

有關手機銀行及網上銀行服務優化通知

親愛的客戶：

交通銀行(香港)有限公司(“本行”)的手機及網上銀行由 4 月底起，分階段新增以下功能：

- **即時轉賬至非登記賬戶及登記收款賬戶：**使用雙重認證即可於手機銀行轉賬至非登記的本行(香港)及海外銀行賬戶及於手機及網上銀行可即時登記收款賬戶。
- **即時繳費至所有商戶：**手機銀行新增可登記及繳費至所有商戶。
- **即時調升轉賬/繳費限額：**使用雙重認證即可於手機及網上銀行調升所有類別的轉賬/繳費限額。
- **上調最高轉賬/繳費限額：**上調後你可自訂更高轉賬限額至已登記賬戶高達港幣 3 百萬(由本行轉賬、本地銀行轉賬及海外銀行匯款所共用)，閣下現時自訂的每日最高限額維持不變，你可按需要靈活調升額度，應付每日理財所需。

最新額度上限如下：

轉賬類別	調整前你可設定之每日最高限額 (以等值港元計算)	調整後你可設定之每日最高限額 (以等值港元計算)	
		第一階段	第二階段
適用於“已登記”第三者賬戶			
“本行”轉賬	HKD 1,000,000	HKD 1,000,000(不變)	共用 HKD 3,000,000 ¹
“本地銀行”轉賬	HKD 1,000,000	HKD 1,000,000(不變)	
“海外銀行”匯款	HKD 1,000,000	HKD 1,000,000(不變)	
適用於“未登記”第三者賬戶			
未登記第三者賬戶 轉賬總額	HKD 150,000	HKD 450,000 ²	---
“本行”轉賬	HKD 50,000	HKD 150,000 ²	共用 HKD 450,000 ³
“本地銀行”轉賬	HKD 50,000	HKD 150,000 ²	
“海外銀行”匯款	HKD 50,000	HKD 150,000 ²	

商戶類別	調整前你可設定之每日最高 限額 (以等值港元計算)	調整後你可設定之每日最高限額(以等值港元計算)	
		第一階段	第二階段
“捐款及一般商戶”改名為“捐款及已登記商戶”	HKD 50,000	HKD 500,000 ²	HKD 500,000 ² (取消高風險商戶類別)
保險公司/銀行指定商戶(新增類別)			HKD 1,000,000 ⁴
稅款	HKD 300,000	HKD 500,000	

備註:

1. 現有客戶每日最高限額將取其本行(香港)、本地銀行、海外銀行第一階段完結時已設定已登記轉賬限額中的總值，客戶可有需要自行調整額度。
2. 現有客戶每日最高限額維持客戶現有設定，客戶可有需要自行調整額度。
3. 現有客戶每日最高限額將取其本行(香港)、本地銀行、海外銀行第一階段完結時已設定未登記轉賬限額中的總值，客戶可有需要自行調整額度。
4. 現有客戶“保險公司/銀行指定商戶”取其第一階段完結時“捐款及已登記商戶”限額的設定，客戶可有需要自行調整額度。

請密切留意本行網站 <https://www.hk.bankcomm.com> 以獲取推出日期及最新資訊。

如閣下如有任何查詢，請於辦公時間內聯絡本行各分行或致電本行客戶服務熱線 223

95559。

交通銀行(香港)有限公司(交通銀行股份有限公司全資附屬公司)謹啟

(本函為無需簽署之電腦簽印文件)

Notification of Mobile Banking and Internet Banking Services
Enhancement

Dear Customer,

Start from the end of April, Bank of Communications (Hong Kong) Limited (“Our Bank”) will introduce new features on Mobile Banking and Internet Banking by phases:

- **Instant transfer to non-registered account and registered account:** By using two-factor authentication, you can transfer to non-registered BOCOM (HK) and overseas bank accounts via Mobile Banking and registered beneficiary accounts via Mobile and Internet Banking.
- **Instant Bill Payment to all merchants:** You can register and pay to all merchants via Mobile Banking.
- **Instant adjust transfer/bill payment limits:** By using two-factor authentication, you can adjust all types of transfer/bill payment limits via Mobile and Internet Banking.
- **Increase transfer/bill payment limits:** You can enjoy the transfer payment limit to registered accounts up to HK \$ 3 million (share limit by BOCOM(HK) account transfer, Local bank account transfer and Overseas bank account transfer). Your current daily maximum limits remain unchanged. You can flexibly increase the limits according to your needs.

The latest limits are as follows:

Transfer Type	Daily maximum limits you can set <u>before adjustment</u> (HKD equivalent)	Daily maximum limits you can set <u>after</u> <u>adjustment</u> (HKD equivalent)	
		Phase 1	Phase 2
Applicable to “Registered” third party account			
BOCOM (HK) account transfer	HKD 1,000,000	HKD 1,000,000 (No change)	Share limit HKD3,000,000 ¹
Local bank account transfer	HKD 1,000,000	HKD 1,000,000 (No change)	
Overseas bank account transfer	HKD 1,000,000	HKD 1,000,000 (No change)	
Applicable to “Non-registered” third party account			
Total limit of non-registered third party account	HKD 150,000	HKD 450,000 ²	----

BOCOM (HK) account transfer	HKD 50,000	HKD 150,000 ²	Share limit HKD450,000 ³
Local bank account transfer	HKD 50,000	HKD 150,000 ²	
Overseas bank account transfer	HKD 50,000	HKD 150,000 ²	

Merchant Type	Daily maximum limits you can set <u>before adjustment</u> (HKD equivalent)	Daily maximum limits you can set <u>after adjustment</u> (HKD equivalent)	
		Phase 1	Phase 2
"Donation and General Merchant" change to "Donation and registered merchant"	HKD 50,000	HKD 500,000 ²	HKD 500,000 ²
Insurance Company/ Bank's designated merchants (New category)			(Cancel high-risk merchant category)
Tax	HKD 300,000	HKD 500,000	

Remarks:

1. The daily maximum limit for existing customers will be the total registered limit of the BOCOM (HK), local bank, overseas bank at the end of the first phase. Customers can adjust the limit if needed.
2. The daily maximum limit for existing customers remains unchanged. Customers can adjust the limit if needed.
3. The daily maximum limit for existing customers will be the total unregistered limit of the BOCOM (HK), local bank, overseas bank at the end of the first phase. Customers can adjust the limit if needed.
4. Existing customers' "Insurance Company/ Bank's designated merchants" take their current "Donation and registered merchant" limit setting. Customers can adjust the limit if needed.

Please refer to Our Bank's website <https://www.hk.bankcomm.com> in time for the effective date and latest information. For any enquiries, please contact our Customer Service Hotline (852) 223 95559 during office hours.

Bank of Communications (Hong Kong) Ltd. (A wholly owned subsidiary of Bank of Communications Co. Ltd.)

(This is a computer print-out letter that requires no signature)