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**BOCHK *Private Wealth* launches RM Chat Investment by Video Service  
The market-first remote fund investment service via the Bank's own platform**

Bank of China (Hong Kong) (“BOCHK”) *Private Wealth*<sup>1</sup>, a privileged and personalised service, upgrades its remote financial management tool on mobile banking – RM Chat service, by introducing the market-first RM Chat Investment by Video Service which is provided via the Bank's own platform. The new feature allows *Private Wealth* customers to have video meeting with their dedicated Relationship Managers and carry out fund investments<sup>2</sup> remotely.

Launched in the second half of 2021, the RM Chat service allows customers to connect with their dedicated Relationship Managers via text or voice messages and perform certain transactions through mobile banking. Meanwhile, the latest enhancement RM Chat Investment by Video Service enables customers to conduct fund investments remotely, starting from investment advisory, evaluation to confirmation of transactions via RM Chat, the Bank's mobile banking instant messaging feature built on its own platform. Its video and audio recording function also helps safeguard customers' interests. RM Chat Investment by Video Service will be launched at selected branches in the first phase and expected to roll out to all branches later this year.

**Dick Ho, Deputy General Manager, Personal Banking and Wealth Management Department of BOCHK**, said, “*Private Wealth* customers prefer using digital channels for investment purpose. As of June this year, about 70% of the wealth management transactions conducted by *Private Wealth* customers were executed through digital channels including RM Chat. We saw an over 60% increase in the total amount of time deposits placed through RM Chat, compared to the end of last year. In terms of investment, fund is a popular choice among *Private Wealth* customers, whose fund investment amount made up over 50% of the total fund investments by the Bank's personal customers for the first half of this year. With nearly 900 fund choices, RM Chat Investment by Video Service is tailored to satisfy both the online wealth management and one-stop fund investment needs of our customers.”

“*Private Wealth* business has been growing steadily since its launch. As of June this year, the number of customers continued to grow by over 30%, while AUM increased by 14% year-on-year. We are committed to offering personalised wealth management solutions, such as complimentary

one-on-one legacy planning consultation service<sup>3</sup> via external inheritance consultants to our high net-worth customers. In 2021, our new legacy protection plan buyers registered a three-fold increase compared to 2020, reflecting customers’ growing interest in wealth succession planning,” **Dick** added.

To meet the sophisticated investment needs of its customers, BOCHK has also expanded its product offerings to include bonds and equity linked notes through private placement. Private Wealth’s “1+10” team of experts, including the Bank’s dedicated Relationship Managers, along with Assistant Relationship Managers and other specialists in areas such as external inheritance consultancy, mortgage, wealth management, foreign exchange, insurance, credit sales, securities, cross-border and concierge services, stand ready to offer a full range of support to its customers. The Bank’s one-on-one mortgage consultation service also provides one-stop personalised mortgage service for property buyers, including a channel for one-day express mortgage approval, preferential mortgage rates, up-to-date property market information, exclusive property tours and GBA mortgage plans to better serve the local or cross-border property purchasing needs of our customers.

For details of BOCHK *Private Wealth*, please visit: <https://www.bochk.com/pw>

Remarks:

1. *Private Wealth* is a service for customers with a net asset value of over HK\$8 million.
2. Simple funds include non-complex funds, non-private funds, and risk-matched fund products. In addition, simple fund transactions only include subscription of funds, and do not include transactions such as redemption, switching and monthly fund savings plan.
3. This value-added consultation service is offered by the Bank, and provided by a third party, not involving insurance subscription or any product or service offer, recruitment or suggestion. The information and/or opinions provided by the speaker and its institutions do not represent the standpoint of BOCHK. Terms and conditions apply, please contact BOCHK staff for more details.
4. Terms and conditions apply.

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**Bank of China (Hong Kong) Limited**

Bank of China (Hong Kong) Limited (“BOCHK”) is committed to pursuing its strategic goal to “Build a First-class Regional Banking Group” and promoting sustainable and high-quality development. Capitalising on its advantages as a major commercial banking group in Hong Kong, BOCHK continues to increase local market penetration, captures business opportunities in the Greater Bay Area and actively expands its

business development in Southeast Asia. We strive to provide customers with comprehensive, professional and high-quality services. Entering a new era of smart banking, we endeavour to become a customer-centric digital bank by enhancing customer experience with innovative technology and offering intelligent products and services.

As one of the three note-issuing banks and the sole clearing bank for Renminbi (“RMB”) business in Hong Kong, BOCHK has strong market positions in all major businesses. Our strong RMB franchise has made us the first choice for customers in RMB business. We have the most extensive branch network and diverse service platforms in Hong Kong, as well as efficient e-channels such as Internet and Mobile Banking services. We offer a comprehensive range of financial, investment and wealth management services to personal, corporate and institutional customers.

We are actively pushing forward our regional development and expanding our business in the Southeast Asian region. With our branches and subsidiaries in Thailand, Malaysia, Vietnam, the Philippines, Indonesia, Cambodia, Laos, Brunei and Myanmar, we support customers in the region with professional and high-quality financial services. Through close cooperation with our parent bank BOC, we provide a full range of high-quality cross-border services to multinationals, cross-border customers, mainland enterprises going global, central banks and super-sovereign organisations.

As a leading commercial and regional bank with deep roots in Hong Kong for over 100 years, BOCHK upholds its mission of “Bridge China and the World for the Common Good”. We are committed to undertaking our corporate social responsibilities, promoting long-term and balanced sustainable development, and delivering greater value for our stakeholders and the community.

BOC Hong Kong (Holdings) Limited is one of the largest listed companies on the Main Board of the Stock Exchange of Hong Kong, with stock code “2388” and ADR OTC Symbol “BHKLY”.