

August 2025

Dear Customers,

Notice of Amendments on Terms and Conditions

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

With effect from 20th September 2025, 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 Clause 11.1 (j)

The revised clauses are as follows (amendments shown in underlined text):

11.1(j) Arrangement for time deposit Due Date on non-Business Day:

- (i) 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 time deposit, falls on non-Business Day, it shall be postponed to the next Business Day. In case the Due Date is at month end and that date does not exist in the month (for example February does not have the 30th or the 31st day), the Due Date will be the last day of that month. If the last day of that month falls on non-Business Day, the Due Date will be postponed to the first Business Day of the next month. The agreed interest rate will be applied for interest calculation for the postponed period and the Due Date will not be counted for interest. The actual Due Date will be based on the rules set on above.
- (ii) For five-year time deposit, it will be credited to the designated account on the Due Date in accordance with the instruction of the Customer notwithstanding that the Due Date falls on non-Business Day. In case the Due Date is at month end and that date does not exist in the month (for example February does not have the 30th or the 31st day), the Due Date will be the last day of that month notwithstanding that the Due Date falls on non-Business Day.
- (iii) If the time deposit Due Date falls on a day when typhoon signal number 8 or above or black rainstorm warning signal is hoisted, the Bank will process the time deposit maturity arrangement as if it is a Business Day.

You may obtain the Bank’s General Terms and Conditions for Banking Services by visiting our website at <http://www.bankcomm.com.hk> from 20th September 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.

Should you have any queries, please contact our sub-branch staff during office hours or call our Customer Services Hotline at 398 95559.

Yours faithfully,

Bank of Communications Co., Ltd. Hong Kong Branch

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

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