

BOCHK RMB Savings Deposit Growth Offer

Up to HK\$5,000 BOC Credit Card Free Spending Credit

Offer 1: RMB Savings Deposit Growth Offer²

During Promotion Period¹, customers can enjoy **up to HK\$5,000 BOC Credit Card Free Spending Credit**³ for deposit growth of **RMB 10,000 or above** by conversion of HKD and maintain the RMB deposit growth till 30 September 2015. Act now to enjoy fabulous offers!

Customers	BOC Credit Card Free Spending Credit for deposit growth of every RMB 10,000	Maximum Rebate of BOC Credit Card Free Spending Credit
Payroll Service Customers ⁴	HK\$100	HK\$5,000
Other Customers	HK\$80	HK\$4,000

Offer 2: Currency Exchange Offer⁵

Integrated Account Service customers can enjoy **exchange offer up to 30 bps** by converting HKD into RMB.

Offer 3: Open Multi-Currency Savings Account Offer⁶

During Promotion Period¹, Integrated Account Service customer who newly opened Multi-Currency Savings Account and conducted currency exchange at the same time with amount deposited of RMB 5,000 or above will enjoy **HK\$50 supermarket coupon!**

Personal Customer Service Hotline **(852) 3988 2388** | www.bochk.com

Terms of the promotion offers:

1. The promotion period is from 2 July 2015 to 31 July 2015 (both dates inclusive) ("Promotion Period").
2. RMB Savings Deposit Growth Offer
 - To be eligible for BOC Credit Card Free Spending Credit ("Free Spending Credit"), individual and selected corporate customers should fulfil the following requirements ("Eligible Customers"):
 - Convert HKD into RMB10,000 or above at the telegraphic transfer rate (not applicable to RMB banknotes exchange) and deposit into RMB Savings Account ("Eligible Exchange Amount") during Promotion Period; and
 - Maintain the Eligible Exchange Amount in RMB Savings Account from RMB exchange date till 30 September 2015 on a daily basis ("Eligible Exchange Amount Maintenance Period"); and
 - Existing holder of BOC Credit Card (International) Ltd (the "Card Company") or successfully apply BOC Credit Card on or before 30 September 2015.
 - Bank of China (Hong Kong) Limited ("BOCHK") will compare the lowest daily deposit balance of RMB Savings Account during Eligible Exchange Amount Maintenance Period with that as of 30 June 2015, in order to calculate the RMB deposit balance growth ("Eligible Deposit Balance Growth").
 - If Eligible Deposit Balance Growth is not equal to Eligible Exchange Amount, the lower one will be referred as eligible deposit ("Eligible Deposit"). Payroll Service Customers will be offered HK\$100 Free Spending Credit for every RMB10,000 of Eligible Deposit, each Payroll Service Eligible Customer can enjoy a maximum of HK\$5,000 Free Spending Credit. Non-Payroll Service Customers will be offered HK\$80 Free Spending Credit for every RMB10,000 of Eligible Deposit, each non-Payroll Service Eligible Customer can enjoy a maximum of HK\$4,000 Free Spending Credit. The Payroll Service Eligible Customers must be existing Payroll Service Customers when the Free Spending Credit is credited by the Card Company.
 - Regarding the calculation of Free Spending Credit amount, the Eligible Deposit of less than RMB10,000 will not be entitled to any rebate.
 - The Eligible Customers must hold a valid BOC Credit Card when the Free Spending Credit is credited by the Card Company. If he / she does not successfully hold a valid BOC Credit Card when the Free Spending Credit is credited by the Card Company, BOCHK will credit cash of equivalent value to his / her Hong Kong Dollar Savings Account without prior notice.
 - Free Spending Credit / Cash rebate will be credited to the Eligible Customers' BOC Credit Card / Hong Kong Dollar Savings Account on or before 29 January 2016. If the customers hold more than one Hong Kong Dollar Savings Account, BOCHK has the discretion to credit the cash rebate to any one of the accounts. If the account is a joint account, the holders of such account will be considered as one customer and can enjoy the above offer once only.
 - The accumulated amount of RMB deposit and Eligible Deposit Balance Growth of RMB Savings Account are subject to BOCHK's record.
3. BOC Credit Card Free Spending Credit
 - Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited.
 - Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
 - If Eligible Customers hold more than one BOC Credit Card, the Free Spending Credit will be credited to the highest tier BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
 - The status of the credit card accounts held by the Eligible Customers should be normal, valid and in good standing, and such accounts should not have overdue / bad records, nor have they been cancelled / terminated for any reason, and the Time Deposit Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.
4. Payroll Service Customers
 - Customers have received salary by (i) "electronic payroll arrangement" or (ii) "standing instruction" (not including the standing instruction originating from BOCHK, Nanyang Commercial Bank and Chiyu Banking Corporation Limited) via a valid HKD Savings/Current Account with BOCHK upon payroll service registration on or before 30 September 2015. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through BOCHK or other banks' payroll system and does not include standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit. BOCHK reserves the absolute right to define the terms of "Payroll Service Customers".
5. Currency Exchange Offer
 - The above offer is not applicable to RMB banknotes exchange, and is subject to relevant terms. Please contact our branch staff for details.
6. Open Multi-Currency Savings Account Offer
 - The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the branch staff.

General Terms:

- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact our branch staff.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice. In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
- The above offers are available on a first-come-first-served basis.

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.

(Only applicable to Individual Customers) 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.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.