Terms and Conditions:

- The promotion period is from 14 October 2023 to 30 November 2023 (both dates inclusive) ("Promotion Period")
- This offer is only applicable to the selected customers who receive the invitation via mobile SMS, email or internet banking banner from Bank of China (Hong Kong) Limited ("BOCHK") ("Selected Customers").
- Selected Customers who login to the BOCHK mobile banking app (name: BOCHK 中銀香港) and open "My Account" function or read an article via "BeLeaf" function during the Promotion Period ("Eligible Selected Customers") are entitled to HK\$20 cash reward ("Cash Reward").
- Only first 5,000 Eligible Selected Customer can be entitled to the Cash Reward.
- The Cash Reward will be credited directly to the Eligible Selected Customer's Savings/Current account with BOCHK on or before 31 January 2024. If the Cash Reward cannot be credited to the eligible winner's account due to account status, the Cash Reward will be forfeited and no replacement reward will be offered.
- Eligible Selected Customer's Savings/Current account and Internet and Mobile Banking account with BOCHK must be valid when the Cash Reward is credited. Otherwise the Cash Reward will be forfeited and the Eligible Selected Customer will not be entitled to any reward.
- Each Selected Customer can only be entitled to the Cash Reward once.
- In the event of termination of BOCHK bank account, bad record, forfeiture of the Cash Reward, the Cash Reward will not be credited to the designated account and will be cancelled automatically forthwith.
- This offer is not applicable to the staff of BOCHK and its subsidiaries.

General Terms:

- 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.
- The above Cash Rewards cannot be transferred, returned, exchanged for other offer/gift.
- 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.
- 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.

- In case of any dispute, the decision of BOCHK shall be final.
- The quota of Cash Reward is limited and available on a first-come-first-served basis.
- Customers are responsible for the data charges of using and / or downloading BOCHK mobile banking (the "BOCHK mobile application") imposed by their service providers.
- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.