

## **Phone Lai See HK\$8888 Lucky Draw (“Phone Lai See Lucky Draw”) Terms and**

### **Conditions:**

1. The “Phone Lai See Lucky Draw” promotion period is from 7 February 2024 to 23 February 2024 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, customers who aged 18 or above can participate in the Phone Lai See Lucky Draw via fulfilling the conditions below (“Eligible Customer”) with the BOCHK mobile banking or BoC Pay.
  - For customers who participate in the Phone Lai See Lucky Draw with the BOCHK mobile banking:
    - i. During the Promotion Period, the customer is entitled to one lucky draw entry for every HKD fund transfer transaction of any amount conducted via the BOCHK mobile banking “Phone Lai See” to third party (the transfer to same payee will be counted once only) (the “Mobile Banking Eligible Transfer”).
  - For customers who participate in the Phone Lai See Lucky Draw with BoC Pay:
    - i. The promotion is only eligible with BoC Pay bound with a Smart Account and/or BoC Pay Payment Account (the “Eligible Account”)
    - ii. During the Promotion Period, the customer is entitled to one lucky draw entry for every HKD fund transfer transaction of any amount conducted via BoC Pay “Red Packet” function to a third party (the transfer to same payee will be counted once only) (the “BoC Pay Eligible Transfer”, together the “Eligible Transfer” with the “Mobile Banking Eligible Transfer”)
3. Each eligible customer (counted by the identification document number) is entitled to a maximum of 30 lucky draw entries respectively via the BOCHK mobile banking and/ or BoC Pay, maximum 60 lucky draw entries in total, and can only win the “Phone Lai See Lucky Draw” Reward (the “Lucky Draw Reward”) once. The eligible transfers sent to the same payee repeatedly via the BOCHK mobile banking or BoC Pay will entitle the customer to one lucky draw entry respectively.
4. The “Lucky Draw Reward” will be credited to the eligible account from which the “Red Packet” and/ or Phone Lai See and/ or FPS fund transfer transactions were debited. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by Bank of China (Hong Kong) Limited (“BOCHK”) and/ or BOC Credit Card (International) Ltd (the “Card Company”). The Lucky Draw Reward details are as follows:

<b>Lucky Draw</b>	<b>Date of crediting the</b>	<b>Quota</b>
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Reward	Lucky Draw Reward	
HK\$8,888 Cash Reward	On or before 30 April 2024	Participants via the BOCHK mobile banking: 5 prizes Participants via BoC Pay: 5 prizes (Total 10 prizes)

5. The results of the lucky draw will be announced on BOCHK's website at [www.bochk.com](http://www.bochk.com), BoC Pay mobile application and the BOCHK mobile banking. The Lucky Draw Reward notification will be sent to customers on or before 30 April 2024 in accordance with the phone number maintained with BOCHK.
6. If the customer wins the Lucky Draw Reward via a transaction made with the BOCHK mobile banking, the Lucky Draw Reward will be credited to the registered HKD Saving/ Current account in the form of cash. If the winning customer has more than one HKD Saving/ Current account, BOCHK will credit the Lucky Draw Reward into the customer's BOCHK HKD Default Beneficiary Account via FPS. If the customer wins the Lucky Draw Reward via a transaction made with a BoC Pay Smart Account, the Lucky Draw Reward will be credited to the respective account in the form of cash. If the Lucky Draw Reward cannot be credited to the respective account due to account condition, it will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice. If the Lucky Draw Reward cannot be credited to the customer's account due to account status, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
7. If the customer wins the Lucky Draw Reward via a transaction made via BOCHK mobile banking, he/she must hold a valid BOCHK Saving/ Current and Internet/ Mobile Banking Account when the Lucky Draw Reward is credited. If the customer wins the Lucky Draw Reward via a transaction made via BoC Pay, the customer will be eligible to the Lucky Draw Reward only if his/her Smart Account and/or Payment Account are bound with BoC Pay, and are valid and in good standing throughout the Promotion Period and at the time of crediting the Lucky Draw Reward. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
8. Employees of BOCHK and the Card Company who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.
9. In the event of termination of Smart Account/ Payment Account/ BOCHK bank account, bad record, forfeiture of the Lucky Draw Reward during the Promotion Period or at the time of crediting the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.

10. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transfer and will not qualify for the Phone Lai See Lucky Draw.
11. The Lucky Draw Rewards cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

**BoC Pay Red Packet Rewards Terms & Conditions :**

1. The “BoC Pay Red Packet Rewards” promotion period is from 7 February 2024 to 23 February 2024 (both dates inclusive) (the “Promotion Period”).
2. The “BoC Pay Red Packet Rewards” is only applicable to BoC Pay Smart Account and/or BoC Pay Payment Account (the “Eligible Account”)
3. During the Promotion Period, an Eligible Customer who conducts HKD fund transfer transaction of any amount with an Eligible Account via BoC Pay “Red Packet” function to a third party, can receive BoC Pay PARKnSHOP coupons (the “Red Packet Coupons”) of designated amount upon accumulated transfers to a designated number of individuals (counted by the identification document number, transfer to same payee will be counted once only).
  - Transfer to 1 individual to receive 1 piece of HK\$8 Red Packet Coupon
  - Transfer to 3 individuals to receive 1 piece of HK\$28 Red Packet Coupon
  - Transfer to 5 individuals to receive 1 piece of HK\$58 Red Packet Coupon
  - Transfer to 10 or more individuals to receive 1 piece of HK\$128 Red Packet Coupon
4. The Red Packet Coupon will be stored on or before 31 March 2024 at “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Customers.
5. An Eligible Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the Red Packet Coupons have been awarded will be eligible for the Promotion and the Coupons. In the event of termination of BoC Pay account, or forfeiture of the Red Packet Coupons during the Promotion and up to the time the Red Packet Coupons have been awarded, the Coupons will be cancelled automatically forthwith.
6. A HK\$8 instant discount can be enjoyed upon spending of HK\$9 when HK\$8 Red Packet coupon is used; a HK\$28 instant discount can be enjoyed upon spending of HK\$29 when a HK\$28 Red Packet coupon is used; a HK\$58 instant discount can be enjoyed upon spending of HK\$59 when a HK\$58 Red Packet coupon is used; a HK\$128 instant discount can be enjoyed upon spending of HK\$129 when a HK\$128 Red Packet coupon is used.
7. Each Eligible Customer (counted by the identification document number) is

eligible to receive a maximum of 1 Red Packet coupon during the Promotion Period.

8. Red Packet Coupons of each amount are available in a quota cap of 10,000 respectively on a first-come-first-served basis while quota lasts.

**BoC Pay Chinese New Year Laisee Reward terms and conditions:**

1. The “Chinese New Year Laisee Reward” promotion period is 16 February 2024.
2. During the promotion period, a registration page will be opened in BoC Pay during 00:00-23:59.
3. Customer must successfully register via the designated registration page, and conduct HKD fund transfer transaction of any amount with an Eligible Account via BoC Pay “Red Packet” function to a third party from 7 February 2024 to 23 February 2024 (both dates inclusive) via BoC Pay (“Eligible Customer”) to enjoy HK\$20 BoC Pay PARKnSHOP coupon (“Laisee Coupon”).
4. The registration quota is up to 20,000 in BoC Pay, and is available on a first-come-first-served basis. Each Eligible Customer is entitled to at most 1 Laisee Coupon from the registration via BoC Pay.
5. The Laisee Coupons will be stored on or before 31 March 2024 at “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Customers.
6. An Eligible Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the Laisee Coupon has been awarded will be eligible for the Promotion and the Laisee Coupon. In the event of termination of BoC Pay account, or forfeiture of the Laisee Coupon during the Promotion and up to the time the Laisee Coupon has been awarded, the Laisee Coupon will be cancelled automatically forthwith.
7. Customers can enjoy an instant discount of HK\$20 upon spending of HK\$50 by using the Laisee coupon and paying by QR code.

**Red Packet and Laisee coupon terms and conditions :**

1. The Coupons are valid for 10 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
2. The Coupon is applicable to physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food in Hong Kong.
3. The Coupon can only be used on a net single spending and is not eligible for any

split transactions. The Coupon will be used at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.

4. Customer must state the intention to use the Coupon and present the Coupon to the store staff before payment.
5. Each Coupon can only be used once and cannot be used for split purchase or exchanged for cash, gifts, services, other products or discounts. The Coupon is not transferable.
6. In the event of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupon.
7. The Coupon is provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of the Coupon is subject to terms and conditions stipulated by the Designated Merchant and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
8. Card Company and the Designated Merchant reserve the right to change, suspend or terminate the terms and conditions at their sole discretion.

**CNY Investment Offer terms and conditions:**

- Promotion period is from 1 March 2024 until 31 March 2024 (both dates inclusive)("Promotion Period").
- The following offers are only applicable to customers who meet the following two requirements ("Eligible Securities Customers"):
  - i. Successfully distributed e-Laisee via the BOCHK Mobile Banking "Phone Lai See" function or BoC Pay "Red Packet" function; or registered FPS and receive the e-Laisee by mobile number, email address or FPS ID via BOCHK HKD saving / current account or BoC Pay smart / payment account from 7 February to 23 February 2024 **and**
  - ii. personal banking customers who hold single-name securities account (exclude securities margin account and family securities account)("Eligible Securities Account")

**1. \$0 brokerage fee offer for first 8 buying transactions of HK Stocks, A Shares and US Stocks respectively via designated trading channel:**

- Eligible Securities Customers whose first 8 transactions for buying the securities listed on Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or the securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") and settled in RMB or the securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Mobile Banking, Internet Banking or Automated Stock Trading Hotline of BOCHK ("Designated Trading Channel") through Eligible Securities Account during Promotion Period ("Eligible Transaction") are entitled to \$0 brokerage fee offer ("Brokerage Fee Reduction").
- Each Eligible Securities Customer can enjoy the first 8 Eligible Transactions Brokerage Fee Reduction in Hong Kong stocks, A shares or US stocks respectively.

If Eligible Securities Customer holds more than one Eligible Securities Account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China, United State).

- The first 8 Eligible Transactions are counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 30 June 2024.
- If an Eligible Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee..**
- Eligible Securities Customers should maintain valid Eligible Securities Account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

## **2. Chinese New Year investment customers HK\$100 coupon reward**

- Eligible Securities Customers who buying Hong Kong stocks, A shares or US stocks with accumulative amount of HK\$10,000 or above via BOCHK Mobile Banking during the Promotion Period, and the stock balance of their accounts increased by HK\$10,000 or above as of 28 March 2024 comparing to 29 February 2024 will enjoy HK\$100 BoC Pay PARKnSHOP coupon (“CNY Investment Offer Reward Coupon”).
- CNY Investment Offer Reward Coupon reward quota is 888.
- Each Eligible Securities Customer will only be entitled to CNY Investment Offer Reward Coupon once.
- The Coupons will be stored on or before 30 June 2024 at “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Securities Customers. An Eligible Securities Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app with Smart Account during the Promotion Period and up to the time CNY Investment Offer Reward Coupons have been awarded will be eligible for the Promotion and the Coupons. In the event of termination of BoC Pay account, or forfeiture of the Coupons during the Promotion and up to the time CNY Investment Offer Reward Coupons have been awarded, CNY Investment Offer Reward Coupons will be cancelled automatically forthwith. Eligible Securities Customers should maintain valid Eligible Securities

Account and Integrated Account Service at the time when the Coupon is awarded. Otherwise the offer will be forfeited, Eligible Securities Customer will not receive any reward.

- Customers can enjoy an instant discount of HK\$100 upon spending of HK\$101 by using **CNY Investment Offer Reward** Coupon and paying by QR code.

**CNY Investment Offer Reward coupon terms and conditions :**

1. The Coupons are valid for 60 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
2. The Coupon is applicable to physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food in Hong Kong.
3. The Coupon can only be used on a net single spending and is not eligible for any split transactions. The Coupon will be used at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
4. Customer must state the intention to use the Coupon and present the Coupon to the store staff before payment.
5. Each Coupon can only be used once and cannot be used for split purchase or exchanged for cash, gifts, services, other products or discounts. The Coupon is not transferable.
6. In the event of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupon.
7. The Coupon is provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of the Coupon is subject to terms and conditions stipulated by the Designated Merchant and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
8. Card Company and the Designated Merchant reserve the right to change, suspend or terminate the terms and conditions at their sole discretion.

**General Terms and Conditions:**

- The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
- The above Offer is subject to the transaction record of BOCHK. If the information from the customer differs from those of BOCHK records, the

latter shall be final and conclusive.

- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK shall be final.
- All information and images are for reference only.
- No person other than the customers, BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Banking and/ or BoC Pay imposed by their service providers.
- Please download BOCHK mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking and/ or BoC Pay, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
- Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
- BOCHK and/or the Card Company and/or UnionPay International are not the providers of the goods and the services of the Designated Merchant. Any enquires or disputes relating to the goods and the services should be directed to the Designated Merchant. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, food, products and services provided by the Designated Merchant. The Designated Merchant is solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
- In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Merchant shall be final.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.



- For the registration record for BOCHK “Chinese New Year Laisee Reward”, BOCHK’s system record shall prevail.
- BoC Pay’s SVF License Number: SVFB072

**Risk Disclosure:**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before you trade or invest especially if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

**Risk of Securities Trading**

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

**Risk of Securities Margin Trading**

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the [“Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect”](#) in BOCHK’s website or the branch staff of BOCHK.

**RMB Conversion Limitation Risk**

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH

rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

### **Important Notice of US Securities**

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to US persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service and it should not be considered as investment advice.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.