

Nov 2024

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 30 Dec 2024, our charges for the following retail banking services will be adjusted as follows:

1. Adjustment of Charges of Retail Banking Services

Services	Item			Revised Fee Details
Outward Remittances	Telegraphic Transfer	Telegraphic Transfer (Internet transaction / Smart Kiosk)	Apply for amendment / enquiry / refund of Internet Foreign Currency / Overseas Bank Transfer over Counter	HK\$ 220 per instruction (plus correspondent bank charges)

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 30 December 2024 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.

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)