

27 June 2024

Dear Valued Customer,

Notice of Update on FPS Inward Credit Transfer Notification for Joint Accounts' Customers

Thank you for your valued support to Shanghai Commercial Bank ("the Bank") services.

Currently, the Bank sends notification to joint accounts' customers in paper form after joint accounts receive FPS credit transfer. To support environmental protection and provide more convenient banking services, with effect from 28 July 2024, **the above-mentioned notification will be sent to the following joint accounts' customers via email, instead of paper advice:**

- If the **joint account** has registered an email address with the Bank ^{Note 1}, or
- If **ALL holders of the joint account** have registered email addresses with the Bank

Notes:

1. If the holders of the joint account have registered email addresses with the Bank, relevant notification will also be sent to these email addresses.
2. If the joint account has not registered email address with the Bank, and **some of the holders of the joint account** have registered email addresses with the Bank, the Bank will still send relevant notification via paper advice. Besides, relevant notification will be sent to the registered email addresses of the holders of the joint account.
3. If the **joint account and all its holders** have not registered email address with the Bank, the Bank will still send relevant notification via paper advice.

If Customer would like to update email address, please visit any of our branches during office hour and allow 7 working days for processing.

Should you have any enquiries, please call our Customer Service Hotline on 2818 0282 or visit any of our branches.

Yours faithfully,

Shanghai Commercial Bank Limited

This is a computer-generated printout and no signature is required. In case of inconsistency between the English and Chinese versions

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of this letter, the English version shall prevail.