BOC Hong Kong (Holdings) Limited

Investor Relations Communication Policy

1 Purpose and Policy Statement

1.1 In accordance with relevant legislations / statutory requirements, BOC Hong Kong (Holdings) Limited ("the Company") and its subsidiaries (collectively named "the Group") have formulated the definition, principles and disseminated procedures of information disclosure as stipulated by the "Information Disclosure Policy". The Company is committed to ensuring a fair and timely disclosure of the Company's information, and ongoing and effective communication, including the latest development of the Company and the key information reasonably required to make an informed investment decision, and preventing any person to deal in the Company's securities with a more favorable position than others.

1.2 "Investor Relations Communication policy ("this policy") aims to specify the rules regarding communication with investment community and media on a daily basis. For the purpose of this policy, the investment community refers to existing and potential investors (including individual and institutional investors) of the Company's securities, analysts and securities market professionals. The Company's securities include both equity securities and debt securities.

1.3 This policy will be reviewed by the Board of the Company on a regular basis to ensure its effectiveness.

2 Management Rules and Procedures

2.1 Spokespersons

2.1.1 Primary spokespersons responsible for communicating the Company's information to the investment community and the media include our Chairman, Chief Executive, other senior management members, Board Secretary, Head of Investor Relations and Head of Corporate Communications.

2.1.2 Where appropriate, the Company may authorise other officers of the Company to communicate with the investment community or the media as part of the Company's investor relations or public communications program. Investor Relations personnel will be present when unauthorised spokespersons meet with the investment community.

2.2 Responsible Units

All queries from investment community and the media must be funneled through Investor Relations and Corporate Communications respectively.

2.3 Communication with Investment Community

2.3.1 Communication by electronic channel

A dedicated "Investor Relations" section is available on the Company's website at *www.bochk.com/ir*. The Company will publish all regulatory disclosures / relevant information on its website in accordance with applicable regulations and rules. Regular updates include, among others, the following information:

- Financial performance of the Company in the form of annual and interim reports, quarterly financial and business reviews
- Webcasts and presentations on the Company's results announcements
- Announcements and press releases on the Company's latest development
- Circulars to shareholders
- Corporate calendar with dates of important events of the Company
- Other information such as credit ratings, share and dividend information, awards received by the Company, etc

The information on regulatory publications of the Company could be obtained through visiting the website of the Stock Exchange of Hong Kong Limited ("HKEx") at *www.hkexnews.hk*.

To support the protection of the environment, the Company highly encourages its shareholders to access corporate communications[1] of the Company through these websites. The Company believes that this is also the most efficient and convenient means of communication with shareholders. When the corporate communications of the Company have been published on the Company's website, shareholders who have signed up for receiving corporate communications in electronic form will receive notice of the publication.

2.3.2 Communication by post

The Company will send by post the corporate communications to its shareholders whose names are listed on the register of members of the Company only when the shareholders request for it.

Shareholders can always change their current option of receipt of corporate communications, including selection of languages and means of receipt of corporate communications, by notifying the Company's share registrar.

Actionable corporate communications (being any corporate communication that involves shareholders giving instructions on how to exercise their rights or make elections) of the Company will be sent or delivered in electronic form to shareholders of the Company in accordance with the applicable regulatory requirements.

2.3.3 Shareholder meetings

The Company attaches a high degree of importance to continuous communication with shareholders, especially direct dialogue with them. The annual general meetings ("AGM") of the Company are the primary forum for communication between the Company and its shareholders and for shareholder participation. The Company's board members, in particular, either the chairperson of Board committees or their delegates, senior management and external auditors will attend the AGM to respond to questions and comments from shareholders, appropriate arrangements shall also be put in place to encourage shareholders' active participation in the Company's AGM. Shareholders who are unable to attend the AGM are also encouraged to appoint proxies to attend and vote at the said meetings for and on their behalf.

To ensure that shareholders can have a better understanding of the agenda

[1] Corporate Communications refer to any document issued or to be issued by the Company for the information or action of holders of any of its securities, including but not limited to (a) the annual report and accounts; (b) the interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.

items to be discussed at the AGM and to encourage their active participation, the Company will provide detailed information on the AGM in a circular which is despatched with the latest annual report to the shareholders. Notice to shareholders will be sent out at least 21 days before the AGM.

According to the articles of association of the Company, shareholder meetings can be conducted in a hybrid format (by physical attendance and virtual attendance by means of electronic facilities). Shareholders can choose to attend, vote and make questions at the AGM in person, or participate via the Company's online platform to vote and submit their questions during the AGM.

Poll voting results and minutes of the AGM will be posted on HKEx website and/or the Company's website as soon as practicable.

The Company will also convene other general meetings whenever required by applicable regulations and rules. Notice to shareholders will be sent out at least 14 days before the meetings.

2.3.4 Results briefings, webcast and presentations

The Company broadcasts its interim and annual results briefings via a live webcast. The webcast is subsequently hosted on the investor relations section of the Company website until the next earnings release. In addition, interim and annual results presentations, reports and press releases are also posted on the website. Overall strategy, financial results, operating performance, recent developments and other information of the Group for investors' reference will be shared and reviewed in these presentations.

2.3.5 Investor meetings

The Company will communicate actively with the investment community in the forms of meetings, conferences and roadshows. These meetings will only discuss financial information and historical data that have been previously released to the public. Only the presentation materials reviewed by senior management will be provided. Information regarding our markets, products, corporate strategies, business strengths and weaknesses, growth opportunities and threats etc., will be discussed as long as it is not considered to be material non-public information. The Group will maintain records of information provided to analysts and investors as well as briefings and discussions with them.

2.3.6 Profit forecasts

The Company does not issue profit forecasts and in principle will not

comment on market estimates.

2.3.7 Analyst models and reports

The Company will not review or comment on analysts' financial models and research reports, except to provide notification or suggest corrections to material inaccuracy or any misleading information, relating to historical information that is publicly available. Investor Relations Division is responsible for providing analysts with historical data and previously disclosed public information.

2.3.8 Enquiries

The Company's Investor Relations Division will respond to inquiries from the investment community that relate to information that is already in the public domain.

Any enquiries and requests relating to shareholder's shareholding, such as change of personal details, transfer of shares, loss of share certificates and dividend warrants, etc., may be sent in writing to the Company's shareholder services in Hong Kong and US.

Shareholders who have other queries or comments in relation to the shareholder communications can send written enquiries by email to the Company's investor relations or make calls to the Company's registered office.

Contact details of the Company and shareholder services are available on the Company's website at *www.bochk.com/en/aboutus/ir/contact.html*.

2.4 Media Communications

The Group will also communicate through other channels such as news releases, press conferences or media interviews to keep the media, the investment community and the public abreast of the Group's developments. The Company's Corporate Communications is responsible for media communications.

2.5 Blackout Period

The Company imposes a blackout period that begins one month before the interim and annual results announcement day. During the blackout period, no investor meeting will be held and access to senior management will be restricted.