



始於1908 您的財富管理銀行

# 客戶服務手冊

## Customer Service Booklet



鑑於交通銀行（香港）有限公司  
(Bank of Communications (Hong Kong) Limited)  
(下稱「交銀（香港）」)之開業，交通銀行股份  
有限公司香港分行（下稱「交銀香港分行」或  
「本行」）在香港的零售銀行業務及私人  
銀行業務將併入交銀（香港）。貴公司/機構設  
於本行的各個賬戶將不會受以上合併所影響。

## 唯因業務之變動，於《致客戶通知》所述的指定日期（「指定日期」）起，本行將不會提供以下產品/服務：

- 外匯孖展買賣<sup>1,2,5</sup>
- 股票買賣<sup>1,2,5,6</sup>
- 股票孖展買賣<sup>1,2,5</sup>
- 代理基金<sup>1,2,5</sup>
- 電話銀行<sup>1,2,3</sup>
- 網上銀行<sup>1,2,3</sup>
- 保管箱<sup>1,2,5</sup>
- 自動櫃員機卡
- 信用卡
- 禮物卡<sup>1,4</sup>
- 禮券服務<sup>1,4</sup>

註：

1. 如有需要，客戶可於指定日期起，到交銀（香港）各網點（除九龍工商中心及港島工商中心）申請有關賬戶/服務。
2. 如客戶仍持有此類產品/服務，將被自動註銷。
3. 客戶可申請開立「企業網上銀行」，無論在何時何地均可享受靈活方便的財務管理服務，包括賬戶查詢、轉賬、押匯、保險、強積金、繳費等服務。
4. 客戶持有本行發出的禮券及禮物卡可於限期前（如適用）繼續兌現或使用。
5. 本行已經或將會個別通知受影響的客戶並作出相應安排。
6. 包括股票掛鈎相關產品。

## 貴為交銀香港分行的客戶，本行將會繼續為 貴公司/機構提供全面的企業銀行服務，仍維持的主要產品及服務包括：

- 企業網上銀行
- 現金管理
  - 儲蓄存款
  - 支票活期存款
  - 定期存款
  - 匯款服務
  - 自動轉賬
  - 電子支票服務
  - 子賬戶服務
  - 發薪服務
- 人民幣服務
  - 人民幣儲蓄戶口
  - 人民幣定期存款
  - 人民幣轉賬服務
  - 人民幣兌換服務
  - 人民幣財資產品
- 企業貸款
  - 企業融資
  - 銀團貸款
  - 飛機融資
  - 船舶融資
  - 項目融資
- 聯動方案
  - 內保外貸
  - 外保內貸
  - 跨境融資
  - 併購貸款
- 貿易融資
  - 進口服務  
(包括開立信用證、進口代收及墊款、擔保提貨、信託提貨、進口發票融資)
  - 出口服務  
(包括信用證通知、出口信用證單據託收，或議付/貼現、福費廷、D/A 及 D/P 出口單據的託收及融資、轉讓信用證、背對背信用證、打包放款、進口保付、出口發票融資及保理)
- 資本市場融資
  - 首次公開招股認購一條龍服務  
(包括收款行服務、新股/供股融資及其他配套服務)
  - 發行債券
  - 債券抵押貸款
  - 股票抵押貸款
- 財資產品
  - 外匯
  - 外匯衍生產品
  - 利率衍生產品
  - 債券
  - 結構性投資產品
  - 存款證
- 中小企業融資
  - 房地產抵押貸款
  - 企業稅貸
  - 「中小企融資擔保計劃」
- 保險
  - 一般保險
  - 人壽保險
- 強積金服務

## ■ 自指定日期起，各項服務將變動如下：

### 1 客戶服務網點

本行將增設2個客戶服務網點（下稱「工商中心」），為客戶提供非現金類的銀行櫃檯服務。工商中心的營業時間為：星期一至星期五09:00-17:00，星期六及公眾假期為非營業日。網點的營業地址及聯絡電話：

工商中心	地址	電話	營業時間
九龍工商中心	九龍尖沙咀港威大廈第6座6樓604-611室	2941 2888	星期一至五 09:00-17:00
港島工商中心	香港銅鑼灣希慎道18號利園五期16樓	2210 2388	星期一至五 09:00-17:00

而本行的現有零售支行網點（下稱「支行」）將成為本行與交銀（香港）之共同網點，於星期一至五營業時間內繼續為本行客戶提供全面的櫃檯服務（如辦理首次公開招股－收款銀行服務，支行於星期一至六的營業時間內會提供收集首次公開招股申請服務）。

客戶可辦理櫃檯服務安排如下（「✓」為可提供該項服務）：

櫃檯服務類別	工商中心	支行
存入支票	✓	✓
開立本票	✓	✓
查詢賬戶結餘	✓	✓
轉賬	✓	✓
匯款	✓	✓
現金提存/現金繳費		✓
開立賬戶/服務	✓	
取消賬戶/服務	✓	
更改客戶資料	✓	
辦理財資產品	✓	

有關共同網點的營業地址及時間以交銀（香港）的網址 [www.hk.bankcomm.com](http://www.hk.bankcomm.com) 公佈為準。

### 2 客戶密碼及賬戶密碼

對於協定在銀行櫃檯以密碼提取賬戶存款，終止使用客戶密碼提款，保留使用賬戶密碼提款。

對已於交銀香港分行申請使用賬戶密碼於銀行櫃檯提取賬戶存款的客戶，需於指定日期或之後，親臨銀行櫃檯辦理重啟賬戶密碼手續。若客戶由數名人士組成、或若客戶是一有限公司或銀行所接納的任何其他團體或體系，則組成客戶的任何一人或（視情況而定）客戶的任何一位代表，將獲客戶的全部授權可重選賬戶密碼，銀行有權容許該等人士在沒有預先知會其他組成客戶的人士或（視情況而定）公司，而作出該重選賬戶密碼。重啟賬戶密碼與否均不會影響以簽署方式作為運作賬戶提款的原約定協議。有關賬戶密碼使用條款，請詳閱《綜合服務總條款》。

### 3 子賬戶 - 取消現有虛擬主賬戶號

將取消現有虛擬主賬戶號，子賬戶直接關聯對應之結算賬戶。現有子賬戶客戶不可再使用舊有的虛擬主賬戶號，需使用其對應的儲蓄/支票賬戶作為主賬戶號碼作查詢或維護。

#### 4 企業網上銀行

為配合系統升級，部分範本、未使用的密碼函、待辦交易、已提交的待確認交易及企業銀行管理功能客戶維護中的交易，將不會轉移到新的系統，客戶需於新系統裡重新輸入交易。此外，非金融交易授權模式將在系統升級後，轉為一錄入一授權，金融交易授權模式則維持不變。

於指定日期或之後到期的預約交易將不會轉移到新的系統，客戶須於新系統裡重新輸入並提交交易。

#### 5 押匯服務

為配合系統升級，將會取消押匯戶口號碼，改為以 CI No. 作為客戶與銀行的往來識別。客戶在銀行原有的押匯業務的單據編號將有所改變，客戶以舊編號作查詢，銀行仍可跟進辦理。

貴公司/機構所有押匯業務將不受影響，仍繼續以本行名稱進行交易。押匯中心的營業地點維持不變。

#### 6 分期貸款

月供分期貸款利息，將由按月平均基礎修訂為按日基礎計算。

最新供款表通知書將於指定日期後7個工作天內發出供參閱。

#### 7 發薪及強積金服務軟件系統 - ALPHA HRMS

由於發薪及強積金服務軟件系統升級，使用 ALPHA HRMS 之客戶需要更新相關軟件以繼續使用本行提供之發薪及強積金服務，客戶於收到供應商電郵後，需於指定日期前登入網址 <http://www.alphahrms.com.hk/bocom> 下載及安裝最新軟件。

#### 8 外判安排

本行會將部份櫃檯服務及操作工序外判予交銀（香港）辦理，交銀（香港）為客戶提供服務所需，而處理客戶資料，本行仍將完全負責所有客戶資料的保安和保密。本行將繼續遵守其根據《個人資料（私隱）條例》的責任，並將確保交銀（香港）的員工會保密所有客戶資料。所有客戶資料一概不會向第三方披露，但如法律另有規定，或向本行相關條款所列明的該等人士披露及用作相關條款所列明的該等用途則除外。

#### 聯絡方法

如客戶對以上產品及服務內容有任何查詢，請聯絡您的客戶經理。

### 常見問題

#### 1 問題：為什麼要成立交銀（香港）？

答案：成立交銀（香港）是讓交通銀行在香港穩固的業務基礎上，繼續擴展和深化業務發展，為廣大的香港及跨境客戶提供更優質的服務，同時在香港金融規管制度下進一步提升公司的企業管治和透明度。

#### 2 問題：交銀（香港）開業後，交銀香港分行會否保留？

答案：交銀香港分行在交銀（香港）開業後，將繼續在香港為客戶服務，並重點提供除零售銀行及私人銀行以外的企業銀行和其他銀行服務，現時交銀香港分行之名稱將保持不變。

**3 問題：哪些銀行業務將轉移至交銀（香港）？**

答案：交銀香港分行現時營運的零售銀行及私人銀行業務，將轉移至交銀（香港）。

**4 問題：為何將香港零售銀行及私人銀行業務轉移至交銀（香港），企業銀行服務和其他銀行服務則保留在交銀香港分行？**

答案：此安排可使交銀香港分行與交銀（香港）在客戶群的服務定位及分工方面更加清晰和專注，同時亦可在這基礎上設計更專業優質的產品和服務。

**5 問題：交銀香港分行原來的服務網點，在交銀（香港）開業後仍會於原地點繼續營業嗎？**

答案：交銀香港分行目前所有零售支行網點將成為本行與交銀（香港）的共同網點，繼續為客戶提供全面的銀行櫃檯服務。這項合併計劃基本上不會影響網點的數目及位置。交銀香港分行將另提供2個服務網點，為客戶提供非現金類的銀行櫃檯服務：

工商中心	地址	電話	營業時間
九龍工商中心	九龍尖沙咀港威大廈第6座6樓604-611室	2941 2888	星期一至五 09:00-17:00
港島工商中心	香港銅鑼灣希慎道18號利園五期16樓	2210 2388	星期一至五 09:00-17:00

**6 問題：如何安排現時原交銀香港分行之客戶過渡至交銀（香港）？**

答案：客戶將會事先收到關於合併的書面通知，以及合併對於客戶影響的資料。此外，本行亦會設立客戶服務熱線，解答客戶的疑問。

**7 問題：客戶是否可同時於交銀香港分行及交銀（香港）開立賬戶？**

答案：本行將按客戶的性質及申請的銀行產品及服務，建議客戶到交銀香港分行或交銀（香港）開立賬戶。

**8 問題：交銀香港分行現時所提供之產品及服務，在交銀（香港）開業後會否改變？**

答案：交銀香港分行於指定日期起，將不會提供以下產品/服務：

- 外匯孖展買賣<sup>1,2,5</sup>
- 股票買賣<sup>1,2,5,6</sup>
- 股票孖展買賣<sup>1,2,5</sup>
- 代理基金<sup>1,2,5</sup>
- 電話銀行<sup>1,2,3</sup>
- 網上銀行<sup>1,2,3</sup>
- 保管箱<sup>1,2,5</sup>
- 自動櫃員機卡
- 信用卡
- 禮物卡<sup>1,4</sup>
- 禮券服務<sup>1,4</sup>

註：

1. 如有需要，客戶可於指定日期起，到交銀（香港）各網點（除九龍工商中心及港島工商中心）申請有關賬戶/服務。
2. 如客戶仍持有此類產品/服務，將被自動註銷。
3. 客戶可申請開立「企業網上銀行」，無論在何時何地均可享受靈活方便的財務管理服務，包括賬戶查詢、轉賬、押匯、保險、強積金、繳費等服務。
4. 客戶持有本行發出的禮券及禮物卡可於限期前（如適用）繼續兌現或使用。
5. 本行已經或將會個別通知受影響的客戶並作出相應安排。
6. 包括股票掛鈎相關產品。

**9 問題：交銀香港分行與交銀（香港）的銀行代碼是否相同？**

答案：交銀香港分行與交銀（香港）的銀行代碼是不同的，交銀香港分行的銀行代碼將會維持為「027」。

**10 問題：交銀（香港）在監管上有否改變？**

答案：交銀（香港）未來作為一家受香港金融管理局直接監管的獨立持牌銀行，其業務經營、資本要求將受《銀行業條例》規管。交銀（香港）在香港金融規管制度的監督指導下營運，並須符合所有相關法律法規及監管要求。

**11 問題：在合併後，交銀（香港）客戶的權益可如何受到保障？**

答案：交銀（香港）的業務經營、資本要求將受《銀行業條例》規管，並符合所有相關法律法規及監管要求。轉移至交銀（香港）的客戶獲得的保障將保持不變，並等同其他於本地成立的銀行的客戶所享有的保障。

**12 問題：銀行業的合併，會否削弱本地小型銀行在市場上的競爭力？交銀（香港）會否獲得市場上的優勢份額，並因此影響銀行業的整體競爭性？本地較小型銀行的利益可以如何得到保護？**

答案：交銀（香港）未來作為一家受香港金融管理局監管的獨立持牌銀行，其業務經營、資本要求將受《銀行業條例》規管，符合所有相關法律法規及監管要求，並將依法循規地設立以董事局、董事局專責委員會和高管層為主體的公司管治架構。所以，我們認為所有銀行將在同一基礎上進行其銀行業務及活動，有助鼓勵良性競爭。

**13 問題：有關合併的任何問題，應該如何查詢？**

答案：本行已設立多個渠道供客戶查詢，客戶可洽詢往來的支行/單位、瀏覽本行的網址 [www.bankcomm.com.hk](http://www.bankcomm.com.hk) 或致電客戶服務熱線 398 77666 查詢。

## 儲蓄存款

**1 問題：客戶於交銀香港分行開立的銀行賬號及存摺是否仍然有效？**

答案：如果客戶是交銀香港分行的客戶，客戶於本行開立的銀行賬號及存摺仍然有效。

## 定期存款

**1 問題：原交銀香港分行開立的定期存款存單，是否需要換新存單？**

答案：原存單繼續有效，到期辦理續存或換單。

## 支票存款

**1 問題：交銀香港分行之支票，若辦理掛失止付會不會有影響？**

答案：辦理掛失止付不會有任何影響。



## 本票/禮券服務

**1 問題：**交銀香港分行客戶可否到交銀（香港）退回交銀香港分行發出而未經使用的本票/禮券？

答案：可以。交銀香港分行客戶可到交銀（香港）退回於指定日期前交銀香港分行發出而未經使用的本票/禮券。

**2 問題：**交銀香港分行客戶可否到交銀（香港）兌付交銀香港分行發出的本票/禮券？

答案：交銀（香港）可以代辦兌付交銀香港分行發出的本票/禮券，但因為是兩間不同的銀行，所以票據會經中央結算作交換票處理。

## 保管箱服務

**1 問題：**交銀香港分行客戶是否仍可以繼續使用保管箱服務？

答案：不可以。因為只有交銀（香港）才提供保管箱服務。建議客戶可以考慮在交銀（香港）申請保管箱服務。

## 放款服務

**1 問題：**今次銀行系統升級有什麼地方改變？

答案：今次銀行系統升級，放款系統有下述改變：  
分期貸款（每月還款）將由按月平均基礎修訂為按日基礎計算。  
[註：分期貸款（每兩星期還款）利息一直沿用按日基礎計算]

**2 問題：**為何今次系統升級需要有上述修訂？

答案：今次修訂主要是符合市場現時的做法。

**3 問題：**今次修訂利息基礎的計算方式，主要與原來有什麼分別？

答案：主要是利息基礎的計算方式改變：由按月平均基礎計算修訂為按日基礎計算。

**4 問題：**今次修訂利息基礎的計算方式，對客戶有否增加利息支出？

答案：同一貸款在不同貸款時段會有不同總利息金額支出的差異。在某一貸款時段可能是少付，但在另一貸款時段可能是多付，是沒有一個絕對數的。本行今次修訂，是符合市場現時主流做法，與其他同業的利息基礎計算方式一致。

**5 問題：**今次改變銀行是否合規、合法？

答案：今次改變銀行是合規、合法的。

Given the commencement of business of Bank of Communications (Hong Kong) Limited (hereafter referred to as "BoCom (Hong Kong)"), the retail banking business and private banking business of Bank of Communications Co., Ltd. Hong Kong Branch (hereafter referred to as "BoCom Hong Kong Branch" or "the Bank") in Hong Kong will be merged to BoCom (Hong Kong). The accounts of your company/institution at the Bank will not be affected by the above merger.

## **However, due to the changes in business, from the Appointed Day as stated in the "Customer Notification" (the "Appointed Day") onwards, the Bank will no longer provide the following products/services:**

- Foreign Exchange Margin Trading<sup>1, 2, 5</sup>
- Securities Trading<sup>1, 2, 5, 6</sup>
- Securities Margin Trading<sup>1, 2, 5</sup>
- Investment Fund<sup>1, 2, 5</sup>
- Telephone Banking<sup>1, 2, 3</sup>
- Internet Banking<sup>1, 2, 3</sup>
- Safe Deposit Box<sup>1, 2, 5</sup>
- ATM Card
- Credit Card
- Gift Card<sup>1, 4</sup>
- Gift Cheque<sup>1, 4</sup>

### Notes:

1. If necessary, from the Appointed Day onwards customers may apply for related account/service at the branches of BoCom (Hong Kong) (except Commercial Centre (Kowloon) and Commercial Centre (Hong Kong Island)).
2. If customers still hold the related products/services, the products/services will be automatically cancelled.
3. Customers may apply for "Corporate Internet Banking" to enjoy flexible and convenient financial management services anytime and anywhere, including account inquiries, fund transfer, trade finance, insurance, mandatory provident fund (MPF), payment and other services.
4. Customers may continue to redeem or use the gift cheques and gift cards issued by the Bank prior to the expiration date (if applicable).
5. Affected customers are/will be notified by the Bank individually and be provided with respective arrangement.
6. Includes equity linked related products.

## **As customers of BoCom Hong Kong Branch, the Bank will continue to offer our comprehensive corporate banking products and services to your company/institution. The major products and services continue to be offered include:**

- Corporate Internet Banking
- Cash Management
  - Saving Deposit
  - Current Deposit
  - Time Deposit
  - Remittance
  - Autopay Service
  - E-cheque
  - Sub-account Service
  - Payroll Service
- Renminbi Services
  - Renminbi Savings Account
  - Renminbi Time Deposit Account
  - Renminbi Transfer Services
  - Renminbi Exchange Services
  - Renminbi Treasury Products
- Corporate Loans
  - Commercial Lending
  - Syndicated Loan
  - Aircraft Financing
  - Ship Financing
  - Project Finance
- Synergistic Businesses
  - Domestic Financing with Guarantee from PRC
  - Guarantee for Financing in PRC
  - Cross-border Financing
  - Mergers and Acquisitions Loan

- Trade Finance
  - Import Services (including L/C Issuance, Inward Bills for Collection and Import Loan, Shipping Guarantee, Trust Receipt, Import Invoice Financing)
  - Export Services (including L/C Advising, Outward Bills under L/C for Collection/Negotiation, Forfaiting, Outward Bills Collection/Purchase under D/A and D/P, Transfer of L/C, Back-to-Back L/C, Packing Loan, Import Avalization, Export Invoice Financing and Factoring)
- Capital Market Financing
  - IPO Packaged Services (Including Receiving Bank Services, IPO/Rights Issue Financing and Other Supporting Services)
  - Bond Issuance
  - Bond Financing
  - Share Financing
- Treasury Product
  - Foreign Exchange
  - Foreign Exchange Derivatives
  - Interest Rate Derivatives
  - Bond Investment
  - Structured Investment Products
  - Certificate of Deposit
- SME Lending
  - Property Financing
  - Corporate Tax Loan
  - SME Financing Guarantee Scheme
- Insurance
  - General Insurance
  - Life Insurance
- MPF Services

## From the Appointed Day onwards, the services offered will be changed as follows:

### 1 Customer Service Branches

The Bank will have two additional customer service branches (hereinafter referred to as the "Commercial Centre") for providing non-cash counter services.

Business hours of the Commercial Centre: Monday to Friday 09:00-17:00. Saturdays and public holidays are non-business day. The addresses and contact numbers of the Commercial Centre are:

Commercial Centre	Address	Tel.	Business Hour
Commercial Centre (Kowloon)	Suite 604-611, 6/F, Tower 6, Gateway, Tsimshatsui, Kowloon	2941 2888	Monday to Friday 09:00-17:00
Commercial Centre (Hong Kong Island)	16/F, Lee Garden Five, 18 Hysan Avenue, Causeway Bay, Hong Kong	2210 2388	Monday to Friday 09:00-17:00

The Bank's existing retail sub-branches (hereinafter referred to as the "Sub-branches") will become the common branches of the Bank and BoCom (Hong Kong), and will continue to provide comprehensive counter services to the Bank's customers during the business hours from Monday to Friday (For the initial public offering receiving bank service, Sub-branches will provide the receiving application service from Monday to Saturday during the business hours).

Customers may enjoy the counter services with arrangements as follows ("✓" means the services available):

Category of Counter Services	Commercial Centre	Sub-branches
Cheque deposit	✓	✓
Cashier's order issuance	✓	✓
Account balance inquiry	✓	✓
Fund Transfer	✓	✓
Remittance	✓	✓
Cash withdrawal and deposit/cash payment		✓
Account /service opening	✓	
Account /service cancellation	✓	
Update customer information	✓	
Process investment products	✓	

The address and business hours of the common branches are subject to the announcements on the website of BoCom (Hong Kong) [www.hk.bankcomm.com](http://www.hk.bankcomm.com).

## 2 Customer Password or Account Password

For the agreement of using password for withdrawal from an account at the counter, withdrawal by using customer password will be terminated while withdrawal by using account password will be maintained.

For customers who have already applied for account password at BoCom Hong Kong Branch for withdrawal at the counter, they are required to re-select the account password in person at the counter on or after the Appointed Day. If the customer consists of more than one person, or the customer is a limited company, or any other body or entity acceptable to the Bank, any one of the persons comprising the customer, or any one representative (as the case may be) of the customer shall have the full authority from the customer to select or re-select account password. The Bank shall be entitled to allow such person or representative to make the selection or re-selection of the account password without prior notice to the other person(s) or representative(s) (as the case may be) comprising the customer. The re-selection of account password will not affect the existing agreed signing arrangement for the purpose of money withdrawal from the account. For the terms of use on the account password, please refer to "General Terms and Conditions for Banking Services".

## 3 Sub-account - Cancelling the existing virtual master account

The existing virtual master account will be cancelled. Sub-accounts will be directly linked to the corresponding settlement account. The holders of the existing sub-account can no longer use the existing virtual master account and have to use the corresponding savings/cheque account number as master account number for inquiry or maintenance.

## 4 Corporate Internet Banking

In line with system upgrade, some templates, unused passwords, pending transactions, submitted but pending transactions, and transactions maintained by corporate banking management function will not be transferred to the new system. Customers need to re-enter their transactions in the new system. In addition, the way of authorization of non-financial transactions will be changed to One Entry, One Authorization after the system upgrade, while that of financial transactions will remain unchanged.

The scheduled transactions due on or after the Appointed Day will not be transferred to the new system. Customers need to re-enter and submit their transactions in the new system.

## **5 Bills Service**

In line with system upgrade, bills account number will be replaced by CI No. for identification. The existing bank's reference number of the transaction will be changed. If customers make enquiry by the existing bank's reference no., the Bank may still follow up the relevant transaction.

All the bills businesses of your company/institution will not be affected. The transactions will be continually processed under the name of the Bank. The business location of Bills Centre remains unchanged.

## **6 Instalment Loan**

Interest charged on monthly Instalment Loan will be accrued on a daily basis instead of on a monthly average basis.

The latest Repayment Schedule Advice will be issued within 7 working days after the Appointed Day.

## **7 Payroll and MPF Service Software—ALPHA HRMS**

Due to the update of ALPHA HRMS software, customers who are using ALPHA HRMS need to update relevant software before the Appointed Day to continue using our payroll and MPF service. Customers may download the latest version of the software at <http://www.alphahrms.com.hk/bocom> after receiving the notification email from the vendor.

## **8 Outsourcing Arrangement**

The Bank will outsource some of the counter services and the operation procedures to BoCom (Hong Kong). BoCom (Hong Kong) will access to the customer's information in order to provide services. The Bank will be solely responsible for security and confidentiality of the customer information. The Bank will continue to comply with its responsibilities under the Personal Data (Privacy) Ordinance, and ensure the staff of BoCom (Hong Kong) keep the customer information confidential. All customer information will not be disclosed to third parties unless otherwise required by laws, or disclosed to the persons listed in the relevant terms and conditions of the Bank and used for the purposes set out in the relevant terms and conditions.

## **Contact Us**

For enquires on the products and services above, please contact your Relationship Manager.

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## **Frequently Asked Question**

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### **1 Q: Why should BoCom (Hong Kong) be set up?**

A: Based on its stable business operations in Hong Kong, the establishment of BoCom (Hong Kong) can facilitate BoCom to keep expanding and enhancing its business development, providing better quality services to the customers in Hong Kong and overseas, and according to the financial regulatory system of Hong Kong, to further enhance corporate governance and transparency.

**2 Q: After the commencement of business of BoCom (Hong Kong), will BoCom Hong Kong Branch be retained?**

A: BoCom Hong Kong Branch will continue to serve customers in Hong Kong after the commencement of business of BoCom (Hong Kong). The former will focus on providing corporate banking and other banking services outside retail banking and private banking. The name of BoCom Hong Kong Branch remains unchanged.

**3 Q: What kind of banking businesses will be transferred to BoCom (Hong Kong)?**

A: The retail banking and private banking businesses currently operated by BoCom Hong Kong Branch will be transferred to BoCom (Hong Kong).

**4 Q: Why the retail banking and private banking businesses will be transferred to BoCom (Hong Kong), while the corporate banking and other banking businesses will be retained at BoCom Hong Kong Branch?**

A: This arrangement allows BoCom Hong Kong Branch and BoCom (Hong Kong) to have focused division of services and clear positioning of customer groups. Meanwhile, more professional and quality products and services can be designed and provided to the customers.

**5 Q: Will the current service branches of BoCom Hong Kong Branch continue to operate after the commencement of business of BoCom (Hong Kong)?**

A: All the current retail sub-branches of BoCom Hong Kong Branch will become the common branches of the Bank and BoCom (Hong Kong), and keep offering comprehensive bank counter services. Basically, the merger plan will not affect the number and locations of the branches. The Bank will have two additional service branches for providing non-cash counter services to customers:

Commercial Centre	Address	Tel.	Business Hour
Commercial Centre (Kowloon)	Suite 604-611, 6/F, Tower 6, Gateway, Tsimshatsui, Kowloon	2941 2888	Monday to Friday 09:00-17:00
Commercial Centre (Hong Kong Island)	16/F, Lee Garden Five, 18 Hysan Avenue, Causeway Bay, Hong Kong	2210 2388	Monday to Friday 09:00-17:00

**6 Q: What is the arrangement for transferring the existing customers from BoCom Hong Kong Branch to BoCom (Hong Kong)?**

A: The customers will receive a prior written notice on the merger as well as the information of the impact on the customers due to the merger. In addition, customer service hotline will be available for answering the inquiries of customers.

**7 Q: Can one have accounts at both BoCom Hong Kong Branch and BoCom (Hong Kong)?**

A: The Bank will suggest customers to open their accounts at BoCom Hong Kong Branch or BoCom (Hong Kong) according to the customer nature and the banking products and services applied for.

**8 Q: Will the products and services currently provided by BoCom Hong Kong Branch be affected after the commencement of business of BoCom (Hong Kong)?**

A: BoCom Hong Kong Branch will no longer provide the following products/services after the commencement of business of BoCom (Hong Kong), including:

- Foreign Exchange Margin Trading<sup>1, 2, 5</sup>
- Securities Trading<sup>1, 2, 5, 6</sup>
- Securities Margin Trading<sup>1, 2, 5</sup>
- Investment Fund<sup>1, 2, 5</sup>
- Telephone Banking<sup>1, 2, 3</sup>
- Internet Banking<sup>1, 2, 3</sup>
- Safe Deposit Box<sup>1, 2, 5</sup>
- ATM Card
- Credit Card
- Gift Card<sup>1, 4</sup>
- Gift Cheque<sup>1, 4</sup>

Notes:

1. If necessary, from the Appointed Day onwards customers may apply for related account/service at the branches of BoCom (Hong Kong) (except Commercial Centre (Kowloon) and Commercial Centre (Hong Kong Island)).
2. If customers still hold the related products/services, the products/services will be automatically cancelled.
3. Customers may apply for "Corporate Internet Banking" to enjoy flexible and convenient financial management services anytime and anywhere, including account inquiries, fund transfer, trade finance, insurance, mandatory provident fund (MPF), payment and other services.
4. Customers may continue to redeem or use the gift cheques and gift cards issued by the Bank prior to the expiration date (if applicable).
5. Affected customers are/will be notified by the Bank individually and be provided with respective arrangement.
6. Includes equity linked related products.

**9 Q: Are the bank codes of BoCom Hong Kong Branch and BoCom (Hong Kong) the same?**

A: The bank codes of BoCom Hong Kong Branch and BoCom (Hong Kong) are different. The bank code of BoCom Hong Kong Branch remains unchanged as "027".



**10 Q: Are there any changes in the regulation of BoCom (Hong Kong)?**

A: BoCom (Hong Kong) will be an independent licensed bank directly regulated by the Hong Kong Monetary Authority. Its business operation and capital requirements are subject to the provisions of Banking Ordinance. BoCom (Hong Kong) will be operated under the financial regulations and policies of Hong Kong and shall comply with all the relevant laws, regulations, and regulatory requirements.

**11 Q: After the merger, how will the rights and interests of the customers of BoCom (Hong Kong) be protected?**

A: The business operation and capital requirements of BoCom (Hong Kong) are subject to the provisions of Banking Ordinance and shall comply with all the relevant laws, regulations, and regulatory requirements. The protection to the customers transferred to BoCom (Hong Kong) will remain unchanged, being equivalent to that enjoyed by the customers of other locally incorporated banks.

**12 Q: Will the merger in the banking industry weaken the competitiveness of small local banks? Will BoCom (Hong Kong) obtain advantageous market share and thus affect the overall competitiveness of the banking industry? How will the rights and interests of small local banks be protected?**

A: As an independent licensed bank directly regulated by the Hong Kong Monetary Authority, business operation and capital requirements of BoCom (Hong Kong) are subject to the provisions of Banking Ordinance and shall comply with all the relevant laws, regulations, and regulatory requirements. Moreover, the corporate governance framework will be made up of the Board of Directors, Committees under the Board of Directors, and the management. Therefore, we believe that all the banks will conduct banking businesses and activities on the same basis, which is conducive to benign competition.

**13 Q: How can I obtain the information on the merger?**

A: The Bank has set up several channels for customer enquiry. Customers can consult sub-branches/units, visit the website of BoCom Hong Kong Branch at [www.bankcomm.com.hk](http://www.bankcomm.com.hk) or call the Customer Services Hotline at 398 77666 for enquiry.

## Saving Deposit

**1 Q: After the commencement of business of BoCom (Hong Kong), will the bank account numbers and passbooks opened at BoCom Hong Kong Branch still be valid?**

A: After the commencement of business of BoCom (Hong Kong), the account numbers and passbooks opened by customers of BoCom Hong Kong Branch at BoCom Hong Kong Branch will still be valid.

## Time Deposit

**1 Q: Is it necessary to replace the time deposit receipt issued by BoCom Hong Kong Branch with a new one after the commencement of business of BoCom (Hong Kong)?**

A: The existing time deposit receipt remains valid and will be renewed or replaced at maturity.

## Current Deposit

**1 Q: Will the stop payments of lost cheques handled at BoCom Hong Kong Branch be affected?**

A: The stop payments of lost cheques will not be affected.

## Cashier's Order/Gift Cheque Service

**1 Q: Can customers of BoCom Hong Kong Branch return their unused cashier's order/gift cheque of BoCom Hong Kong Branch at BoCom (Hong Kong)?**

A: Yes, the customers of BoCom Hong Kong Branch can return their unused cashier's order/gift cheque of BoCom Hong Kong Branch which was issued before the Appointed Day at BoCom (Hong Kong).

**2 Q: Can customers of BoCom Hong Kong Branch redeem the cashier's order/gift cheque of BoCom Hong Kong Branch at BoCom (Hong Kong)?**

A: Customers can redeem the cashier's order/gift cheque of BoCom Hong Kong Branch at BoCom (Hong Kong), it will be processed via central clearing and settlement since they are two different banks.

## Safe Deposit Box Service

**1 Q: Can customers of BoCom Hong Kong Branch continue to use safe deposit box service?**

A: No, they cannot because only BoCom (Hong Kong) provides safe deposit box service. Customers are suggested to apply for safe deposit box service at BoCom (Hong Kong).

## Loan Service

**1 Q: What are the changes in this system upgrade?**

A: In terms of the loan system, there will be the following changes in this system upgrade: The interest of instalment loan (monthly repayment) will be accrued on a daily basis instead of on a monthly average basis.

[Note: The interest of instalment loan (bi-weekly repayment) will still be calculated on a daily basis.]

**2 Q: Why shall the aforementioned changes be done in this system upgrade?**

A: The changes are meant to meet the current practices in the market.

**3 Q: What is the main difference in the calculation basis of interest between the new practices and the original ones?**

A: The interest calculation basis is changed from monthly to daily calculation basis.

**4 Q: Will the changes in the calculation basis of interest increase the interest expenditure of customers?**

A: There will be different interest expenditures of the same loan at different loan periods. The interests at some periods may be more or less than the other periods. But such difference is not fixed.

These changes are meant to meet the current practices in the market and be consistent with the interest calculation basis of its peers.

**5 Q: Are these changes compliant and legal?**

A: These changes are compliant and legal.

客戶服務熱線 | 398 77666  
Customer Services Hotline

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