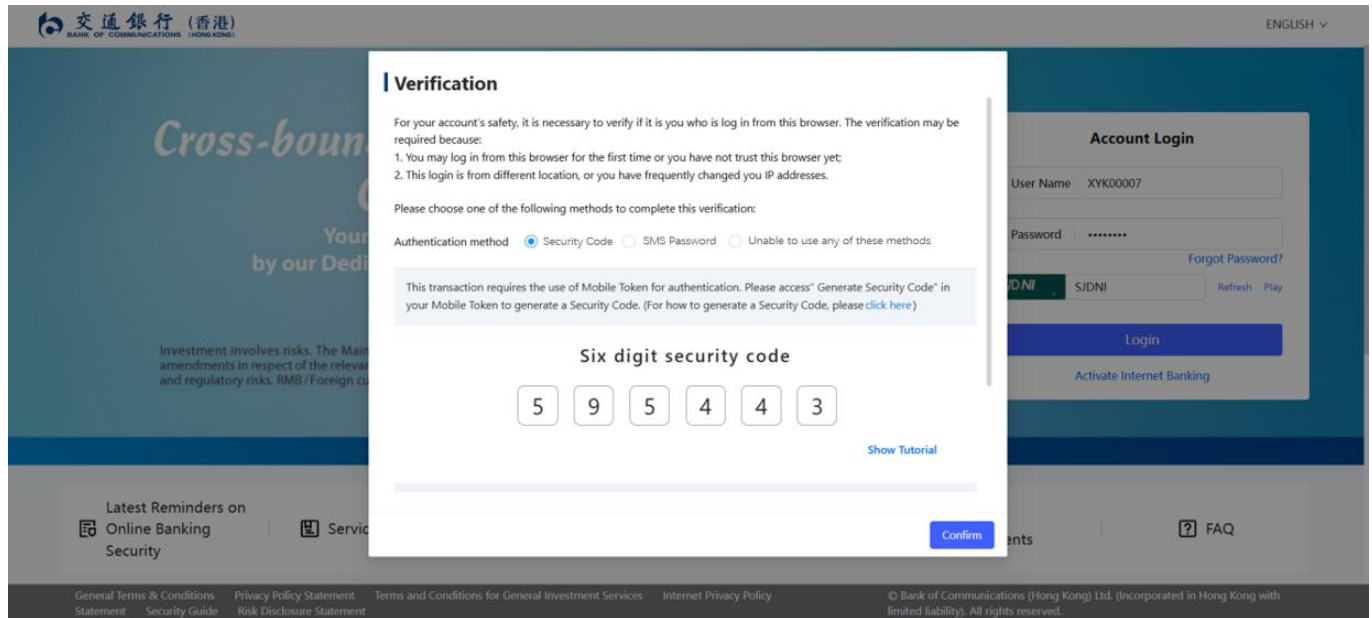


Login Verification

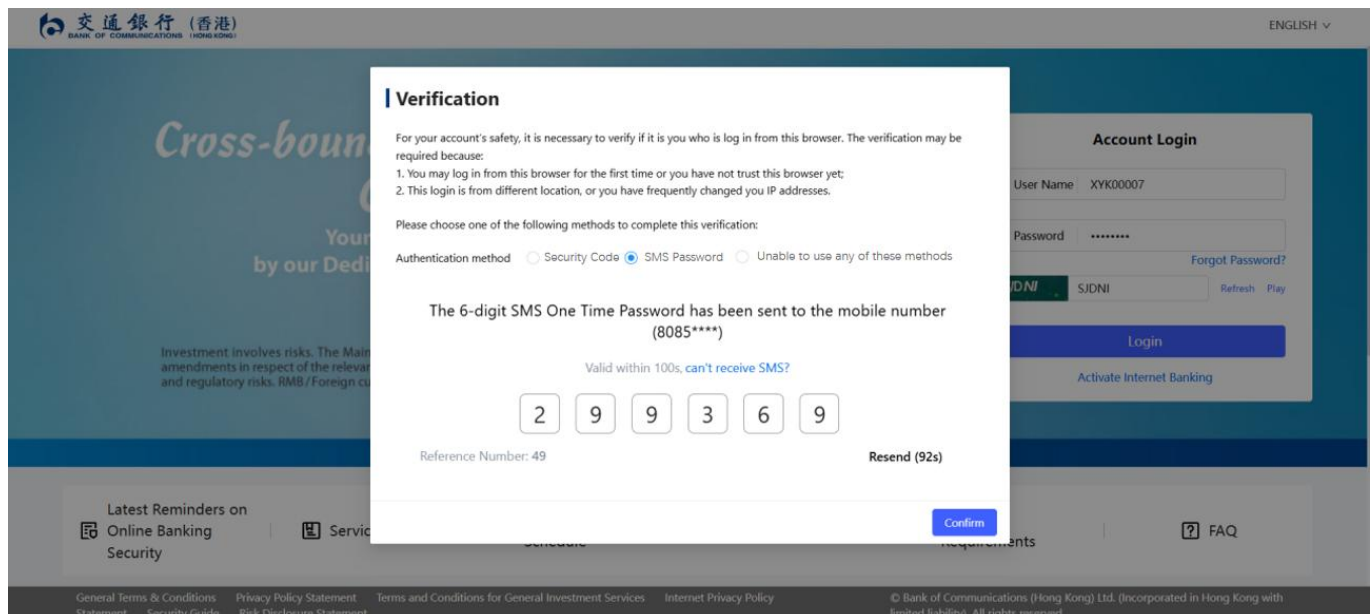
After selecting the browser trust status, customers may choose to verify via “Security Code” or “SMS Password”.

Login will only be completed upon successful verification.

“Security Code” Verification



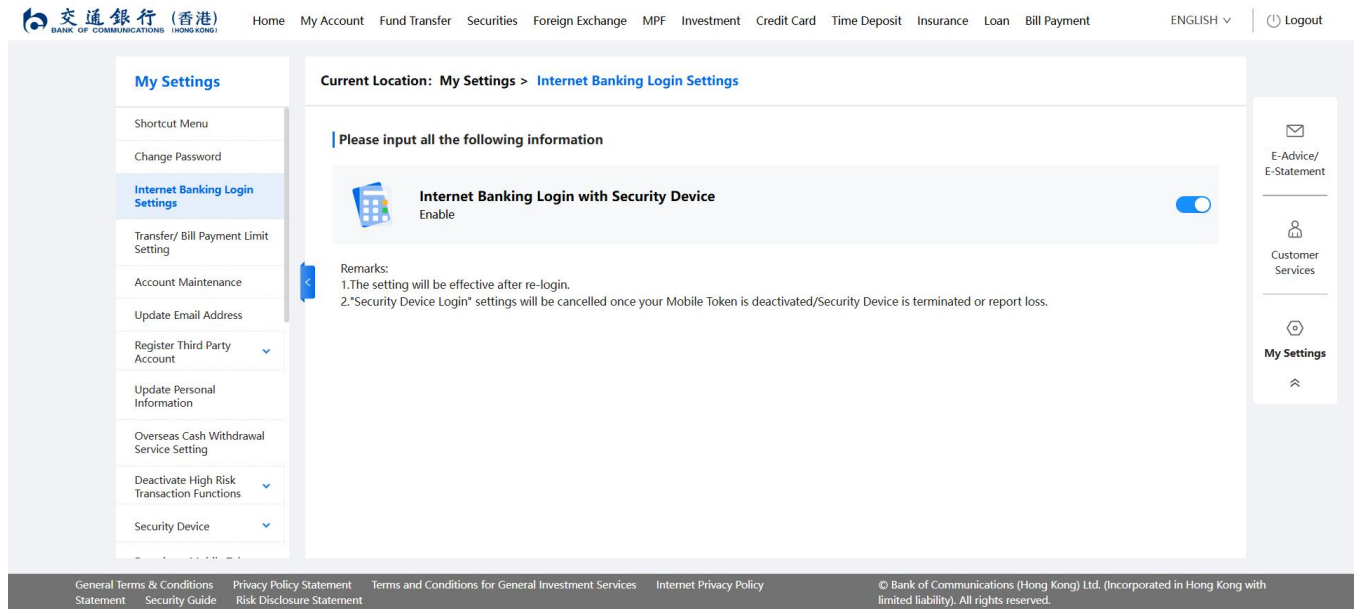
“SMS Password” Verification



Internet Banking Login with Security Device/Mobile Token

To better protect the security of customers' accounts, please navigate to "My Settings", select "Internet Banking Login with Security Device" and activate the toggle.

Once enabled, customers will be required to log in to Internet Banking with the Security Device.



The screenshot displays the 'My Settings' page on the Bank of Communications (Hong Kong) website. The navigation menu at the top includes Home, My Account, Fund Transfer, Securities, Foreign Exchange, MPF, Investment, Credit Card, Time Deposit, Insurance, Loan, Bill Payment, ENGLISH, and Logout. The left sidebar lists various settings options, with 'Internet Banking Login Settings' selected. The main content area shows the 'Internet Banking Login with Security Device' toggle set to 'Enable'. Below the toggle, there are remarks: '1. The setting will be effective after re-login.' and '2. "Security Device Login" settings will be cancelled once your Mobile Token is deactivated/Security Device is terminated or report loss.' The footer contains links for General Terms & Conditions Statement, Privacy Policy Statement, Security Guide, Risk Disclosure Statement, Terms and Conditions for General Investment Services, Internet Privacy Policy, and copyright information for Bank of Communications (Hong Kong) Ltd.