

**Notice on Amendment of "Account Rules" Section VI - Terms and Conditions for Telephone Banking Services**

Dear Customers,

With effect from 24 October 2011, the interpretation in Section VI of our "Accounts Rules"- Terms and Conditions for Telephone Banking Services will be amended as follows:

**Amendments to Clause 1 of Section VI- Interpretation**

"Related Account(s)" and "Service Hours" shall be amended as follows:

**"Related Account(s)"** means the Account(s) opened in the name of the Customer ~~in the Application and / or other accounts subsequently nominated by the Customer and opened in the name of the Customer and~~ designated ~~accepted~~ by the Bank from time to time being accessible to enjoy the TBS by the Customer.

**"Service Hours"** means (a) in respect of Transactions not involving fixed deposit Account, 24 hours of any day, and (b) in respect of Transactions involving fixed deposit Account(s), the hours of any Business Day from 9:00 a.m. to ~~5:00~~ 5:30 p.m. on week-days and from 9:00 a.m. to 1:00 p.m. on Saturdays; or such other hours as the Bank may amend from time to time with notice displayed at all its branches in Hong Kong, on its website or by other means as the Bank may see fit.

Should you have any queries on the above amendments, please call Customer Services Hotline at 3768-6888. If you wish to refuse accepting any above amendments, you need to notify the Bank to terminate the Telephone Banking Services. The said amendments shall be binding on you if you continue to maintain the services with us on or after the effective date.

Chong Hing Bank Limited  
23 September 2011

\*\*\* For your easy reference, we have underlined the newly added words and crossed out those deleted words in the amended Clauses. \*\*\*