



Notice relating to termination e-Credit service

Please note that BOC Credit Card (International) Limited is committed to providing customers with an ever expanding range of personal loan services through a host of products. To further develop the relating business, the Company has also enhanced and optimized the product line so as to better serve the customers. **The e-Credit service will cease to operate effective from February 28, 2018, including terminate incremental credit, cash withdrawals and debit transactions functions. Only account repayment function is still remaining open and functional.**

According to your balance which shows in the bank statement, please fully settle the statement balance or alternatively the minimum payment required on or before the payment due date printed to avoid penalty charges and you will have to fully pay off all relevant payments due under your account on or before December 31, 2018. Please kindly arrange the repayment needs in advance.

If your e-Credit account has been fully paid off or no balance, the account will close automatically without any further notice.

For any enquiries, please call BOC Express Cash Customer Services Hotline (852) 2108 3611.

Shall there be any inconsistency between the Chinese version and the English version of this notice the Chinese version shall prevail.

BOC Credit Card (International) Ltd.

January 2018