

8 October 2025

Dear Valued Customer,

Notice of Termination of ICBC Yan Oi Tong Credit Card

Due to service adjustment of the Bank, we are writing to inform you that your current ICBC Yan Oi Tong Credit Card ("Yan Oi Tong card") together with the relevant supplementary card(s) will be terminated on 18 December 2025 ("Termination Date").

Donation to Yan Oi Tong

Monthly donation to Yan Oi Tong linked with this card by the cardholder and /or the Bank will be cancelled upon the Termination Date.

For your own interest, if you have authorized to setup the autopay, direct debit authorization, Octopus Automatic Add Value Service (if any) linked with the Yan Oi Tong card, or setup of mobile payment card account, please contact the merchant(s) directly to cancel /alter the payment arrangements. Please be reminded to repay all outstanding amounts (if any) in the next credit card statement after cancellation of the card(s). For credit balance on the card, please contact our 24-hour Customer Service Hotline on 2189 5588 for further handling. If the card does not return to the Bank, please duly cut the card in two.

Upon termination of the account by full payment, you have the right, provided you have never defaulted in any payment for a period more than 60 days within 5 years immediately before account termination, to instruct us to request the credit reference agency to delete your account data from its database in accordance with the "Code of Practice on Consumer Credit Data"

If you have any query, please contact our 24-hour Customer Service Hotline on 2189 5588.

Yours faithfully,

Industrial and Commercial Bank of China (Asia) Limited

(The Chinese version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)

Reminders:

To borrow or not to borrow? Borrow only if you can repay!

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't lend or sell your account for a job.

"ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.

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