

## CBS Online Bonus Points Scheme

We will calculate your company's "Customer Relationship Points" based on the average transaction volume or account balances of your deposits, loan, investments and trade finance account in the previous three consecutive months. The more points you earn, the more rewards you will receive. Also, you can flexibly access your accumulated points as at the end of last month via CBS Online.

### The calculation of "Customer Relationship Points" is as follows:

"Customer Relationship Points"=Sum of the following items		
Service <sup>a</sup>	Calculation <sup>b</sup> (equivalent to HK\$)	Reward Factor
<b>Deposits</b>	Average balance of the past three consecutive months	1 point for every HK\$10
<b>Loan <sup>c</sup></b>	Average outstanding balance of the past three consecutive months	
<b>Investments</b>	Average balance of the past three consecutive months	
<b>Trade Finance <sup>d</sup></b>	Average monthly transaction volume of the past three consecutive months	

- The Bank reserves the rights to amend the eligible point-earning service types and the Reward Factors from time to time.
- The Bank reserves the rights to amend the period of calculation and the Reward Factors from time to time.
- Overdrawn amounts exceeding the limit set by the Bank will not be used for the calculation of "Customer Relationship Points".
- Only L/C issuance and import / export collection will be counted.

Customers can take advantage of preferential offers on securities brokerage fee, transaction charge and telegraphic transfer in the following month with their "Customer Relationship Points". Details are as below:

Details of Scheme				
Customer Relationship Points	0-9,999	10,000-99,999	100,000-499,999	500,000 or above
<b>Reward Program</b>	Not applicable	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<b>Securities Trading Services <sup>e</sup></b>		Brokerage Fee: 0.25% of transaction amount per trade (Min. charge: HK\$100) Transaction Charge: HK \$2.5 per board lot (Min. charge: HK\$30)		
<b>Telegraphic Transfer <sup>f</sup></b>		Standard charge minus up to HK\$20 per TT	Standard charge minus up to HK\$30 per TT	Standard charge minus up to HK\$40 per TT

- The privileges on securities trading services cannot be used in conjunction with other promotional offers for securities service.
- Deductions on telegraphic transfer service charges are only applicable to those transactions conducted via any branch of Bank of China (Hong Kong) and cannot be used in conjunction with other promotional offers for remittance service.