

September 2020

Dear Customers,

**Customer Notice**

To provide better and more efficient banking services to customers, Bank of Communications (Hong Kong) Ltd. (“Bank”) has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions. Please be informed of the following latest changes:

**1. Adjustment of Charges for Retail Banking Services**

With effect from 15 October 2020, our charges for the following retail banking services will be adjusted as follows:

The following service fees and charges will be added:

Services	Item	Charges
Handling Fee	Application fee (The SME Financing Guarantee Scheme (SFGS))	0.2% of Loan Limit Amount (Minimum Charge : HK\$2,000)

**2. Amendment of General Terms and Conditions for Banking Services**

With effect from 15 October 2020, the Bank’s General Terms and Conditions for Banking Services will be amended as follows:

Amendment	Clause
Revision	Part B: Specific Terms and Conditions Schedule I Terms and Conditions for Accounts Clause 11.1 (j), 16.2
New Clause	Part B: Specific Terms and Conditions Schedule II Terms and Conditions for ATM Services Clause 18

The revised clauses are as follows:

Part B: Specific Terms and Conditions Schedule I Terms and Conditions for Accounts	
11.1	(j) if the Due Date of a time deposit (with deposit period of less than five years), or the day on which the Customer is entitled to withdraw a call deposit, is not a Business Day, it shall be postponed to the succeeding Business Day; <u>for five-year time deposit, it will be credited to the designated account on the maturity date in accordance with the instruction of the Customer notwithstanding that the maturity date is not a Business Day.</u>
16.2	If no transaction has taken place in relation to a savings or current account or time deposit account for 2 consecutive years or such other period as the Bank may determine from time to time, the Bank is entitled upon not less than 14 days' prior written notice to the Customer to charge a fee on such Account, and thereafter if such Account continues to be inactive, a fee will be charged half-yearly or at such other interval as the Bank may determine from time to time on such Account without further notice. If the Account continues to be inactive and the balance of such Account subsequently falls to zero, the Bank is entitled to close such Account upon reasonable notice to the Customer.

The new clauses are as follows:

Part B: Specific Terms and Conditions Schedule II Terms and Conditions for ATM Services	
18.	<b>Cash Withdrawal from an ATM without using a Card</b>
18.1	For the purpose of this Clause 18, unless the context otherwise requires: <ul style="list-style-type: none"> <li>(a) “<b>Mobile App</b>” means the mobile App provided or designated by the Bank for the Customer to install on the Mobile Phone and via which the Customer may access Mobile Banking (as defined in Schedule III);</li> <li>(b) “<b>Mobile Phone</b>” means the mobile phone (or any other device allowed by the Bank) which could be or is used by the Customer to place cash withdrawal instructions under the Cardless Cash Service via the Mobile App;</li> <li>(c) “<b>Cardless Cash ATM</b>” means an ATM that supports cardless withdrawal transactions and the Network specified by the Bank under the Cardless Cash Service; and</li> <li>(d) “<b>Cardless Cash Service</b>” means the service of the Bank under which the Customer may place a cash withdrawal instruction via the Mobile App and collect the cash from a Cardless Cash ATM by scanning a QR code (the “<b>ATM Cash Withdrawal QR Code</b>”) shown or provided on the Cardless Cash ATM with the Mobile Phone or using other means of communications or technology as the Bank may allow or approve, without physically using a Card.</li> </ul>
18.2	Schedule III to the Common Terms shall be incorporated as an integral part of this Clause 18 to the extent it is relevant to the Cardless Cash Service. In case of inconsistency between the terms and conditions of Schedule III and this Clause 18, the latter shall prevail.
18.3	The “Cardless Cash Service” may be provided by the Bank to the Customer who satisfies the requirements set out in Clause 18.5.
18.4	All other agreements and terms and conditions governing the relevant accounts and other services in connection with the Cardless Cash Service which are entered into, amended or supplemented from time to time shall continue to apply unless otherwise agreed by the Bank. For the purpose of the Cardless Cash Service, the provisions of this Clause 18 shall prevail over such other agreements and terms and conditions to the extent of any inconsistency between them.
18.5	The Customer acknowledges and agrees that in order to use the Cardless Cash Service, the Customer must (unless the Bank otherwise allows or requires): <ul style="list-style-type: none"> <li>(a) have been given a Card which has a Hong Kong Dollars Designated Account for cash withdrawal via an ATM;</li> </ul>

	(b) have been provided with Internet Banking and Mobile Banking by the Bank;
	(c) have activated the Cardless Cash Service for the Card and/or the related Designated Account via Mobile Banking or Internet Banking.
	(d) have a Mobile Phone and have installed the Mobile App on the Mobile Phone;
	(e) login the Mobile App to use the Cardless Cash Service; and
	(f) comply with any other procedures or requirements as the Bank may prescribe from time to time.
18.6	The Bank is entitled to impose or amend any maximum amount of the daily aggregated withdrawal limit of the Cardless Cash Service for the Customer without notice to the Customer. Such withdrawal limit may be included in the limit for cash withdrawal by physically using a Card.
18.7	Where a Card is issued to a joint Customer consisting of more than 1 person, the Cardless Cash Service in relation to that Card and the related Designated Account will be made available to only the person constituting the Customer who has successfully activated the Cardless Cash Service for that Card and is not available to other person(s) constituting the Customer.
18.8	The Customer may use the Cardless Cash Service to withdraw cash in Hong Kong dollars from any Cardless Cash ATM by following such procedures as prescribed by the Bank from time to time. Without prejudice to the generality of the foregoing: (a) if a cash withdrawal instruction is accepted by the Bank, the Bank will send an acknowledgment of instruction to the customer with a reference number on the Mobile App; and (b) after a cash withdrawal has been made, the Bank will send a SMS message and/or an email to the Customer with the transaction details.
18.9	Each cash withdrawal instruction placed under the Cardless Cash Service has a validity period of such duration (as the Bank may from time to time prescribe or allow) from the time when the Customer has successfully placed the cash withdrawal instruction on the Mobile App. If the Customer does not withdraw the cash at a Cardless Cash ATM within the validity period, the cash withdrawal instruction will expire and automatically be cancelled.
18.10	The Customer shall ensure that there is sufficient available funds in the relevant withdrawal account prior to placing a cash withdrawal instruction on the Mobile App as well as at the time of cash withdrawal under the Cardless Cash Service. If there is no sufficient available fund for the cash withdrawal, the Bank will not accept the instruction and/or the Cardless Cash ATM will not allow the cash withdrawal.
18.11	The Customer may cancel any cash withdrawal instruction via the Mobile App before the withdrawal is made and within the validity period of the cash withdrawal instruction.
18.12	The Customer acknowledges that an ATM may not be a Cardless Cash ATM which could allow cash withdrawal under the Cardless Cash Service.
18.13	If the Cardless Cash ATM generates an ATM Cash Withdrawal QR Code but cash withdrawal is not allowed for whatsoever reason, the cash withdrawal instruction may be automatically cancelled. The Customer may be required to place a new cash withdrawal instruction under the Cardless Cash Service if the Customer intends to proceed with the cash withdrawal.
18.14	The Customer must keep the password, account and security details in relation to the Mobile Phone and/or Mobile Banking confidential. The Customer must take all reasonable precautions to prevent loss, theft or unauthorized or fraudulent use of the Mobile Phone, the passwords, accounts, security details or other confidential information in relation to the Mobile Phone and/or Mobile Banking.
18.15	The Customer must inform the Bank as soon as reasonably practicable and in such manner as the Bank may accept from time to time of any matter which may affect the Bank's provision of or the Customer's use of the Cardless Cash Service, including but not limited to the following events: (a) the Customer knows or suspects any person knows his/her/their password or security details in relation to the Mobile Phone and/or Mobile Banking; (b) the Customer knows or suspects any person has, without authorization, accessed his/her/their Mobile Phone; or (c) the Customer's mobile telephone number has changed.
18.16	The Customer is solely responsible for: (a) paying any fees, charges and expenses for or in connection with the Mobile Phone and the services provided by the relevant telecommunications service provider; and (b) complying with the terms and conditions governing the services provided by the relevant telecommunications service provider from time to time.
18.17	The Bank may at any time suspend or terminate the Customer's access to and/or use of the Cardless Cash Service or decline or reject any cash withdrawal instruction without any prior notice.

You may obtain copies of the General Terms and Conditions for Banking Services at any of our branch free of charge or by visiting our website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com) from 15 October 2020 onwards.

Thank you for your support over the years and we will continue to provide you quality services. If you do not wish to accept any of the above amendments, you shall terminate the relevant account(s) or service(s) in accordance with the relevant existing terms and conditions before the effective date of the amendment. Maintaining the account(s) and/or continuing to use the service(s) after the effective date of the amendment will be regarded as your acceptance of all of the above amendments.

Should you have any queries, please contact any of our branch or call our Customer Services Hotline at 223 95559 during office hours.

Yours faithfully,

**Bank of Communications (Hong Kong) Limited**  
(This is a computer print-out letter that requires no signature)