

## Definition of "Total Relationship Balance":

- Includes the monthly value of the following items under the customer's name:
  - the average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds ("MPFs")<sup>5</sup>; and
  - mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"<sup>8</sup>.
- The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his / her sole-name and joint-name accounts. The "Total Relationship Balance" in the joint-name of the customer and other person only includes the "Total Relationship Balance" of all corresponding joint-name accounts.
- Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- The relevant calculation results are subject to the Bank's records.

## Remarks:

1. The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
2. Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the month).
3. Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value of the policy is subject to the relevant insurance policy provisions.
4. Other loans refer to the loan products provided by BOC Credit Card (International) Limited or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
5. Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
6.
  - a. Excludes any prepayment amount;
  - b. For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted;
  - c. For the Reverse Mortgage Scheme, the monthly payout amount (except the first monthly payout amount) is counted.
7. BOC Credit Cards refer to the credit cards issued by BOC Credit Card (International) Limited.
8. Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Wealth Management* service with the Bank. Such sole proprietorships holds the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his / her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms and conditions for the services.