



始於1908 您的財富管理銀行

# 客戶服務手冊

## Customer Service Booklet

交通銀行（香港）有限公司（Bank of Communications（Hong Kong） Limited）（下稱「交銀（香港）」）將於《致客戶通知》所述的「指定日期」（下稱「指定日期」）開業。

交通銀行股份有限公司香港分行（下稱「交銀香港分行」）的營業網點將成為交銀香港分行及交銀（香港）的共同營業網點，為客戶提供服務。閣下原持有的賬戶號碼除首3位的銀行代碼將由「027」改為「382」外，賬戶號碼餘下的部分維持不變，此變更將不會影響閣下的權益及所享用的銀行服務。

交銀（香港）的網站為 <http://www.hk.bankcomm.com>。

## 交銀（香港）的服務範圍包括個人銀行、私人銀行及企業銀行，服務種類包括：

### 服務分類

#### 個人銀行

- 存款服務
- 電子賬單及繳費服務
- 網上銀行服務
- 流動電話銀行服務
- 電話銀行服務
- 證券服務
- 外匯孖展服務
- 貸款服務
- 樓宇按揭貸款服務
- 投資服務
- 「通達理財服務」
- 「交銀理財」服務
- 「交心寶寶兒童理財服務」
- 匯款服務
- 代理保險業務
- 強積金服務
- 保管箱服務
- 信用卡服務
- 自動櫃員機卡
- 禮物卡

#### 私人銀行

- 存款服務
- 網上銀行服務
- 流動電話銀行服務
- 電話銀行服務
- 證券服務
- 外匯孖展服務
- 貸款服務
- 樓宇按揭貸款服務
- 投資服務
- 代理保險業務
- 信用卡服務
- 自動櫃員機卡
- 強積金服務

#### 企業銀行

- 存款服務
- 電子賬單及繳費服務
- 發薪及強積金軟件 - ALPHA HRMS
- 企業網上銀行服務
- 押匯服務
- 貸款服務
- 「商易通」商戶信貸服務
- 樓宇按揭貸款服務
- 匯款服務
- 代理保險業務
- 強積金服務

## 自指定日期起，各項服務的變動資訊如下：

### 1 存款服務

#### 1.1 存款賬戶\*的賬戶號碼

\*包括儲蓄存款賬戶、支票活期存款賬戶、定期存款賬戶

交銀（香港）銀行代碼為「382」，由交銀香港分行分拆至交銀（香港）的客戶，原持有的存款賬戶號碼首3位的銀行代碼由「027」改為「382」，除此之外賬戶號碼餘下部分維持不變。這變更不會影響現有銀行服務（包括自動轉賬、常設指示、各種投資的結算服務等）的運作，客戶毋須辦理變更手續，交銀（香港）系統會自動轉換。客戶持有以「027」為首3位的銀行代碼的支票簿、存摺、各種憑證均為有效，客戶可繼續使用。客戶亦可於交銀（香港）開業後，申領以「382」為首3位的銀行代碼的新支票簿或更換新存摺使用。

#### 1.2 客戶密碼及賬戶密碼

所有自動櫃員機卡及信用卡密碼保持不變及繼續使用。對於已協定在銀行櫃檯以密碼提取賬戶存款的安排，客戶密碼提款將終止使用，仍可使用賬戶密碼提款。對已於

交銀香港分行申請使用賬戶密碼於銀行櫃檯提取賬戶存款的客戶，需於交銀（香港）開業後，親臨銀行櫃檯辦理重啟賬戶密碼手續。若客戶由多於一人組成、或若客戶是一合夥商號、或一有限公司、或銀行所接納的任何其他團體或體系，則組成客戶的任何一人或（視情況而定）客戶的任何一位合夥人或一位代表，將獲客戶的全部授權可重選賬戶密碼，銀行有權容許該等人士在沒有預先知會其他組成客戶的人士或（視情況而定）客戶的其他合夥人或公司而作出該重選賬戶密碼。重啟賬戶密碼與否均不會影響以簽署方式作為從賬戶提款的原約定協議。有關賬戶密碼使用條款請詳閱《綜合服務總條款》。

#### 1.3 存摺\*（儲蓄存款適用）

\*包括交心寶寶存摺

賬戶號碼的改動請閱「存款賬戶的賬戶號碼」項。原由交銀香港分行發出的存摺，於交銀（香港）開業後仍可於櫃位正常使用，亦可以通過自動打簿機補登交易記錄。未登記於存摺內的交易內容及記錄均保留，以便客戶日後補登。客戶亦可以於交銀（香港）開業後更換新存摺使用，此項服務毋須收費。

#### 1.4 支票簿\*（港幣／人民幣／美元支票活期存款適用）

\*包括通達理財支票簿及客戶專用支票簿

賬戶號碼的改動請閱「存款賬戶的賬戶號碼」項。原由交銀香港分行發出的未使用支票，於交銀（香港）開業後可繼續使用。對於已止付或已支付的支票記錄，在交銀（香港）開業後仍然有效。對於已開出的未兌現支票，在交銀（香港）開業後仍可正常支付。客戶亦可以於交銀（香港）開業後申請新支票簿使用，有關費用請詳閱《零售銀行服務收費表》。

#### 1.5 定期存款

賬戶號碼的改動請閱「存款賬戶的賬戶號碼」項。原由交銀香港分行發出的定期存款確認書，於交銀（香港）開業後繼續有效。已辦理自動轉期的定期存款，於交銀（香港）開業後，到期續存利率由交銀（香港）提供。未辦理自動轉期的定期存款，可於到期日或之後辦理續存。於交銀（香港）開業後，所有逾期結清的逾期利息或未到期提取的罰息，均需要按交銀（香港）所訂規則辦理，有關未到期提取的費用請詳閱《零售銀行服務收費表》。

#### 1.6 子賬戶－取消現有虛擬主賬戶號

原由交銀香港分行開立的子賬戶，交銀（香港）將取消現有虛擬主賬戶號，子賬戶直接關聯對應之結算賬戶；現有子賬戶客戶不可再使用舊有的虛擬主賬戶號，需使用其對應的儲蓄/支票賬戶作為主賬戶號碼作查詢或維護。

### 2 電子賬單及繳費服務（“EBPP”）

#### 2.1 商戶銀行

已參與EBPP服務的商戶及其下已登記賬單的客戶將不受影響，商戶可透過交銀（香港）全新版本的企業網上銀行進行所有有關EBPP操作及管理，詳情請登入企業網上銀行。

## 2.2 客戶銀行

交銀（香港）客戶可透過全新版本的網上銀行體驗 EBPP 服務，包括登記賬單、繳交費用、慈善捐款、接收賬單及收據。

## 3 發薪及強積金服務軟件 - ALPHA HRMS

由於發薪及強積金服務軟件升級，使用 ALPHA HRMS 之客戶需要更新相關軟件以便繼續使用本行提供之發薪及強積金服務，客戶於收到供應商電郵後，需於指定日期前登入網址 <http://www.alphahrms.com.hk/bocom> 下載及安裝最新軟件。

## 4 網上銀行服務

為讓客戶更有效管理財富及保障客戶資產，網上銀行服務將推出各項優化措施，詳情如下：

- 4.1 每名客戶只需擁有一個網上理財服務登入賬戶，若客戶現時同時持有使用用戶名稱登入的賬戶及使用信用卡卡號登入的賬戶，客戶可透過以用戶名稱登入的賬戶，以操作其信用卡賬戶及其他附屬戶。因此，本行將保留以用戶名稱登入的賬戶及其各項設定/指示，並取消使用信用卡卡號登入的賬戶及其各項設定/指示。
- 4.2 現時以聯名戶開立之網上銀行服務及其各項設定/指示將會取消。客戶必須透過登入以個人身份開立的網上銀行服務賬戶，以操作單簽安排的聯名賬戶，而非單簽安排的聯名賬戶，將不可透過網上銀行操作。
- 4.3 公司客戶必須為賬戶指定一位被授權操作人以繼續使用網上銀行服務，被授權操作人需親臨本行各分/支行辦理有關手續。
- 4.4 網上銀行將不接受從第三者賬戶直接扣賬付款，已登記的第三者賬戶扣賬授權將會取消。
- 4.5 已登記網上銀行收款戶安排：

收款賬戶類型	每日轉賬限額 / 注意事項
交銀（香港） 第三者賬戶	現時，所有已登記的交銀（香港）第三者賬戶共用一個每日轉賬限額，系統升級後，可為每個交銀（香港）第三者賬戶設定每日轉賬限額（預設為：HKD 50,000）。 注意：若已登記的收款賬戶將保留於交銀香港分行，該賬戶之登記將會被取消。
本地 / 海外銀行 賬戶	現時，同一收款賬戶，需為各轉賬貨幣設定每日轉賬限額（港幣等值），系統升級後，同一收款賬戶只需設定單一限額並將預設為各貨幣設定限額中的最大值。

- 4.6 客戶若已申請網上銀行服務，但未登記用戶名稱的登入賬戶，需於系統升級前登記用戶名稱，否則此網上銀行登入賬戶及其設定將被取消。
- 4.7 客戶若已申請使用網上銀行密碼函（PIN Mailer）重設密碼，需於系統升級前登入網上銀行重設密碼，否則有關 PIN Mailer 將無效。
- 4.8 各項客戶若於交銀（香港）開業時並沒持有有效的登入賬戶，銀行將取消客戶已設定的各項網上預設指示，已取消的預設指示將不會執行。

有關網上銀行服務的全新設計及升級服務，將於交銀香港分行及交銀（香港）網站提供更多資訊。

## 5 企業網上銀行服務

- 5.1 由於系統轉換，部分範本、未使用的密碼函、待辦交易、已提交的待確認交易及企銀管理台客戶維護中的交易將不會轉移到新的系統，客戶需於新系統重新輸入並提交交易或親臨各分行重新申請密碼函。此外，非金融交易授權模式將在系統升級後，轉為一錄入一授權，金融交易授權模式則維持不變。
- 5.2 於指定日期或之後到期的預約交易將不會轉移到新的系統，客戶需於新系統重新輸入並提交交易。
- 5.3 企業網銀號之字首由「90」改為「80」，如「90-xx-xxxxxxxxxx」改為「80-xx-xxxxxxxxxx」。

有關企業網上銀行服務的全新設計及升級服務，將於交銀香港分行及交銀（香港）網站提供更多資訊。

## 6 流動電話銀行服務

- 6.1 以手機瀏覽器登入流動電話銀行服務網頁版 <https://mb.bankcomm.com.hk> 將停用。
- 6.2 客戶需以智能手機前往 The App Store（IOS 用戶）或 Google Play（Android 用戶）下載交銀（香港）相關之手機應用程式，以使用一般銀行服務及/或證券買賣服務，登入方法維持不變。

## 7 電話銀行服務

- 7.1 公司戶及聯名戶之電話銀行服務將停止。
- 7.2 電話銀行 IVR 自動回話系統新增查詢功能，客戶可以輸入 # 查詢可選賬戶或輸入整個存款賬戶號碼以操作該賬戶。
- 7.3 同一客戶號項下的存款賬戶及信用卡，可在電話銀行 IVR 自動回話系統等同附屬戶般操作而毋須預先在櫃台登記。
- 7.4 若客戶已經領取密碼函，而未登入電話銀行成功更新密碼，該密碼函將失效，客戶須重新到交銀（香港）櫃台重新申領密碼。
- 7.5 經由申請信用卡所開立的電話銀行服務賬戶號碼將會停用，客戶仍可透過輸入信用卡號及個人資料登入電話銀行查詢信用卡相關訊息。如客戶希望使用全面性電話銀行服務，包括客戶在本行開立的存款賬戶結餘查詢、轉賬、兌換、信用卡繳費、信用卡透支、定期服務及信用卡賬戶資料查詢等交易操作，請親臨本行任何一間分行申請開立電話銀行服務賬戶。
- 7.6 取消已登記的第三者賬戶扣賬授權，電話銀行不接受從第三者受益人賬戶中扣除款項存入電話銀行的附屬戶內。
- 7.7 電話銀行服務只接受賬戶持有人操作，包括重置密碼、修改賬戶資料、IVR 操作等，不接受被授權人操作電話銀行服務；為保障賬戶持有人利益，若賬戶設被授權人，賬戶持有人亦應妥善保存密碼並只由自己操作，同時更新密碼。

## 8 證券服務

- 8.1 如客戶持有的證券賬戶號碼是10位數字組合，有關證券賬戶號碼將維持不變；若客戶持有的證券賬戶為14位數字組合，其賬戶號碼首3位的銀行代碼將由「027」改為「382」，此賬戶號碼變更將不會影響客戶賬戶運作。
- 8.2 公司戶及聯名戶之電話證券交易服務將停止。
- 8.3 證券流動應用程式「交通銀行香港分行（證券）」將更改為「交銀（香港）證券」，客戶需重新下載最新應用程式才可使用手機應用程式的證券交易服務。
- 8.4 持有證券賬戶的公司戶需向銀行登記指定登入賬戶的操作人，才可繼續使用網上證券/流動證券應用程式服務。
- 8.5 聯名戶開立之網上銀行服務將取消，故持有證券戶的聯名戶將不可使用網上證券/流動證券應用程式服務；如欲繼續使用有關服務，客戶需以個人身份開立網上銀行服務，且該聯名戶必須申請為單簽操作。
- 8.6 如客戶同時持有多个證券賬戶，在交銀（香港）開業後，客戶可自行於網上銀行加入多於一個證券賬戶以進行賬戶操作。
- 8.7 如客戶欲終止證券賬戶，必須於指定日期31天或之前辦理，否則證券賬戶將於指定日期轉移至交銀（香港），客戶可於交銀（香港）開業後辦理終止證券賬戶。

## 9 外匯孖展服務

- 9.1 由交銀香港分行分拆至交銀（香港）的客戶，原持有的外匯孖展賬戶號碼組合仍維持14位，只是前3位的銀行代碼由「027」改為「382」。這項變更不會影響現有外匯孖展賬戶的運作，客戶毋須辦理變更手續，交銀（香港）系統會自動轉換。
- 9.2 由交銀香港分行分拆至交銀（香港）的客戶將於指定日期後收到一份由交銀香港分行提供的外匯孖展賬戶月結單，記錄當月首天至指定日期前之交易記錄；客戶亦將收到一份由交銀（香港）提供的外匯孖展賬戶月結單，記錄由指定日期至當月底之交易記錄。
- 9.3 新開立的外匯孖展賬戶號碼組合為15位，第14及15位為賬戶類別號，外匯孖展賬戶類別號為84。
- 9.4 公司戶及聯名戶的外匯孖展電話交易銀行服務將會停止。
- 9.5 聯名外匯孖展賬戶需單簽操作並申請個人網上銀行服務，才可使用網上銀行處理外匯孖展賬戶。

## 10 押匯服務

- 10.1 交銀（香港）SWIFT CODE 為 COMMHKHK，而押匯中心的營業地點不變，乃位於灣仔告士打道231-235號交通銀行大廈，服務樓層分別於7樓（信用証通知）及6樓（其他押匯業務）。
- 10.2 配合系統升級，將會取消押匯戶口號碼，改為以 CI No. 作為客戶與銀行的往來識別。客戶在銀行原有的押匯業務的單據編號將有所改變，客戶以舊編號作查詢，銀行仍可跟進辦理。

## 10.3 各項押匯業務的注意事項：

- 信用証通知
  - 新收入的出口信用証將以交銀（香港）名稱辦理信用証通知。
  - 至於已辦理信用証通知的，往後的交易如修改書將轉移至以交銀（香港）名稱繼續辦理。
- 進口代收
  - 新做的進口代收交易將以交銀（香港）名稱辦理。
  - 至於已通知/處理中的進口代收單據，往後的交易將轉移至以交銀（香港）名稱繼續辦理。
- 開出信用証、修改書及其後的交易
  - 新開出的信用証，將以交銀（香港）名義開立。
  - 已開出的信用証，將轉移至交銀（香港）辦理，日後的修改書、通知不符點、承兌到期日、付款等後續交易將以交銀（香港）名稱繼續進行。
- 出口單
  - 新交來的出口單據將以交銀（香港）名稱辦理。
  - 至於已寄出而仍未收款的出口單，將轉移至交銀（香港），以交銀（香港）名稱繼續辦理。
- 出口以 ECIC 保單作押
  - 款項受讓人將轉為交銀（香港），交銀香港分行會通知 ECIC 有關保單受讓人的轉變。

## 11 貸款服務

### 11.1 貸款賬戶

客戶持有的貸款賬戶號碼首3位的銀行代碼由「027」改為「382」，此變更不影響現有貸款賬戶的運作，客戶毋須辦理變更手續。

### 11.2 分期貸款及租購

- 月供分期貸款及租購利息將由按月平均基礎修訂為按日基礎計算。
- 最新供款表通知書將於指定日期後7個工作天內發出供客戶參閱。

### 11.3 DreamCash 私人貸款服務

- 有關客戶的貸款服務內容包括但不限於貸款餘額、利息及貸款年期等，均維持不變。
- 客戶原有交銀香港分行的私人貸款放款賬號及自動扣款還款賬號，均自動轉換為交銀（香港）的新賬號，原已辦理自動扣款功能的客戶，在賬號轉換後將自動連結生效，毋須重新設定。

## 12 信用卡服務

- 12.1 信用卡服務維持不變，客戶可繼續使用現有的信用卡，直至該信用卡的到期日或本行另行通知。
- 12.2 客戶如透過支票或電子支票繳交款項，支票抬頭請為「交通銀行（香港）有限公司」。
- 12.3 客戶原有交銀香港分行的直接付款授權轉賬服務收款賬號，均自動轉換為交銀（香港）的新賬號，原已辦理自動扣款功能之客戶，在賬號轉換後將自動連結生效，毋須重新設定。

## 13 投資服務：基金、債務票據、「智高息」投資存款、股票掛鈎投資 (ELI)

- 13.1 客戶的投資賬戶號碼、有關結算賬戶號碼、及基金定期投資計劃的自動轉賬扣賬號碼：首3位的銀行代碼將由「027」改為「382」；而有關賬戶號碼的餘下部分維持不變。此賬戶號碼變更將不會影響客戶賬戶運作，客戶毋須重新設定。
- 13.2 客戶原持有的投資產品結餘（如適用），將會轉移至上述投資賬戶號碼項下。

## 14 「通達理財服務」

原通達理財服務客戶，仍舊享有一系列的財富管理服務，有關交銀（香港）開業後的業務查詢，請致電客戶服務熱線或聯繫閣下的專職理財經理。

有關通達理財浮動透支信用額，將修訂有關浮動透支貸款額度的計算方法，於計算客戶平均總資產值時，會相應扣減所有已作押資產的價值（證券賬戶除外），浮動透支貸款額度亦會按平均總資產值的變化作出相應調整。

## 15 外判安排

交銀（香港）會將部分網點的銀行櫃檯服務及操作外判予交銀香港分行辦理，交銀香港分行因為閣下提供服務所需而處理閣下之客戶資料，交銀（香港）仍將完全負責所有客戶資料的保安和保密。交銀（香港）將繼續遵守其根據《個人資料（私隱）條例》的責任，並將確保交銀香港分行的員工會保密所有客戶資料。所有客戶資料一概不會向第三方披露，但如法律另有規定，或向本行相關條款所列明的該等人士披露及用作相關條款所列明的該等用途則除外。

## 常見問題

### 儲蓄存款

#### 1 問題：交銀（香港）開業後，客戶於交銀香港分行開立的銀行賬號及存摺是否仍然有效？

答案：如果您是交銀香港分行的客戶，交銀（香港）開業後，您於交銀香港分行開立的銀行賬號及存摺仍然有效。交銀（香港）的銀行代碼為「382」。由交銀香港分行分拆至交銀（香港）的客戶持有的存款賬戶，賬戶號組合仍維持14位，只是首3位的銀行代碼會由「027」改為「382」，但不影響現有銀行務（包括自動轉賬、常行指示、各種投資的結算服務等）的運作，客戶毋須辦理變更手續，系統自動轉換。

#### 2 問題：交銀（香港）開業後是否仍可再補登存摺？未補登之交易記錄是否可透過網上銀行或是電話銀行查詢？

答案：可以。交銀（香港）開業後，如您需要列印未補登存摺之交易記錄，可透過網上銀行或是電話銀行查詢您的交易紀錄，亦可於櫃檯辦理列印交易明細。

#### 3 問題：交銀（香港）開業後辦理更換存摺需要客戶本人親自辦理嗎？

答案：為保障您的權益，請客戶本人親自辦理。

#### 4 問題：請問交銀（香港）開業後對我的原有存款權益（如：存款、利息）會不會有影響？

答案：不會有影響。

#### 5 問題：綜合存款計息的利率及方式會不會改變？

答案：不會改變。

#### 6 問題：若我不接受成為交銀（香港）的客戶，可如何處理？

答案：由於《交通銀行（香港）有限公司（合併）條例草案》已獲得立法會通過，並已在《政府憲報》公佈為香港法例。根據該條例規定，交銀香港分行在香港的零售銀行業務及私人銀行業務將會併入交銀（香港）。於指定日期，構成交銀香港分行在香港的零售銀行業務及私人銀行業務之所有活動、資產和債務，將一概轉讓予交銀（香港）。因此，自該日起，您設於交銀香港分行的各個賬戶均將會成為設於交銀（香港）的賬戶，而您與交銀香港分行訂立的各種合約均將會成為與交銀（香港）訂立的合約。若您不接受成為交銀（香港）的客戶，您可於指定日期前根據現有條款及細則列明的有關條款終止賬戶。

### 定期存款

#### 1 問題：原交銀香港分行開立的定期存款存單，於交銀（香港）開業後是否需要換新存單？

答案：原存單繼續有效，直至存款到期，客戶無需親身到本行辦理更換新存單。若客戶親身辦理續存，交銀（香港）會發出新存單。若存款設定為自動續期，交銀（香港）會寄出新轉期通知書。

#### 2 問題：我現時是交銀香港分行的定期存款戶，如逾期未辦轉期，於交銀（香港）開業後，逾期利息計算會有改變嗎？

答案：定期存款逾期未辦理轉期，於交銀（香港）開業後，自逾期日起按交銀（香港）所訂的儲蓄存款利率與單面利率取低者計算逾期息。

#### 3 問題：我現時是交銀香港分行的定期存款戶，已辦理自動續期，交銀（香港）開業後有改變嗎？

答案：定期存款將繼續有效，交銀（香港）開業後，到期續存利率將由交銀（香港）提供。

### 支票存款

#### 1 問題：若交銀香港分行的支票簿快用完時，可以再領取交銀香港分行的支票簿嗎？

答案：不可以，自交銀（香港）開業日起，若您的交銀香港分行支票簿用罄，經申請支票簿後將發給您交銀（香港）支票簿使用。首3位的銀行代碼會由「027」改為「382」。

#### 2 問題：交銀香港分行之支票若辦理掛失止付會不會有影響？

答案：辦理掛失止付不會有任何影響。

**3 問題：交銀（香港）開業以後，我的支票往來紀錄要如何處理？**

答案：您在交銀香港分行的支票往來紀錄，將與交銀（香港）開業日以後的支票往來紀錄一併處理。

**4 問題：我現時是交銀香港分行支票存款透支戶，交銀（香港）開業後透支利息計息方式有改變嗎？**

答案：交銀（香港）開業後，透支利息按交銀（香港）規定處理。請詳閱《綜合服務總條款》及《零售銀行服務收費表》。

## 押匯服務

**1 問題：客戶是否需重新簽署總質押權書協議 (GSA)？**

答案：不用，客戶已簽署的總質押權書協議（GSA）將轉移至交銀（香港），且具同樣法律約束力。

**2 問題：客戶是否需重新申請辦理押匯業務如簽署信用証申請書？**

答案：不用，客戶已簽署的押匯文件將轉移至交銀（香港），且具同樣法律約束力，惟需注意，日後辦理的後續交易如申請修改信用証即需交來交銀（香港）的專用表格或以交銀（香港）為抬頭人格式的申請書。

## 放款服務

**1 問題：今次銀行系統升級有什麼地方改變？**

答案：今次銀行系統升級，放款系統有下述改變：

1. 賬戶號碼首3個字的銀行代碼由「027」轉為「382」
2. 分期貸款（每月還款）及租購利息將由按月平均基礎修訂為按日基礎計算  
[註：分期貸款（每兩星期還款）利息一直沿用按日基礎計算]

**2 問題：為何今次系統升級需要有上述修訂？**

答案：今次修訂主要是符合市場現時的做法。

**3 問題：今次修訂利息基礎的計算方式，主要與原來有什麼分別？**

答案：主要是利息基礎的計算方式改變，由按月平均基礎計算修訂為按日基礎計算。

**4 問題：今次修訂利息基礎的計算方式，對客戶有否增加利息支出？**

答案：同一貸款在不同貸款時段會有不同總利息金額支出的差異。在某一貸款時段可能是少付，但在另一貸款時段則可能是多付，是沒有一個絕對數的。本行今次修訂，是符合市場現時主流做法，與其他同業的利息基礎計算方式一致。

**5 問題：今次改變銀行是否合規、合法？**

答案：今次改變銀行是合規、合法的。

## 通達理財浮動透支信用額服務

**1 問題：今次修訂有關貸款額度的計算方法，於計算平均總資產值時，會相應扣減哪些已作押資產的價值？**

答案：需扣減的已作押資產包括但不限於：儲蓄存款、支票活期存款、定期存款、孖展賬戶、股票掛鈞投資賬戶、結構性存款、債務票據賬戶、投資基金賬戶、保單的現金價值等。

**2 問題：今次修訂有關貸款額度會否於系統升級後即時調整？**

答案：不會，會於系統升級後之月底作出調整。

## 本票服務

**1 問題：交銀（香港）客戶可否掛失合併前於交銀香港分行所開立的本票？**

答案：交銀（香港）客戶如果在合併前於交銀香港分行開立了本票，客戶可於交銀（香港）填寫申請後，由交銀（香港）代為提交交銀香港分行辦理掛失手續。

**2 問題：交銀（香港）客戶可否到交銀香港分行兌付交銀（香港）的本票？**

答案：交銀香港分行可以代辦兌付交銀（香港）的本票，可經賬戶轉賬或作支票存入處理。

## 保管箱服務

**1 問題：交銀（香港）客戶是否仍可以繼續使用保管箱服務？**

答案：可以。交銀（香港）客戶仍可以繼續使用保管箱服務。

**2 問題：交銀香港分行客戶是否仍可以繼續使用保管箱服務？**

答案：不可以。因只有交銀（香港）才提供保管箱服務。建議客戶可以考慮在交銀（香港）申請保管箱服務。

## 保險及強積金服務

**1 問題：過往經交銀香港分行申請的一般保險、人壽保險及/或強積金戶會否受到影響？**

答案：保險及強積金服務均不會有任何影響。

## 自動櫃員機卡服務

**1 問題：交銀（香港）客戶是否仍可以繼續使用現有的提款卡？**

答案：可以。現有的提款卡可以繼續使用。

**2 問題：現提款卡內的賬戶，包括主賬戶及附屬賬戶，是否亦沒有影響？**

答案：沒有影響。現提款卡內的賬戶，包括主賬戶及附屬賬戶仍然掛於提款卡下及可繼續使用。

**3 問題：**如現有的交通銀行信用卡已開通自動櫃員機提款功能，交銀（香港）開業後是否仍可繼續使用？

答案：現有信用卡的自動櫃員機提款功能於交銀（香港）開業仍然可以繼續使用。

## 信用卡

**1 問題：**交銀（香港）開業後，信用卡是否仍可照常使用？

答案：信用卡使用不會受到任何影響。

**2 問題：**我透過交銀香港分行所發出的交通銀行信用卡所辦理的自動轉賬或繳費服務，會否被取消，或需重新申請？

答案：透過交通銀行信用卡所辦理的自動轉賬及繳費服務均不會受影響。

**3 問題：**交銀（香港）開業後，信用卡直接付款授權轉賬服務收款賬號會否更改？

答案：客戶原有交銀香港分行之直接付款授權轉賬服務收款賬號，均自動轉換為交銀（香港）之新賬號，賬戶號碼首3位的銀行代碼由「027」改為「382」。

**4 問題：**賬號更新後，客戶是否需要再次申請直接付款授權轉賬服務？

答案：原已辦理直接付款授權轉賬服務之客戶，在賬號轉換後將自動連結生效，毋須重新設定。

## DreamCash 私人貸款服務

**1 問題：**交銀（香港）開業後，貸款資料有否更改？

答案：有關客戶的貸款服務內容包括但不限於貸款餘額、利息及貸款年期等均維持不變。

**2 問題：**交銀（香港）開業後，私人貸款放款賬號及自動扣款還款賬號會否更改？

答案：客戶原有交銀香港分行的私人貸款放款賬號及自動扣款還款賬號，均自動轉換為交銀（香港）的新賬號，賬戶號碼首3位的銀行代碼由「027」改為「382」。

**3 問題：**賬號更新後，客戶是否需要再次設定自動扣賬？

答案：原已辦理自動扣款功能之客戶，在賬號轉換後將自動連結生效，毋須重新設定。

## 證券服務

**1 問題：**為何聯名戶及公司戶不提供電話證券交易服務？

答案：因應電話系統未能識別聯名戶及公司戶授權可處理賬戶的人員，故本行未能提供電話交易途徑予此類型的賬戶，如欲享用本行證券服務，客戶仍可選用其他途徑，包括網上 / 流動應用程式及櫃檯交易服務。  
請留意聯名戶欲使用網上 / 流動應用程式進行證券交易，其賬戶必須屬單簽操作及個人已申請網上銀行服務，而公司戶必須已登記指定賬戶的操作人。

**2 問題：**為甚麼不接受於交銀（香港）開業前30天內結清證券賬戶？如我必須於該期間銷戶，該如何處理？

答案：因應交銀香港分行不再提供證券服務，而交銀（香港）則提供證券服務，為做好業務及賬戶結單記錄的過渡安排，故不接受於交銀（香港）開業前30天內結清證券賬戶。如閣下有銷戶需要，請必須提前於交銀（香港）開業前31天或之前於交銀香港分行辦理。

## 外匯孖展

**1 問題：**交銀（香港）開業後，客戶於交銀香港分行開立的外匯孖展賬戶是否仍然有效？

答案：由交銀香港分行分拆至交銀（香港）的客戶，原持有的外匯孖展賬戶號碼組合仍維持14位，只是前3位的銀行代碼由「027」改為「382」。這項變更不會影響現有外匯孖展賬戶的運作，客戶毋須辦理變更手續，交銀（香港）系統會自動轉換。

## 網上銀行

**1 問題：**我現已持有聯名網上銀行賬戶，在系統提升後會有什麼影響？

答案：於系統提升後，您只需使用個人網上銀行登入賬戶，便可享用全面的網上銀行服務，客戶可自行於網上銀行賬戶維護功能內加入自己單名及單簽操作的聯名賬戶，完成後便可於網上銀行進行操作。



Bank of Communications (Hong Kong) Limited ("BoCom (Hong Kong)") will commence business from the "Appointed Day" stated in the Customer Notification (the "Appointed Day").

The sub-branches of the Bank of Communications Co., Ltd. Hong Kong Branch ("BoCom Hong Kong Branch") will become common branches of BoCom Hong Kong Branch and BoCom (Hong Kong) for providing services to customers. Your existing account number will remain unchanged except the first 3-digits bank code will be changed from "027" to "382". Such change will not affect your rights and interests and the bank services you are entitled to.

The website of BoCom (Hong Kong) will be <http://www.hk.bankcomm.com>.

**The scope of services of BoCom (Hong Kong) includes personal banking, private banking and corporate banking. The service categories include:**

**Service Classification**

Personal Banking	Private Banking	Corporate Banking
<ul style="list-style-type: none"> <li>• Deposit Services</li> <li>• Electronic Bill Presentment and Payment Services</li> <li>• Internet Banking Services</li> <li>• Mobile Banking Services</li> <li>• Phone Banking Services</li> <li>• Securities Services</li> <li>• FX Margin Trading Services</li> <li>• Loans Services</li> <li>• Mortgage Loans Services</li> <li>• Investment Services</li> <li>• BComBEST Services</li> <li>• BOCOM FORTUNE Services</li> <li>• Bo Bo Asset+</li> <li>• Remittance Services</li> <li>• Insurance Agent</li> <li>• MPF Services</li> <li>• Safe Deposit Box Services</li> <li>• Credit Card Services</li> <li>• ATM Card</li> <li>• Gift Card</li> </ul>	<ul style="list-style-type: none"> <li>• Deposit Services</li> <li>• Internet Banking Services</li> <li>• Mobile Banking Services</li> <li>• Phone Banking Services</li> <li>• Securities Services</li> <li>• FX Margin Trading Services</li> <li>• Loans Services</li> <li>• Mortgage Loans Services</li> <li>• Investment Services</li> <li>• Insurance Agent</li> <li>• Credit Card Services</li> <li>• ATM Card</li> <li>• MPF Services</li> </ul>	<ul style="list-style-type: none"> <li>• Deposit Services</li> <li>• Electronic Bill Presentment and Payment Services</li> <li>• Payroll and MPF Service Software — ALPHA HRMS</li> <li>• Corporate Internet Banking Services</li> <li>• Bills Service</li> <li>• Loans Services</li> <li>• BComEASY Business Credit Services</li> <li>• Mortgage Loans Services</li> <li>• Remittance Services</li> <li>• Insurance Agent</li> <li>• MPF Services</li> </ul>

**From the “Appointed Day” onwards, the changes in services will be as below:**

**1 Deposit Services**

**1.1 Account Number of Deposit Account\***

*\* Including savings account, current deposit account, and time deposit account*

The bank code of BoCom (Hong Kong) is “382”. For the customers transferred from BoCom Hong Kong Branch to BoCom (Hong Kong), the existing deposit account number will remain unchanged except the first 3-digits bank code will be changed from “027” to “382”. Such change will not affect the operation of current banking services (including autopay, standing instructions, and settlement services of various investment, etc.). The system of BoCom (Hong Kong) will automatically convert the

account number, and customers are not required to go through the updating procedures. The cheque book, passbook and various vouchers with the 3-digits bank code of “027” held by customers remain valid, and customers may continue to use them. Customers may also apply for new cheque book or passbook with the first 3-digits bank code of “382” after the opening of BoCom (Hong Kong).

**1.2 Customer Password and Account Password**

Personal Identification Number (PIN) for all ATM card and credit card shall remain unchanged and valid. For the agreement of using password for withdrawal from an account at the counter, withdrawal by using customer password will be terminated while withdrawal by using account password will be maintained. For customers who have already applied for account password at BoCom Hong Kong Branch for withdrawal at the counter, they are required to re-select the account password in person at the counter after the opening of BoCom (Hong Kong). If the customer consists of more than one person, partnership, a limited company, or any other body or entity acceptable to the bank, any one of the persons, or any one partner or representative (as the case may be) of the customer shall have the full authority from the customer to re-select the account password. And the bank shall be entitled to allow such person to make the re-selection without prior notice to the other person(s) comprising the customer, or the other partner(s) or the company (as the case may be). The re-selection of account password will not affect the existing agreement of using signature for withdrawal from the account. For the terms on the use of account password, please refer to General Terms and Conditions for Banking Services.

**1.3 Passbook\* (applicable to Saving Deposit)**

*\* Including the passbook of Bo Bo Asset+ Account*

For the change in account number, please refer to the section “Account Number of Deposit Account”. The passbook issued by BoCom Hong Kong Branch remains valid for transaction at the counter after the opening of BoCom (Hong Kong). You may also use the passbook updating machine to print your transaction records. The transaction content and records not printed on the passbook are retained for future printing. Customers may also replace their passbooks for free after the opening of BoCom (Hong Kong).

**1.4 Cheque Book\* (applicable to HKD/RMB/USD Current Deposit)**

*\* Including BComBEST cheque book and customer customized cheque book*

For the change in account number, please refer to the section “Account Number of Deposit Account”. The cheque issued by BoCom Hong Kong Branch remains valid after the opening of BoCom (Hong Kong). Records of stop payment or cleared cheque remain valid after the opening of BoCom (Hong Kong). The issued unclear cheques will be cleared as usual after the opening of BoCom (Hong Kong). Customers can also apply for a new cheque books after the opening of BoCom (Hong Kong). For relevant fees, please refer to “Charges of Retail Banking Services”.

## 1.5 Time Deposit

For the change in account number, please refer to the section "Account Number of Deposit Account". The time deposit confirmation issued by BoCom Hong Kong Branch remains valid after the opening of BoCom (Hong Kong). For time deposit with auto-renewal instruction, the renewal interest rate will be provided by BoCom (Hong Kong) after its operation. The time deposit without auto-renewal instruction may be renewed on or after the maturity date. After the opening of BoCom (Hong Kong), all the overdue interest or interest penalty of early uplift shall be processed according to the rules of BoCom (Hong Kong). For the charges of early uplift, please refer to the "Charges of Retail Banking Services".

## 1.6 Sub-account - Cancelling the Existing Virtual Master Account

For the existing sub-accounts opened at BoCom Hong Kong Branch, after the opening of BoCom (Hong Kong), the existing virtual master account will be cancelled. Sub-accounts will be directly linked to the corresponding settlement account. The holders of the existing sub-account can no longer use the virtual master account number and shall use the corresponding savings/current account number as the master account number for the enquiry or maintenance.

## 2 Electronic Bill Presentment and Payment Services ("EBPP")

### 2.1 Merchant Bank

The merchants participated in EBPP and their customers with registered bill will not be affected. The merchants may use the new version of corporate internet banking to conduct EBPP-related operation and management. For details, please log in to corporate internet banking.

### 2.2 Customer Bank

BoCom (Hong Kong) customer may enjoy EBPP services including bill enrollment, bill payment, charity donation, bill and receipt presentment with our new version of internet banking service.

## 3 Payroll and MPF Service Software - ALPHA HRMS

Due to the update of ALPHA HRMS software, customers who are using ALPHA HRMS need to update relevant software before the Appointed Day to continue to use our payroll and MPF service. Customers may download the latest version of the software at <http://www.alphahrms.com.hk/bocom> after receiving the notification email from the vendor.

## 4 Internet Banking Services

To facilitate better financial management and account protection, internet banking services will have various enhancements as follows:

- 4.1 Only one login account will be provided to each customer. If a customer may login using both user name and credit card number currently, he/she may operate the credit card account and other linked account(s) by login with user name. Therefore, the account logged in with user name and its setting/instruction will be maintained while the account logged in with credit card number and its setting/instruction will be cancelled.
- 4.2 Customers with internet banking services of joint accounts identities, their internet banking accounts and all setting/instruction will be cancelled. Customers are required to login to individual internet banking account to operate their joint accounts with sole signing arrangement, whereas joint accounts with joint signing arrangement are not allowed to operate via internet banking services.
- 4.3 Corporate customers are required to elect an authorized user for the internet banking services account so as to continue to use internet banking services. The authorized user is required to visit any of our branches in person to complete the registration before internet banking services may be used.
- 4.4 Registered third-party debit authorization from a third-party account via internet banking services will not be offered.
- 4.5 Arrangements on registered beneficiary account for internet banking are as follows:

Beneficiary Account Type	Daily Transfer Limit/Note
BoCom (Hong Kong) third party Account	Currently all registered BoCom (Hong Kong) third party accounts share one daily transfer limit only. After the system upgrade, daily transfer limit may be set for each "third party account". (Default Limit: HK\$50,000). Remarks: Pre-registered third party account(s) retained in BoCom Hong Kong Branch will be automatically cancelled after the system upgrade.
Local/Overseas Bank Account	Currently, daily transfer limit(s) for the same beneficiary account (Hong Kong Dollar equivalent) can be set for each transfer currency; After the system upgrade, for the same beneficiary account, one single transfer limit will be applied to all transfer currencies, and the maximum limit among all the pre-set limits of that beneficiary account will be defaulted as the transfer limit.

- 4.6 Customers who have applied for internet bankings Services but have not yet registered the user name are required to complete the user name registration before the system upgrade. Otherwise, the internet banking account and its relevant settings will be cancelled.

- 4.7 Customers who have applied for internet banking PIN mailer to reset password need to log in internet banking to reset password before the system upgrade. Otherwise, relevant PIN mailer will become invalid.
- 4.8 If customers do not hold a valid login account at the opening of BoCom (Hong Kong), the bank will cancel the pre-set instruction set by customers. The cancelled pre-set instructions will not be executed.

For more information about the new design and enhanced services related to the internet banking services, please visit the website of BoCom Hong Kong Branch or BoCom (Hong Kong).

### **5 Corporate Internet Banking Services**

- 5.1 After system upgrade, some templates, unused PIN mailers, pending transactions, pending submitted transactions, and transactions maintained by corporate banking management platform will not be transferred to the new system. Customers need to re-enter and submit their transactions in the new system or visit the bank to re-apply for PIN mailer. In addition, the way of authorization of non-financial transactions will be changed to One Entry, One Authorization after the system upgrade, while that of financial transactions will remain unchanged.
- 5.2 The scheduled transactions due after the Appointed Day will not be transferred to the new system. Customers need to re-enter and submit their transactions in the new system.
- 5.3 The initial of corporate internet banking number is changed from "90" to "80". For instance, "90-xx-xxxxxxxx" is changed to "80-xx-xxxxxxxx".

For more information about the new design and upgraded service related to corporate internet banking, please visit the website of BoCom Hong Kong Branch or BoCom (Hong Kong).

### **6 Mobile Banking Services**

- 6.1 The web page of mobile banking (<https://mb.bankcomm.com.hk>) accessed via mobile browsers will be out of service.
- 6.2 Customers should download BoCom (Hong Kong)'s mobile app from The App Store (IOS user) or Google Play (Android user) with a smart phone so as to use general banking services or securities trading services. The login method remains unchanged.

### **7 Phone Banking Services**

- 7.1 Phone banking services for corporate account and joint account will be terminated.
- 7.2 Customers may enjoy a newly launched enquiry function by entering "#" to enquire the account details or simply enter the deposit account number to operate the account via phone banking IVR.

- 7.3 Customers may operate all deposit and credit card accounts in phone banking without pre-registration at the counter.
- 7.4 All PIN mailers will become invalid if the PIN has not been changed successfully. Customers are required to reset their passwords at the counter after system upgrade.
- 7.5 Phone banking account opened via credit card application will become invalid. Customers may still enquire credit card account information via phone banking by entering credit card number and personal information. If customers would like to enjoy a full range of phone banking services, including account balance enquiry, fund transfer, foreign exchange, credit card payment, cash advance, time deposit and credit card account information enquiry, etc., please visit any of our branches to set up phone banking services.
- 7.6 Registered third-party debit authorization will be cancelled. Debits from any third-party beneficiary accounts and deposit to any linked accounts in phone banking will not be accepted.
- 7.7 Phone banking is applicable to the account holders and for their own usage only (e.g. resetting password, amending account information, operating IVR, etc.). Customers are advised to keep the passwords properly and change passwords constantly. Operating phone banking by an authorized signer shall not be accepted.

### **8 Securities Services**

- 8.1 10 digits securities account number will remain unchanged. If the account number consists of 14 digits, the first 3-digits bank code will be changed from "027" to "382", and all the account functions will not be affected.
- 8.2 Securities trading telephone services for corporate account and joint account will be terminated.
- 8.3 Securities mobile app "BOCOM.HK (Securities)" will be changed to "BoCom (Hong Kong) Securities". Customers are required to re-download the latest mobile app to continue to use the securities trading service via mobile app.
- 8.4 Corporate customers with securities account are required to appoint an authorized person to operate online securities service /securities service via mobile app.
- 8.5 The internet banking service for joint accounts will become invalid and hence online securities service /securities service via mobile app will not be available to securities account of joint name identities. In order to enjoy this service, customers are required to apply an individual internet banking services to operate the joint account. Please be reminded that this service is only applicable to joint account with sole signing arrangement.
- 8.6 Customers with more than one securities accounts may use one single internet banking account to operate all securities accounts by adding those securities accounts via internet banking.

- 8.7 If customers wish to terminate securities services, please cancel the securities account on or before 31 days from the Appointed Day. Otherwise, the securities account will be transferred to BoCom (Hong Kong), and the customer may cancel the securities account after the commencement of business of BoCom (Hong Kong).

## 9 FX Margin Trading Services

- 9.1 The FX margin trading account number will remain in 14 digits, while the first 3-digits bank code will be changed from "027" to "382", and all account operations will not be affected. Customers will not be required to go through update procedures.
- 9.2 After the Appointed Day, the customers transferred from BoCom Hong Kong Branch to BoCom (Hong Kong) will receive a monthly statement of their FX margin trading accounts from BoCom Hong Kong Branch. Such statements will record the transactions from the first date of the month to the day before the Appointed Day. Besides, the customers will also receive a monthly statement of their FX margin trading accounts from BoCom (Hong Kong), which record the transactions from the Appointed Day to the end of the month.
- 9.3 The new FX margin trading account number will consist of 15 digits. The 14th and 15th digits represent the type of accounts. The account type number of FX margin trading accounts is "84".
- 9.4 The phone banking services for the FX margin trading of corporate account and joint account will be disabled.
- 9.5 For FX margin trading account of joint name identities, joint account holder may access via individual internet banking to operate the joint account with sole signing arrangement.

## 10 Bills Service

- 10.1 SWIFT CODE of BoCom (Hong Kong) will be COMMHKHK. The business location of Bills Centre will be Bank of Communications Tower, 231-235 Gloucester Road, Wan Chai, Hong Kong. Its service point includes 7/F for letter of credit advising and 6/F for other bills business.
- 10.2 In line with system upgrade, bills account number will be cancelled and replaced by CI No. for identification. The existing bank's reference no. of the transaction will be changed. If customers make enquiry by the existing bank's reference no., the bank may however still locate and follow up relevant transactions.
- 10.3 Notes to bills service:
- Letter of credit (L/C) advising
    - Newly received export L/C will be processed under the name of BoCom (Hong Kong).

- For L/C already advised, the subsequent transactions, such as amendment, will be processed under the name of BoCom (Hong Kong).

- Inward collection
  - New inward collection transactions will be processed under the name of BoCom (Hong Kong).
  - For the inward collection bills notified/in processing, the subsequent transactions will be processed under the name of BoCom (Hong Kong).
- Issuance of L/C, amendment, and subsequent transactions
  - New L/C will be issued under the name of BoCom (Hong Kong).
  - L/C already issued will be transferred to BoCom (Hong Kong). Subsequent transactions such as amendment, rejection notice, acceptance of maturity and payment will be processed under the name of BoCom (Hong Kong).
- Export documentary bills
  - New export documentary bills will be processed under the name of BoCom (Hong Kong).
  - Export documentary bills already sent out and are pending for payment will be transferred to BoCom (Hong Kong) and processed under the name of BoCom (Hong Kong).
- Export bills under ECIC cover
  - Loss payee of the proceeds will be changed to BoCom (Hong Kong). BoCom Hong Kong Branch will inform ECIC the change of loss payee.

## 11 Loans Services

### 11.1 Loan account

For the loan account number, the first 3-digits bank code will be changed from "027" to "382". Current loan account operation will not be affected. Customers will not be required to go through update procedures.

### 11.2 Instalment loan and hire purchase

- Interest charged on monthly instalment loan and hire purchase will be accrued on a daily basis instead of on a monthly average basis.
- The latest repayment schedule advice will be issued within 7 working days after the Appointed Day.

### 11.3 DreamCash Personal Loans Services

- Relevant terms and conditions of loans services, including but not limited to loan balance, interest, and loan term etc., remain unchanged.

- Existing personal loan accounts and direct debit repayment accounts at BoCom Hong Kong Branch will be automatically converted to new accounts at BoCom (Hong Kong). For those customers who have activated the direct debit authorization, the function will be automatically effective after account conversion.

## 12 Credit Card Service

- 12.1 Credit card service remains unchanged. Customers may continue to use their existing credit cards until the expiry date or further notice by the bank.
- 12.2 With the opening of BoCom (Hong Kong), customers who settle the payment by cheque or e-cheque shall make it payable to "Bank of Communications (Hong Kong) Limited".
- 12.3 The beneficiary account on direct debit authorization at BoCom Hong Kong Branch will be automatically converted to new accounts at BoCom (Hong Kong). For those customers who have set up the direct debit authorization, the function will be automatically effective after the account conversion.

## 13 Investment Services - Funds, debt instruments, "Deposit Extra" Investment Deposits, and Equity-Linked Investments

- 13.1 The investment account number, the relevant settlement account number, and direct debit account number of fund regular investment plan, the account number will remain unchanged except the first 3-digit bank code will be changed from "027" to "382". The above changes will not affect the account operation, and reset is not required.
- 13.2 The balance of investment products held by customers (if applicable) will be transferred to the aforementioned investment account.

## 14 "BComBEST Services"

BComBEST customers may still enjoy various wealth management services. For relevant business enquiry after the opening of BoCom (Hong Kong), please call customer services hotline or contact your dedicated financial specialist.

For the BComBEST Floating Overdraft Facility, relevant calculation method of floating overdraft credit limit will be amended. In terms of the calculation of average total assets of customers, the value of all the pledged assets will be deducted (excluding securities account). The floating overdraft credit limit will be adjusted in line with the changes in average total assets.

## 15 Outsourcing Arrangement

BoCom (Hong Kong) will outsource some of the counter services and operation procedure to BoCom Hong Kong Branch. BoCom Hong Kong Branch will access to the customer information in order to provide services. BoCom (Hong Kong) will be solely responsible for the security and confidentiality of the customer information. BoCom (Hong Kong) will continue to comply with the responsibility under the Personal Data (Privacy) Ordinance, and will ensure the staff

of BoCom Hong Kong Branch to keep all customer information confidential. All customer information will not be disclosed to any third party, unless required by the laws, or to the persons listed in relevant terms and conditions of the bank for the purpose set out in relevant terms and conditions.

## Frequently Asked Question

### Saving Deposit

#### 1 Q: After the opening of BoCom (Hong Kong), will the bank account numbers and passbooks opened at BoCom Hong Kong Branch still be valid?

A: If you are a customer of BoCom Hong Kong Branch, after the opening of BoCom (Hong Kong), the account numbers and passbooks opened at BoCom Hong Kong Branch will remain valid. Bank code of BoCom (Hong Kong) is "382". For the customers transferred from BoCom Hong Kong Branch to BoCom (Hong Kong), the deposit account number will remain in 14 digits, while the first 3-digits bank code will be changed from "027" to "382". Current banking services will not be affected (including autopay, standing instructions, and settlement of various investments). Customers are not required to go through any update procedures as the system of BoCom (Hong Kong) will automatically carry out the conversion.

#### 2 Q: Can I update passbook record after the opening of BoCom (Hong Kong)? Can I enquire the unprinted transaction record, via internet banking or phone banking?

A: Yes. After the opening of BoCom (Hong Kong), if customer would like to print the transaction records which has not been updated to the passbook, customer may check the transaction record via internet banking or phone banking, or print the transaction record at the counter.

#### 3 Q: After the opening of BoCom (Hong Kong), is it necessary for the account holder to apply for replacement of passbook in person?

A: To protect your rights and interests, please replace your passbook in person.

#### 4 Q: Will the opening of BoCom (Hong Kong) affect the rights and interests (e.g. deposits and interests) of customer's existing deposits?

A: No, they will not be affected.

#### 5 Q: Will the interest rate and interest calculation method of integrated deposit accounts be changed?

A: No, the interest rate and interest calculation method of integrated deposit accounts will not be changed.

**6 Q: If I do not agree to become a customer of BoCom (Hong Kong), what shall I do?**

A: Bank of Communications (Hong Kong) Limited (Merger) Bill has been passed by the Legislative Council and gazetted as an ordinance in Hong Kong. According to the Ordinance, the retail banking and private banking businesses of BoCom Hong Kong Branch in Hong Kong will be merged into BoCom (Hong Kong). Starting from the "Appointed Date", all the activities, assets, and liabilities of the retail banking and private banking businesses of BoCom Hong Kong Branch in Hong Kong will be transferred to BoCom (Hong Kong). Thus, from that day onwards, your accounts at BoCom Hong Kong Branch will be transferred to BoCom (Hong Kong). And any contract(s) entered into by you with BoCom Hong Kong Branch will become contracts with BoCom (Hong Kong). If you do not agree to become a customer of BoCom (Hong Kong), you have the right to terminate your account(s) in accordance with the relevant clauses under the existing terms and conditions before the "Appointed Day".

### Time Deposit

**1 Q: Is it necessary to change the time deposit confirmation issued by BoCom Hong Kong Branch with a new one after the opening of BoCom (Hong Kong)?**

A: The existing deposit confirmation remains valid until the maturity date. Customers are not required to apply for the replacement of the deposit confirmation in person. If the customer visits the bank in person for renewal of time deposit, a renewal confirmation will be issued. For time deposit with automatic renewal instruction, a renewal confirmation will be issued and delivered by post.

**2 Q: I am an existing customer of time deposit account at BoCom Hong Kong Branch. If the time deposit is not renewed, will the calculation of overdue interest be changed after the opening of BoCom (Hong Kong)?**

A: For the time deposit which is not renewed, after the opening of BoCom (Hong Kong), the overdue interest starting from overdue date will be calculated according to the current interest rate of saving deposit stipulated by BoCom (Hong Kong) or original time deposit interest rate, whichever is lower.

**3 Q: The customer has a time deposit account at BoCom Hong Kong Branch. If the time deposit is with renewal instruction, will there be any changes after the opening of BoCom (Hong Kong)?**

A: The time deposit will remain valid. After the opening of BoCom (Hong Kong), the interest rate of renewal on maturity date will be offered by BoCom (Hong Kong).

### Current Deposit

**1 Q: If the cheque book issued by BoCom Hong Kong Branch is about to be used up, can the customer apply for a new cheque book from BoCom Hong Kong Branch?**

A: No. After the opening of BoCom (Hong Kong), if the cheque book issued by BoCom Hong Kong Branch is used up, cheque book issued by BoCom (Hong Kong) will be provided to the customer upon cheque book application. The 3-digits bank code will be changed from "027" to "382".

**2 Q: Will the stop payments and handling of lost cheques at BoCom Hong Kong Branch be affected?**

A: Stop payments and lost cheques will not be affected.

**3 Q: After the opening of BoCom (Hong Kong), how will the record of cheque transactions be handled?**

A: The record of the cheque transactions before the opening of BoCom (Hong Kong) will be handled together with those after the opening of BoCom (Hong Kong).

**4 Q: I am an existing customer of cheque deposit overdraft account at BoCom Hong Kong Branch, will the overdraft interest calculation method be changed after the opening of BoCom (Hong Kong)?**

A: After the opening of BoCom (Hong Kong), the overdraft interest calculation method will be subject to the regulations of BoCom (Hong Kong). Please refer to General Terms and Conditions for Banking Services and Charges of Retail Banking Services for details.

### Bills Service

**1 Q: Is it necessary for customers to re-sign General Security Agreement (GSA)?**

A: No. The GSA already signed with BoCom Hong Kong Branch will be transferred to BoCom (Hong Kong) with the same legal binding effect.

**2 Q: Is it necessary for customers to re-sign the documents such as application form of L/C for bills transaction that has been transacted in the name of BoCom Hong Kong Branch?**

A: No. The documents already signed with BoCom Hong Kong Branch will be transferred to BoCom (Hong Kong) with the same legal binding effect. However, subsequent transactions, such as amendment of L/C, will be processed in the name of BoCom (Hong Kong), and therefore, customers are required to submit applications in the forms designated by BoCom (Hong Kong) or with BoCom (Hong Kong) as the addressee.

## Loans Service

### 1 Q: What are the changes in this system upgrade?

A: In terms of the loan system, there will be the following changes in this system upgrade:

- The first 3-digits bank code of the account number will be changed from "027" to "382".
- The interest of instalment loan (monthly repayment) and hire purchase will be calculated on daily rather than on monthly basis. [ Note: The interest of instalment loan (bi-weekly repayment) will still be calculated on daily basis.]

### 2 Q: Why shall the aforementioned changes be done in this system upgrade?

A: The changes are meant to meet the current practices in the market.

### 3 Q: What is the main difference in the calculation basis of interest between the new practices and the original ones?

A: The interest calculation basis is changed from monthly basis to daily calculation basis.

### 4 Q: Will the interest expenditure of customers increase due to the changes in the calculation basis of interest?

A: There will be different interest expenditures of the same loan at different loan periods. The interests at some periods may be more or less than the other periods. But such difference is not fixed. These changes are meant to meet the current practices in the market and be consistent with the interest calculation basis of its peers.

### 5 Q: Are these changes compliant and legal?

A: These changes are compliant and legal.

## BComBEST Floating Overdraft Facility

### 1 Q: According to the amendment of calculation method of relevant credit limit, which pledged assets and the corresponding values will be deducted in the calculation of average total assets of customer?

A: The pledged assets and the corresponding values to be deducted include but not limited to: saving deposit, current deposit, time deposit, margin trading, equity linked deposit and structure deposit, debt instrument account, investment fund account, cash value of policy etc.

### 2 Q: Will the relevant credit limit be adjusted upon system upgrade?

A: No, the amendment of relevant credit limit will be adjusted in the coming month end after system upgrade.

## Cashier Order Service

### 1 Q: Can customers of BoCom (Hong Kong) report the loss of the cashier order issued by BoCom Hong Kong Branch before the merger?

A: Customer of BoCom (Hong Kong), who have been issued cashier order at BoCom Hong Kong Branch before the merger, may submit a request for report loss to BoCom Hong Kong Branch through BoCom (Hong Kong).

### 2 Q: Can customers of BoCom (Hong Kong) redeem the cashier order issued by BoCom (Hong Kong) at BoCom Hong Kong Branch?

A: Customers may redeem the cashier order issued by BoCom (Hong Kong) at BoCom Hong Kong Branch through account transfer or clearing cheque deposit.

## Safe Deposit Box Services

### 1 Q: Can customers of BoCom (Hong Kong) continue to use safe deposit box service?

A: Yes. Customers of BoCom (Hong Kong) may continue to use safe deposit box service.

### 2 Q: Can customers of BoCom Hong Kong Branch continue to use safe deposit box service?

A: No, they cannot because only BoCom (Hong Kong) provides safe deposit box service. Customers are suggested to apply for safe deposit box service at BoCom (Hong Kong).

## Insurance and MPF Services

### 1 Q: Will the general insurance, life insurance and/or MPF previously applied at BoCom Hong Kong Branch be affected?

A: Insurance and MPF services will not be affected.



## ATM Card Service

**1 Q: Can customers of BoCom (Hong Kong) continue to use their current ATM cards?**

A: Yes, current ATM cards may be used as before, without any changes.

**2 Q: Will the corresponding accounts of ATM cards, including primary and subsidiary accounts, be affected?**

A: No. The corresponding accounts of ATM cards, including primary and subsidiary accounts, are still linked to the ATM cards and continue to be used.

**3 Q: If ATM cash withdrawal function has been activated for the current BoCom credit card, is it still available after the opening of BoCom (Hong Kong)?**

A: ATM cash withdrawal function of the current credit card will still be available after the opening of BoCom (Hong Kong).

## Credit Card

**1 Q: When BoCom (Hong Kong) starts operation, can my credit cards be used normally?**

A: The use of credit cards will not be affected.

**2 Q: Will the autopay or payment service made by credit card issued by BoCom Hong Kong Branch be cancelled? Do I need to register the service again?**

A: The autopay or payment service made by the credit card will not be affected.

**3 Q: When BoCom (Hong Kong) starts operation, will the beneficiary account of direct debit authorization be changed?**

A: The beneficiary account of direct debit authorization at BoCom Hong Kong Branch will be automatically converted to new account numbers at BoCom (Hong Kong). The first 3-digits bank code of the account numbers will be changed from "027" to "382".

**4 Q: After the account conversion, is it necessary for the customers to set up direct debit authorization again?**

A: For the customers who have already applied for direct debit authorization, such function will be effective after account conversion without the need of resetting.

## DreamCash Personal Loan Service

**1 Q: After the opening of BoCom (Hong Kong), will there be any changes in loan service?**

A: Relevant loan services, including but not limited to loan balance, interest, and loan term, will remain unchanged.

**2 Q: When BoCom (Hong Kong) starts operation, will the loan reimbursement account number and direct debit repayment account number be changed?**

A: The loan reimbursement account number and direct debit repayment account number at BoCom Hong Kong Branch will be automatically converted to new account number at BoCom (Hong Kong). The first 3-digits bank code of the account number will be changed from "027" to "382".

**3 Q: After the update of accounts, shall customers set direct debit authorization again?**

A: For the customers who have already applied for direct debit authorization, such function will be effective after account conversion without the need of resetting.

## Securities

**1 Q: Why are phone banking security trading services not available to joint account and corporate account?**

A: As the phone banking system cannot identify the authorized person of joint account and corporate account, the bank cannot provide phone banking securities trading channel for these types of account. Customers may use other channels, including internet banking/mobile app, and counter services. If joint account holder wish to use the internet banking/mobile app to operate joint name securities account, the joint account must be with sole signing arrangement, and the individual has applied for individual internet banking services. While for the corporate account, an authorized person must be appointed to operate account and registered at the bank.

**2 Q: Why does the Bank not accept to close the securities account 30 days before the opening of BoCom (Hong Kong)? If the customer wish to close the securities account during this period, what can the customer do?**

A: In the future, BoCom Hong Kong Branch will no longer provide securities service, and this service will be provided by BoCom (Hong Kong). In order to ensure smooth transition in terms of business operation and account statement record, closure of securities account is not accepted from the 30<sup>th</sup> day before the opening of BoCom (Hong Kong). If you have to terminate your securities account, please visit BoCom Hong Kong Branch on or before the 31<sup>st</sup> day before the opening of BoCom (Hong Kong).

## Foreign Exchange Margin

**1 Q: After the opening of BoCom (Hong Kong), will the foreign exchange margin account opened at BoCom Hong Kong Branch still be valid?**

A: For the foreign exchange margin account transferred from BoCom Hong Kong Branch to BoCom (Hong Kong), the account number will remain in 14 digits. The first 3-digits bank code will be changed from "027" to "382", while current banking services will not be affected. Customers need not go through any update procedures as the system of BoCom (Hong Kong) will automatically update.

## Internet Banking

**1 Q: If I currently hold a joint Internet banking account, what influence will the system upgrade bring about?**

A: After the system upgrade, the customer can log in with the individual internet banking account to enjoy full range internet banking services. Through the maintenance function of internet banking account, customers may add their own personal accounts and joint accounts with sole signing arrangement, and then start using internet banking services.

客戶服務熱線 | 223 95559  
Customer Services Hotline

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