

Our Ref.: HRD-2018-181

9 March 2018

To Whom It May Concern

This is to certify that Mr. Kwan Hiu Hong (關 曉 康) had worked in this bank from 27 December 2017 to 19 January 2018. He held the position as an Intern of our Information Technology Department.

We wish Mr. Kwan every success in his future careers.

For BANK OF COMMUNICATIONS CO., LTD. HONG KONG BRANCH, HUMAN RESOURCES DEPARTMENT

Authorized Signature