

親愛的客戶：

客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行(香港)有限公司(「本行」)會定期檢討各項銀行產品及服務，並就有關收費及條款作出修訂。現謹通知閣下最新之修訂如下：

由 2023 年 7 月 1 日起，本行將調整部分服務收費如下：

1. 調整零售銀行服務收費

修訂以下收費項目(修訂處見底線字)：

| 服務分類 | 項目 | 收費 |
|----------------------|-------|--|
| 定期存款賬戶 (包括零存整付存款) | 到期前提取 | <p>除非銀行同意，定期存款未到期不得提取。若銀行同意未到期提取，則銀行將不需對該項存款支付利息，並有權收取手續費。手續費按照下列計算方式收取(取其高者)，最低手續費為等值港幣 200 元。</p> <p>港幣 / 美元</p> <p>1. 定期存款本金 X (最優惠利率* - 定期存款年利率) X 到期日尚餘日數 ÷ 一年總日數#</p> <p>2. 定期存款本金 X (同業拆息利率 (港元適用)* 或「期限 SOFR」利率 (美元適用)* - 定期存款年利率) X 到期日尚餘日數 ÷ 一年總日數#</p> <p>人民幣</p> <p>1. 定期存款本金 X (定期存款年利率 + 1%) X 到期日尚餘日數 ÷ 360 日</p> <p>2. 定期存款本金 X (財資市場公會 CNH 利率* - 定期存款年利率) X 到期日尚餘日數 ÷ 360 日</p> <p>其他貨幣</p> <p>1. 定期存款本金 X (定期存款年利率 + 1%) X 到期日尚餘日數 ÷ 一年總日數#</p> <p>2. 定期存款本金 X 2% X 到期日尚餘日數 ÷ 一年總日數#</p> <p>*有關利率將按本行不時公佈的利率為準，以原存單餘下存期之天數，選取本行有提供之<u>最接近 2 個存期的利率作比較，取高者利率計算。</u></p> <p>#港幣、英鎊及新加坡元：365 日；其他貨幣：360 日</p> |

由 2023 年 7 月 1 日(「生效日」)起，閣下可向本行任何一間分行免費索取零售銀行服務收費表的文本，亦可登入本行網頁 www.hk.bankcomm.com 瀏覽。

本行感謝閣下一直以來的支持，並將繼續竭誠為閣下提供優質的銀行服務。本行謹通知閣下，如閣下不接納上述的任何修訂，閣下須於生效日之前根據相關的現有條款終止有關賬戶或服務。如於生效日後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之所有修訂。

閣下如有任何查詢，請於辦公時間內與本行任何分行聯絡或致電本行客戶服務熱線 223 95559。

交通銀行(香港)有限公司 謹啟

2023 年 6 月

(本函為毋須簽署之電腦編印文件)

Jun 2023

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:

With effect from 1 Jul 2023, various Charges of our Retail Banking Services will be adjusted as follows:

1. Adjustment of Charges of Retail Banking Services

The following service fees and charges will be revised (amendments shown in underlined text) :

| Services | Item | Charges |
|--|-------------------------------|--|
| Time Deposit Account (including Club Deposits) | Early uplift on Time Deposits | <p>Unless agreed by the Bank, time deposits cannot be withdrawn before maturity. If the Bank agrees the time deposit to be withdrawn before maturity, no interest will be payable and handling fee will be charged by the Bank based on the following formulae (whichever is higher) subject to a minimum of HK\$200.00 or equivalent.</p> <p>HKD/USD 1. Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year# 2. Time Deposit Principal x (<u>Interbank Offered Rate (Applicable to HKD)*</u> or “<u>TERM SOFR</u>” Rate (<u>Applicable to USD</u>)* - Time Deposit Interest Rate) x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year#</p> <p>CNY 1. Time Deposit Principal x (Time Deposit Interest Rate + 1%) x No. of <u>Remaining Days</u> ÷ 360 days 2. Time Deposit Principal x (TMA CNH Interest Rate* - Time Deposit Interest Rate) x No. of <u>Remaining Days</u> ÷ 360 days</p> <p>Other Currencies 1. Time Deposit Principal x (Time Deposit Interest Rate + 1%) x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year# 2. Time Deposit Principal x 2% x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year#</p> <p>*Subject to the rate as quoted by the Bank from time to time. <u>Based on the remaining number of days of the early uplifted time deposit, the Bank will choose the interest rates of the two nearest interest periods for comparison and take the higher interest rate for calculation.</u></p> <p>#For HKD, GBP and SGD: 365 days; For other currencies: 360 days</p> |

You may obtain copies of the Charges of Retail Banking Services at any of the Bank’s branches free of charge or access the same by visiting our website at www.hk.bankcomm.com from 1 Jul 2023 (“Effective Date”) onwards.

Thank you for your support over the years and we will continue to provide you with 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. Maintaining the account(s) and/or continuing to use the service(s) after the Effective Date will be regarded as your acceptance of all of the above amendments.

Should you have any queries, please contact 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)