交通銀行 (香港) BANK OF COMMUNICATIONS (HONG KONG)

June 2025

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. Please be informed of the following latest changes:

With effect from 10 July 2025, the details of the following charged retail banking services will be adjusted as follows:

1. Adjustment of Charges of Retail Banking Services

Services	Item			Revised Details
General	BOCOM Account	Transfer to saving account(s) of "Pacific	HKD100 per transaction	BOCOM Account (Mainland)
Services	(Mainland)	Debit Card" of Bank of Communications in		(Online Instant Transfer)
	(Online Instant	Mainland China (HKD)		
	Transfer)	Transfer to saving account(s) of "Pacific	USD13 per transaction	Revised to
		Debit Card" of Bank of Communications in		
		Mainland China (USD)		BOCOM Account (Mainland
		Transfer to saving account(s) of "Pacific	RMB80 per transaction	China)
		Debit Card" of Bank of Communications in		(Online Transfer)
		Mainland China (RMB)		

You may obtain copies of Charges of Retail Banking Services at any of our branch free of charge or by visiting our website at www.hk.bankcomm.com from 10 July 2025 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.

交通銀行 (香港 BANK OF COMMUNICATIONS (HONG KONG

Notice of termination of "Electronic Bill Presentment and Payment Service"

Thank you for your support to Bank of Communications (Hong Kong) Limited. We hereby inform you that our Bank will terminate the "Electronic

Bill Presentment and Payment Service" on 15 August 2025 (the "Termination Date"). With effect from the Termination Date, you will no longer be

able to use the "Electronic Bill Presentment and Payment Service" through our Bank's Internet Banking.

Please save your existing transaction history, e-Bill and/or e-Receipt for record before the Termination Date. You may contact the relevant "Electronic

Bill Presentment and Payment Service" merchant directly to inquire about billing arrangement and alternative payment methods. You are welcome to

use our Bank's other payment and transfer services after the Termination Date.

Notice relating to the Personal Data (Privacy) Ordinance

To provide you with a more thorough understanding of our Bank's Policy on the collection and handling of clients' personal data, please refer to the

latest version of the enclosed "Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")".

Should you have any queries, please contact our branch staff 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)