



WEALTH MANAGEMENT
SERVICE GUIDE



Welcome to *Wealth Management!*

You can now enjoy an array of professional financial services and exclusive privileges while planning ahead for a prosperous future.

As your trusted banking partner, your dedicated *Wealth Management* Customer Relationship Manager as well as a team of professionals will tailor make financial solutions to take care of your wealth management and investment needs. Along with our one-stop cross-border services, you can grasp investment opportunities and grow your wealth.

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ONE-STOP AND PROFESSIONAL BANKING SERVICES BRING YOU FINANCIAL CONVENIENCE

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COMPETITIVE EDGES IN CROSS-BORDER WEALTH MANAGEMENT

With our extensive service network and our cross-border service specialists in the Mainland of China and Hong Kong, as well as the close ties with our parent company, Bank of China, *Wealth Management* provides one-stop cross-border banking services for you to enjoy greater financial flexibility.

Financial services in the Mainland of China exclusive for Hong Kong customers

With closer ties between the Mainland of China and Hong Kong, cross-border financial services have become more important. *Wealth Management* offers all-round solutions in cross-border services, wealth management information and investment products to help you manage your finance with ease.

Cross-border financial services and information

- **Dedicated Customer Relationship Manager** provides you financial information of overseas countries and Mainland China, and arranges a designated staff from local branch to provide financial management services¹ for you, catering for your cross-border financial needs
- **Wealth Management Service Hotline** (852) 3988 2888 offers you the convenience of making appointments for local banking services with the designated Bank of China branches in Guangdong Province, as well as the free roaming services of connecting your call to Bank of China Customer Service Hotline (Mainland China Area Code - 95566) to enquire service details of Bank of China in the Mainland¹. If you are overseas, you can enjoy our 24-hour International Toll-Free Service² to directly contact with our Customer Service Officers to manage your personal finances with ease
- By presenting your *Wealth Management* card, you can enjoy privileged services¹ offered by the **Wealth Management Priority Counters** at the *Wealth Management* Centres of the branches and sub-branches of NCB (China) in the Mainland

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COMPETITIVE EDGES IN CROSS-BORDER WEALTH MANAGEMENT

- **Cross-border Account-opening Attestation Service** allows you to open an account⁴ with NCB (China)¹ at any of BOCHK branches³ in Hong Kong
- *Wealth Management* customers can enjoy a handling fee waiver⁶ for **same-day remittance**⁵
- **BOC Remittance Plus** offers an efficient and reliable remittance service. Your funds will be transferred on the same day to any of our over 10,000 remittance points spanning all provinces, cities, autonomous regions in the Mainland of China and Macau (including Bank of China, NCB (China)¹ and Chiyu Banking Corporation), allowing you to transfer fund flexibly and enjoy more savings
- You can use **Cross-border Forward-dated Remittance Service** at any of BOCHK's branches or via Internet Banking, and place deposit instructions at the same time

Wealth Management products

- With **BOC Wealth Express Card**, you can withdraw cash⁷ via ATMs and make purchase⁸ in the Mainland, Hong Kong and overseas. You can also transfer funds and enquire balance between the Hong Kong and Mainland accounts linked to the card via BOCHK Internet Banking
- **BOC CUP Dual Currency Credit Card** is widely accepted globally, and consists of both RMB and HKD accounts. Transactions conducted in the Mainland are settled in RMB while those conducted in Hong Kong and overseas are settled in HKD to save currency conversion costs. With this card, you can enjoy a handling fee waiver on the Mainland and overseas spending as well as fabulous offers from designated merchants in the Mainland of China, Hong Kong and Macau

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COMPETITIVE EDGES IN CROSS-BORDER WEALTH MANAGEMENT

- With a team of RMB business experts, *Wealth Management* offers **One-stop RMB Services** including deposits, currency exchange, funds, investment, remittance, cheques, cashier's orders, gift cheques, insurance, bank cards, securities trading, dual currency credit card, etc., to help you grasp every investment opportunity

Remarks:

1. For services details of Bank of China Limited ("Bank of China") and the branches or sub-branches of Nanyang Commercial Bank (China) Limited ("NCB(China)") in Mainland China, please contact the staff of respective branches. NCB (China) is a wholly foreign-owned bank incorporated in the Mainland and established by Bank of China (Hong Kong) Limited ("BOCHK") through Nanyang Commercial Bank Limited, a wholly-owned subsidiary of BOCHK. NCB (China) is neither an authorised institution under the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong. For further information on NCB (China), please visit www.ncbchina.cn or call its Customer Service Hotline at (86) 800 830 2066 (calling via fixed-line phone in the Mainland) or (86) 400 830 2066 (calling via mobile phone in the Mainland) or (852) 2929 2988 (calling from outside the Mainland).
2. To enjoy the International Toll-Free Service, customers should use fixed-line phones with IDD service without IDD security code restriction (i.e. IDD barring should be deactivated).
3. Customers who are aged 18 or above can visit any of BOCHK's branches in person with valid documents to open an account with NCB (China). Application via third party is not allowed. Please contact the staff of BOCHK for details.
4. BOCHK is not an agent of NCB (China) and only provides account-opening attestation and document transmission services. The account opening application is subject to verification and approval by NCB (China), which may accept or reject such application at their discretion, and its decision shall be final.
5. Remittance must be conducted in accordance with the related regulatory requirements in the Mainland. Please contact the staff of BOCHK for details.
6. *Wealth Management* customers can enjoy a handling fee waiver for same-day remittance between the same name accounts in BOCHK and NCB (China).
7. Cash withdrawal outside Hong Kong region is subject to "Cash withdrawal and transaction limits at ATMs outside Hong Kong".
8. Customers can conduct transactions through terminals provided by the retail payment system of EPS Company (Hong Kong) Limited / China UnionPay Company Limited, which is a bankcard association in China.

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COMPETITIVE EDGES IN CROSS-BORDER WEALTH MANAGEMENT

Financial services in Hong Kong exclusive for Mainland customers

Wealth Management provides a diverse range of professional cross-border banking services for Mainland customers to grasp every investment opportunity in both places.

Cross-border financial services and information

- Local Toll-free Hotline service is tailored for the Mainland customers. Simply call our **Mainland Customer Service Hotline** at (86) 400 800 2388 for enquiry of general banking services and investment information of BOCHK
- **Cross-border Account-opening Attestation service**
You can take up *Wealth Management* service by submitting your duly signed documents to BOCHK at any of the designated attesting banks in the Mainland without having to travel to Hong Kong. Moreover, you can use Internet Banking and Phone Banking services for greater flexibility and convenience
- **Capital Investment Entrant Scheme service**
BOCHK's professional financial management team offers you free consultation on the scheme, asset management reporting service, wealth management service and one-stop professional mortgage consultation, enabling you to meet the requirements of the "Capital Investment Entrant Scheme"⁹ soon and enjoy an array of fabulous banking services offers
- **One-stop securities trading service**
Multiple trading channels and up-to-date market information are available to help you capture every investment opportunity. What's more, selected customers can enjoy direct order placement, IPO subscription and IPO financing services as well as latest market information through their dedicated Securities Services Managers

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COMPETITIVE EDGES IN CROSS-BORDER WEALTH MANAGEMENT

Loan services

- RMB mortgage loan services denominated in RMB are applicable to residential, commercial and industrial properties as well as shops in Hong Kong

Remarks:

9. For details of Capital Investment Entrant Scheme, please refer to the relevant service guide or contact the staff of BOCHK. For the latest requirement with respect to the scheme, please visit the website of the Immigration Department of the HKSAR Government.

2 PROFESSIONAL SERVICE TEAM

Possessing professional knowledge and solid experience, our *Wealth Management* service team provides you with premier services to meet your financial needs.

- **Dedicated Customer Relationship Manager** offers personalised wealth management services to help you define your short, medium and long term financial goals, according to your financial needs, investment risk appetite and investment experience. In addition, the Customer Relationship Manager will perform periodic reviews on your asset portfolio and wealth management strategies to help you plan ahead and achieve your goals with ease
- Our team of product specialists help you capture opportunities and fulfil your needs
 - **Cross-Border Business Team** - as your cross-border financial partners, we offer latest information of Mainland banking services and help you contact the branches and sub-branches of Bank of China and NCB (China) in different provinces and cities to cater for your various financial needs in the Mainland
 - **Financial Planning Manager** - provides professional financial planning and insurance services for you and your family to plan for a prosperous future
 - **Personal Banking Manager (Mortgage Service)** - offers suitable mortgage solutions and one-stop Premium Mortgage Services to meet your needs
 - **Securities Services Manager** - offers direct order placement service as well as latest market information to keep you abreast of market trends and grasp investment opportunities
 - **Investment Product Specialist** - offers comprehensive investment solutions and market information, enabling you to make wise decision and grow your wealth
 - **Foreign Exchange Services Manager** - provides FX market information and Premium Deposit service to help you grasp every opportunity in the fast-changing FX market
 - **Commercial Customer Relationship Manager** - as your trusted business partner, we provide comprehensive business banking service, enabling you to grasp business opportunities

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MULTIPLE SERVICE CHANNELS

With *Wealth Management's* extensive service network, 24-hour manned phone banking service, as well as an efficient e-banking service and trading platform, you can manage your finances conveniently.

Extensive service network

- At the *Wealth Management* Centres, you can enjoy superior financial services in our cozy environment
- Exclusive priority counter services at over 190 designated branches allow you to manage your finances with ease

24-hour manned phone banking service

- 24-hour manned phone banking service enables you to flexibly manage your finances anytime, anywhere
- When you are overseas, you can call our International Toll-Free Hotline to contact our Customer Services Officers for assistance

| Regions | International toll-free number |
|-----------------|--------------------------------|
| The Netherlands | 0800 022 1375 |
| Indonesia | 001 803 852 7193 |

| Regions | International access code | International toll-free number ¹ |
|--|---------------------------|---|
| Australia | 0011 | 800 3988 2888 |
| The Mainland of China, Macau SAR, Malaysia, New Zealand, Taiwan Region, United Kingdom, Philippines ² | 00 | |
| Canada, United States of America | 011 | |
| Singapore, Thailand | 001 | |
| Japan | Group A ³ | |
| KDD | | 001 + 010 |
| IDC | 010 | 0061 + 010 |
| NTT | | 0033 + 010 |

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MULTIPLE SERVICE CHANNELS

Efficient internet banking service

- Manage various financial transactions via Internet Banking at ease and enjoy preferential handling fees
- With user-friendly interface, Mobile Banking allows you to manage your finances anytime, anywhere
- Interactive 7 x 24 Online Chat service* enables you to contact our Customer Service Representatives for instant banking service enquiries via the interactive chat platform of our Internet Banking

* Only applicable to customers who take up *Wealth Management* service in sole-name.

Remarks:

1. To enjoy the International Toll-Free Service, customers should use fixed-line phones with IDD service without IDD security code restriction (i.e. IDD barring should be deactivated).
2. International Toll-Free Service in the Philippines is only available for customers using PLDT fixed-line phones.
3. Group A: Applicable to fixed-line phones registered with IDD Service.
Group B: Applicable to mobile phones, public phones and fixed-line phones without registered IDD Service.

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DIVERSIFIED PRODUCTS AND INFORMATION

A wide range of financial services including account management, deposit, investment and insurance are provided to meet your financial needs.

All-round investment services

- One-stop Securities Services
 - Comprehensive Hong Kong stocks and Shanghai A shares trading and margin services help you capture Shanghai and Hong Kong investment opportunities
 - Brand-new **Family Securities Account** Service allows you to open multiple Family Securities Accounts on top of your personal Securities Account, under the respective names of your family members as identification, enabling you to enjoy securities trading and Monthly Stocks Savings Plan services conveniently and to achieve your family's financial goals
 - **Personalised Securities Services** provide selected customers with one-stop securities services, including regular update on the latest market news, listed companies movement, price change alert, etc., to help you manage your investment portfolio with ease
- Diversified Investment Products
Other diversified products are also available to help you grow your wealth, including:
 - Funds
 - Bonds
 - Structured products
 - Foreign exchange
 - Precious metals
 - Precious Metal and FX Margin Trading

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DIVERSIFIED PRODUCTS AND INFORMATION

Flexible loan services

- **Premium Mortgage Service**
Professional and suitable lending solutions with fast application process can cater for your diverse needs
- **Wealth Management Secured Overdraft Service**
By pledging designated assets* as collateral, you can obtain a standby overdraft facility and manage your funds with greater flexibility
* For details of the loan ratio of the above designated assets, please contact the staff of BOCHK.
- **A Spectrum of Personal Lending Solutions**
Tax loans and personal loan services are tailored for property owners, business owners and professionals. Instalment loan/revolving credit, balance transfer and overdraft facility are also available to help you manage your finances flexibly
- **Smart Mortgage Scheme**
A mortgage scheme with deposit account and preferential interest rate allows you to earn higher interest returns on your savings while realising your dream of home ownership
- **Diversified Loan Products**
Other diversified loan products are also available to meet your needs

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DIVERSIFIED PRODUCTS AND INFORMATION

Privileged credit card services

- *Wealth Management* Visa Infinite Card is provided exclusively for *Wealth Management* customers
- Perpetual annual fee waiver and an extraordinary selection of concierge services are offered

Comprehensive insurance solutions

- Diversified life insurance products include lifetime coverage, endowment plan, retirement protection, etc., enabling you and your family to enjoy hassle-free protection
- Medical, travel and family insurance plans are provided for you to cope with unexpected charges

Customised market news

- Through e-Subscription service*, you can receive customised information through e-mail or SMS regarding your account status, market updates and product information. You can also opt to receive information relevant to your lifestyle and interests for enjoying the finer things in life

* Only applicable to customers who take up *Wealth Management* service in sole-name.

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PRESTIGE LIFESTYLE

Wealth Management presents you with a host of fabulous privileges:

- Reserve **The Hong Kong Jockey Club Racecourse VIP Box** exclusive to *Wealth Management* at preferential rates to enjoy exciting races and delectable buffet meals with your family, friends and business partners. For enquiries or reservations, please call (852) 3669 3969
- Make **priority booking for prestigious events**, such as golf tournaments, concerts and investment seminars
- *Wealth Management* Visa Infinite Card¹ offers you an extraordinary selection of distinctive travel, shopping, dining, leisure and entertainment privileges, as well as round-the-clock **concierge services**, including:
 - Up to 6X Reward Gifts Points for all dining and overseas spending. Upon you meet the monthly spending of HK\$15,000 or above, you can earn extra 3X Gift Points on top of the current 3X Gift Points for all dining and overseas spending with no ceiling, indulging you with a more rewarding experience
 - Unlimited free access to over 700 airport lounges around the world
 - Complimentary travel accident insurance with a coverage of US\$1,000,000
 - Private club access, golf offers, private dining prepared by celebrated chefs, etc
 - By making a phone call or visiting a web page, you can access personal assistance services, including trip planning, flight and hotel reservations, restaurant reservations, car rental, performance ticket booking

6 PRIVILEGED OFFERS

As our *Wealth Management* customer, you can enjoy the following banking service offers²:

- Preferential interest rates for deposits and loans
- Preferential fees for fund subscriptions
- Preferential fees for investment services
- Foreign exchange offers
- Overdraft protection against bounced cheques³
- Fee waivers or discounts for banking services and product offers including telegraphic transfer, issuance of demand draft, issuance of cashier's order/ gift cheque, RMB / foreign currency exchange, investment product and time deposit offer
- Perpetual annual fee waiver of *Wealth Management* Visa Infinite Card
- Up to HK\$30,000 or RMB30,000 daily cash withdrawal limit⁵ for the *Wealth Management* Card⁴

Remarks:

1. For the offer details of the *Wealth Management* Visa Infinite Card, please visit www.boci.com.hk.
2. For details of the offers, please visit www.bochk.com/wm or contact your Customer Relationship Manager.
3. Overdraft Protection Against Bounced Cheques is applicable to designated HKD current account only. To enjoy an overdraft protection of up to HK\$10,000, customers should maintain a "Total Relationship Balance" of HK\$500,000 or above in the previous month. BOCHK may levy overdraft interest at the general overdraft interest rate and request customers to make full repayment of the principal and interest on a specified date.
4. *Wealth Management* Card is subject to the relevant terms. For details, please refer to BOCHK's materials on "General Information for Retail Banking", "Supplementary Information on Renminbi Services", "General Banking Services Charges" and other relevant documents.
5. The daily cash withdrawal limit of a *Wealth Management* customer is HK\$30,000 or RMB30,000. The daily cash withdrawal limit can be adjusted to HK\$10,000 or RMB10,000 upon the *Wealth Management* customer's request. For details, please contact your Customer Relationship Manager.

BOCHK strives to serve you better.
For enquiries, please call our
Wealth Management Service Hotline at (852) 3988 2888
or visit any branch of BOCHK.

Website

www.bochk.com/wm

General terms:

- *Wealth Management* service (the "Service") offered by BOCHK is only applicable to personal customers.
- Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the Service Guide.
- This Service Guide gives an introduction to the products, services and offers under this Service. Please refer to the *Wealth Management Services and Offers Table* for details on the *Wealth Management Card*, service charges, secured overdraft and the above offers. For details of the other products and services listed above are subject to relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK is one of the insurance agents of the above mentioned insurance services.
- 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.

Risk Disclosure / Important Notes:

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. You are advised to understand the relevant details, charges and important notes before you invest in Shanghai A shares. For details, please visit BOCHK website or contact the staff of BOCHK.

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 financial position and investment objectives.

Risks of trading of listed RMB products:

- **Investment / Market Risk:** Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.
- **Currency Risk:** If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.
- **Exchange Rate Risk:** RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. 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. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.
- **Default Risk & Credit Risk:** In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.
- **Emerging Market Risk:** RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

- **Conversion Limitation Risk:** 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.

Risk of trading A shares via Shanghai-Hong Kong Stock Connect:

- **Not protected by Investor Compensation Fund:** Investors should note that any Northbound trading under Shanghai-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any Northbound trading as well.
- **Quotas used up:** When the respective aggregate quota balance for Northbound trading is less than the daily quota, the corresponding buy orders will be suspended on the next trading day (sell orders will still be accepted) until the aggregate quota balance returns to the daily quota level. Once the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted. Depending on the aggregate quota balance situation, buying services will be resumed on the following trading day.
- **Trading day difference:** As mentioned above, Shanghai-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the Mainland market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect is not trading.
- **Restrictions on selling imposed by front-end monitoring:** For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.
- **The recalling of eligible stocks:** When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchange.
- **Risks of client assets received or held outside Hong Kong:** Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability, and also understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure/ Important Notes or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

The prices of bonds fluctuate, sometimes dramatically. The price of bonds may move up and down, and they may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds. The investment decision is yours but you should not invest in any bonds unless the intermediary who sells such product to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investment in bonds involves significant risks. It is impossible to describe every risk associated with such bonds that are relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant bonds including, in particular, the sections about risks, and ensure that you fully understand the nature and all the risks associated with an investment in the relevant bonds and are willing to assume such risks. You should carefully consider whether the relevant bonds are suitable for you in light of your own relevant circumstances. If in doubt, you should seek independent professional advice.

Structured products involve derivatives. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Structured products may not be principal protected, and you may lose all or part of your principal invested. These products are not equivalent to, nor should it be treated as a substitute for, time deposits.

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest. Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals. Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

RMB policies are subject to exchange rate risk. The exchange rate between RMB and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/ surrender value and other benefits payable under RMB policy will vary with the exchange rate. The exchange rate between RMB and HKD will be the market-based prevailing exchange rate determined by the insurer from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value/ surrender value or other benefits payable in HKD, for RMB policy.

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.

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice 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.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realised. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks, and understand the nature and risk of the relevant product. For details of the nature of a particular product and the risks involved, please refer to the relevant offering documents. You should seek advice from an independent financial adviser.

The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

This service guide does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

This service guide is issued by Bank of China (Hong Kong) Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

WEALTH MANAGEMENT SERVICES AND OFFERS

1. Wealth Management service fee

- You can enjoy the full range of *Wealth Management* services by maintaining a "Total Relationship Balance" of HK\$1 million or above.

| "Total Relationship Balance" (HK\$) | Monthly Service Fee (HK\$) |
|-------------------------------------|----------------------------|
| 1 million or above | Waived |
| Below 1 million | 280 |









- 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^a (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Deposits, Structured Deposit, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans^b, outstanding balance of other loans^c and the vested balance of the Mandatory Provident Funds ("MPFs")^d; and
 - mortgage payments^e, outstanding balance and un-post installment balance under the BOC Credit Card^f and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"^g.
- 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 Bank of China (Hong Kong) Limited ("BOCHK") from time to time.
- The relevant calculation results are subject to BOCHK's records.



Remarks:

- BOCHK 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.
- Only apply to life insurance plans distributed by BOCHK as an insurance agent. Cash value of the policy is subject to the relevant insurance policy provisions.
- Other Loans refer to the loan products provided by BOC Credit Card (International) Limited or BOCHK excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.









- Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount (except the first monthly payout amount) is counted.
- BOC Credit Cards refer to the credit cards issued by BOC Credit Card (International) Limited.
- Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Wealth Management* service with BOCHK. Such sole proprietorships shall hold the "Business Integrated Account" with BOCHK and the customer has registered with BOCHK 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 for the services.

2. Wealth Management Card¹

- Worldwide cash withdrawal services are available via ATMs in the following networks including ATMs displaying the logos of ,  or .
- Card spending at merchant outlets displaying the logo of  in Hong Kong or  worldwide.
- When using the  network, you can enjoy the convenience of dual currency settlement and savings on currency conversion cost with a *Wealth Management* Card linked to both HKD account and RMB account. Transactions conducted via the  network (including cash withdrawal and card spending) and settled in RMB will be debited from the RMB account whereas transactions settled in HKD or foreign currencies will be debited from the HKD account.
- Upon activation of the "Auto-transfer" function for *Wealth Management* Card, when you withdraw cash or make card spending with *Wealth Management* Card via the  network and if the outstanding balance of the transaction account in *Wealth Management* Card is insufficient to settle the total transaction amount, such total transaction amount will be automatically debited from the other account maintained in *Wealth Management* Card provided that it has sufficient funds to settle the total transaction amount.
- The daily transaction limit for *Wealth Management* Card transaction:

| Types of Transaction | Maximum Daily Limit ⁶ |
|--|--|
| Cash withdrawal | HK\$/RMB30,000 ⁷ |
| Transfer between the registered accounts of the card in the same currency | Up to the available balance within the accounts (No limit) |
| Transfer to other accounts not registered under the card | HK\$/RMB50,000 ⁸ (shared transaction limit) |
|  Point-Of-Sales transaction ("POS") | |
|  POS | |
| Bill Payment Services "Jet Payment" "PPS" (not applicable to RMB account linked to <i>Wealth Management</i> Card) | HK\$100,000 (shared transaction limit) |

Remarks:

1. *Wealth Management Card* is subject to the relevant terms. For details, please refer to BOCHK's materials on "General Information for Retail Banking", "Supplementary Information on Renminbi Services", "General Banking Services Charges" and other relevant documents.
2.  refers to BOCHK.
3.  refers to the Joint Electronic Teller Services Limited. A handling fee will be levied if you make cash withdrawals via ATMs of  network outside Hong Kong. You are also required to abide by the terms and conditions stipulated by the relevant banks and the network service provider(s).
4.  refers to China UnionPay. A handling fee will be levied if you make cash withdrawals via ATMs of  network. You are also required to abide by the terms and conditions stipulated by the relevant banks and the network service provider(s).
5.  refers to EPS Company (Hong Kong) Limited. The maximum daily limit of cash withdrawal, card spending, transfer and bill payment will be calculated on the basis of each *Wealth Management* customer (regardless of the number of *Wealth Management* cards held by each customer). For transactions involving RMB, please refer to the "Supplementary Information on Renminbi Services".
7. The daily cash withdrawal limit of a *Wealth Management* customer is HK\$30,000 or RMB30,000. The daily cash withdrawal limit can be adjusted to HK\$10,000 or RMB10,000 upon the *Wealth Management* customer's request. For details, please contact your Customer Relationship Manager.
8. The maximum daily limit for transfer in the same currency to other accounts, and the maximum daily limit for card spending transactions conducted via  and , is HK\$50,000 or RMB50,000 (depending on the transaction currency).

3. *Wealth Management Secured Overdraft Facility*¹

- The overdraft limit of the *Wealth Management Secured Overdraft Facility* is calculated on the basis of the Secured Asset Value multiplied by the Loan Ratio, and is automatically adjusted daily.

| Types of Secured Asset | Item | Loan Ratio | Handling Fee | Interest Rate (per annum) |
|-------------------------|---|-------------------------------|--------------|--|
| Time Deposits | HKD, USD | 100% of the deposit amount | Waived | Prime Rate ² -1% or HIBOR, whichever is higher |
| | AUD, CAD, CHF, EUR, GBP, JPY, NZD | 80% of the deposit amount | | |
| | DKK, SEK | 75% of the deposit amount | | |
| Securities ³ | Hang Seng Index Constituent Stocks ⁴ | Up to 50% of the market value | | Prime Rate ² or HIBOR, whichever is higher |

Remarks:

1. BOCHK reserves the right to change the types of secured asset, loan ratio, overdraft limit and overdraft interest rate at its absolute discretion without prior notice.
2. Prime Rate refers to Hong Kong Dollar Prime Rates quoted by BOCHK from time to time.

3. Secured assets of securities will be subject to the prevailing list announced by BOCHK from time to time. For details, please contact your Customer Relationship Manager.
4. The shares of Bank of China Hong Kong (Holdings) Limited are excluded. If *Wealth Management* customer is a related person such as a director or an employee of BOCHK, or he/she is a director or a management professional of Bank of China Limited or its subsidiaries, the shares of Bank of China Limited are excluded from the list of secured assets.

General Terms:

- The above products, services and offers are only applicable to *Wealth Management* customers.
- For details on the *Wealth Management* services, please refer to the "*Wealth Management Service Guide*".
- 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 Chinese and English versions of this promotion material, the Chinese version shall prevail.

Risk Disclosure / Important Notes:

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice 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.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realised. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks, and understand the nature and risk of the relevant product. For details of the nature of a particular product and the risks involved, please refer to the relevant offering documents. You should seek advice from an independent financial adviser.

The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

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.