

Subject: Important Update: Changes to People Pay (P2P) Service

Dear Valued Customer,

As part of our upcoming Core Enhancement, we want to let you know about an important change to our People Pay (P2P) service.

Beginning March 5, our current People Pay (P2P) service will no longer be available. This change is necessary as we transition to our enhanced digital banking platform.

Our upgraded Digital Banking experience will go live on March 16, and with it, a new and improved external person-to-person payment service will be available for you to use.

What you need to know:

- People Pay (P2P) will be unavailable starting March 5.
- As an alternative, you can schedule payments to individuals through our current Bill Pay system through March 12 at 3:00 pm.
- A new digital person-to-person (P2P) payment solution will be available in mid-to late April.

We encourage you to plan accordingly and complete or schedule any necessary payments before the applicable deadlines.

For additional information about our digital enhancements and what to expect during this transition, please visit our Enhancement Hub at:

<https://www.bankofluxemburg.com/enhancement-hub>

Thank you for banking with us.

Sincerely,
Bank of Luxembourg