



From now until 30 June 2026¹, customers can enjoy the following Welcome Offers by opening Business Integrated Account (BIA)². Terms and conditions apply.

The Best Choice for Online Transactions Privileges

| Offer details | | BIA ^{Elite} 超卓 商業理財 | BIA ^{Plus} 晉躍 商業理財 | BIA 商業理財 |
|---|--|--|--|--|
| Service Fee | | | | |
| Monthly Service Fee | Monthly Service Fee Waiver for the first 3 months ³ | ✓ | ✓ | ✓ |
| Transaction Products Set | | | | |
| Remittance | Inward and Outward Telegraphic Transfer Handling Fee Half Price Offer⁴ New Customers ² can enjoy: 1. HK\$30 (original price HK\$60) on inward telegraphic transfer handling fee 2. HK\$60 (original price HK\$120) online outward telegraphic transfer handling fee ^{4.1} for a stipulated period after account opening | For the first 8 months | For the first 7 months | For the first 6 months |
| Foreign Currency Exchange | Enjoy foreign currency exchange offer ⁵ of up to 60 pips by converting HKD into a designated foreign currency (or vice versa) | · USD, AUD, NZD, CAD, JPY, CHF: 20 pips · EUR, GBP: 60 pips | · USD, AUD, NZD, CAD, JPY, CHF: 10 pips · EUR, GBP: 30 pips | · USD, AUD, NZD, CAD, JPY, CHF: 10 pips · EUR, GBP: 30 pips |
| Payroll Service | First 12 months Payroll Instruction Fee Waiver⁶ Remarks: Only applicable to customers who take up Payroll Service for the first time and send payroll instructions via Corporate Internet Banking. | ✓ | ✓ | ✓ |
| Merchant Acquiring | | | | |
| Merchant QR Code Payment, Credit Card and Octopus Acquiring Service | Merchant Privilege Offer⁷ on Merchant QR Code Payment, Credit Card and Octopus Acquiring Service 1. Setup fee waiver 2. First Year annual fee waiver 3. Enjoy preferential Merchant Discount Rate For enquiry, please call merchant enquiry hotline at (852) 2853 8702 | ✓ | ✓ | ✓ |
| Insurance | | | | |
| Insurance | Successful Enrolment in "BOC Business Comprehensive Insurance Plan" (This Plan is underwritten by Bank of China Group Insurance Company Limited) can enjoy the below privileges⁸ 1. 5% Off on First-Year Premium 2. Can receive an extra HK\$100 shopping coupon with the first year premium Paid for each policy at HK\$4,000 or above | ✓ | ✓ | ✓ |

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Terms for the Welcome Offers:

- 1 The promotion period is from 1 January 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”)
- 2 “New Customers” means customers (i) who never have any bank account(s) or have taken up any service(s) and/or product(s) with Bank of China (Hong Kong) Limited (“BOCHK”); and (ii) have successfully opened Business Integrated Account (“BIA”) as Master Customers. “Existing Customers” means customers (i) who have bank account(s) or have taken up service(s) and/or product(s) with BOCHK; and (ii) who have successfully opened BIA as Master Customers. BIA is subject to the relevant terms. Welcome offers are only applicable to the Master Customers of BIA. For details of the BIA and its terms, please refer to the relevant promotion materials or contact the staff of BOCHK.
- 3 **Monthly Service Fee Waiver**
- 3.1 **With the expiry of Monthly Service Fee Waiver for the first 3 months, BOCHK will determine the BIA Monthly Service Fee according to customers’ Total Relationship Balance (“TRB”) and start charging the related Monthly Service Fee automatically.**
- 3.2 Monthly Service Fee collection (if any) will be debited from Master Customers’ settlement accounts ***or relevant accounts*** stipulated on “Account Opening Application Form (Companies/Organisations)” or “Customer/Accounts/Services Information Amendment Form (Companies/Organisations)”. TRB of the current month will affect the Monthly Service Fee waiver of the next month. If there is any dispute on the calculation method of TRB, BOCHK’ s adopted method is final and conclusive. BOCHK reserves the right to change the method from time to time without prior notice.
- 4 **Telegraphic Transfer Handling Fee Offer**
- 4.1 The telegraphic transfers handling fee offer for New Customers are only applicable to the basic telegraphic handling fee for all inward telegraphic transfers and outward telegraphic transfers conducted via Corporate Internet Banking and iGTB MOBILE but does not include other related fees (such as correspondent bank fees, the fees instructed to be borne by the remitter on inward telegraphic transfers, and the fees instructed to be borne by the beneficiary on outward telegraphic transfers). The offer is only valid from the 5th business day of the month following the month of the BIA opening (excluding Saturdays).
- 5 **Foreign Currency Exchange Offer**
- 5.1 Customers can conduct foreign currency exchange via branches, manned phone banking services, Corporate Internet Banking and iGTB MOBILE to enjoy this offer.
- 5.2 To be eligible for this offer, customers should convert HKD to the Designated Currencies (or vice versa) at the telegraphic transfer exchange rates.
- 5.3 This offer is not applicable to foreign currency banknote exchange. Please contact the staff of BOCHK for details.
- 5.4 BOCHK reserves the right to change the foreign currency exchange offer at any time at its sole discretion without prior notice.
- 6 **First 12 months Payroll Instruction Fee Waiver**
- 6.1 To enjoy the Payroll Instruction Fee Waiver for 12 months starting from the month of successful opening of a BIA, customers should not have registered for BOCHK’ s Payroll Service before successful opening of a BIA and should fulfill below conditions: (a) apply for Corporate Internet Banking at the same time, or (b) have applied BOCHK’ s Corporate Internet Banking before successful opening BIA; or (c) the customers are not BOCHK’ s Corporate Internet Banking customers upon successful opening BIA and should apply Corporate Internet Banking at our branches within 6 months upon successful opening of a new BIA.
- 6.2 BIA customers are required to successfully activate the Corporate Internet Banking Payroll Service. This offer is applicable to the Master Customer’ s HKD Account designated for debit of Monthly Service Fee stipulated on “Account Opening Application Form (Companies/Organisations)” or “Customer/Accounts/Services Information Amendment Form (Companies/Organisations)” and upload payroll instructions through Corporate Internet Banking. This offer does not apply to the customers who are BOCHK’ s existing Payroll Service customers before opening BIA.
- 6.3 **BOCHK will charge Payroll Instruction Fee starting from the 13th month.** The fee will be subject to the quotes by BOCHK from time to time. Regarding the Terms of Payroll Service, please refer to “Autopay Services” of “Banking Services” under Part 2 of “Conditions for Services”. Customers can access the latest “Conditions for Services” by visiting BOCHK’ s website (www.bochk.com).
- 7 **Merchant Privilege Offer**
- 7.1 To be eligible for the Merchant Privilege Offer, New Customers must submit completed and signed Master Agreement for Payment Solution Services and application form together with all relevant documents to BOC Credit Card (International) Ltd. (“Card Company”) during the Promotion Period, and get approval from Card Company on or before 30 June 2026.
- 7.2 Card Company reserves the right to accept or decline the application for the Merchant Credit Card and Octopus Acquiring service based on the information provided by customers at the time of application.
- 7.3 Card Company reserves the right to amend the terms in respect of the Merchant Privilege Offer without prior notice. In case of dispute, the decision of BOCHK and Card Company shall be final.
- 8 **Privileges of “BOC Business Comprehensive Insurance Plan”**
- 8.1 The Premium Discount Offer and/or Coupon Offer are applicable to both New and Existing Customers who have successfully enrolled in “BOC Business Comprehensive Insurance Plan” (“the Plan”) during the Promotion Period; and have their policies effective on or before 31 July 2026 (“Eligible Customer”), otherwise the offers will be forfeited. This offer is only applicable to new policies and does not apply to policy renewals or re-applications within 6 months after policy cancellation / termination of policy renewals.
- 8.2 To be eligible for the first-year premium discount and/or Coupon Offer, New Customers or Existing Customers must enroll via BOCHK Branches / Contact Centre, submit completed and/or signed application form of the Plan together with all relevant documents to Bank of China Group Insurance Company Limited (“BOCG Insurance”), and settle the discounted first year premium during the Promotion Period, and get approval and acceptance from BOCG Insurance.
- 8.3 The Shopping Coupon (“Coupon”) is provided by BOCG Insurance. Eligible Customer with the first year premium paid of each policy with HK\$4,000 or above would be entitled to HK\$100 Coupon. The Coupon will be mailed to customers on or before 30 November 2026 in accordance with the correspondence address maintained with BOCG Insurance. Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon will be forfeited. Coupon cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and/or BOCGI shall not be liable for the loss, damage, defacement or misappropriation of the Coupon under any circumstances (including at the time of mailing) and will not reissue or replace any of them. Coupon is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Coupon is out of stock, BOCG Insurance reserves the right to offer another gift / coupon as a replacement without prior notice which may not have the same value and features as the original Coupon. Coupon is subject to the relevant terms and conditions. BOCHK and/or BOCG Insurance are not the supplier of the Coupon. For enquiry or complaint on the Coupon, please contact the relevant supplier directly. BOCHK and/or BOCG Insurance give no guarantee regarding the coupons or products and service quality provided by the supplier, and does not accept any liability arising in conjunction with the use of the coupons or products or services provided by the supplier.

- 8.4 BOCG Insurance reserves the right to accept or decline the application for the Plan based on the information provided by BIA customers and/or the applicant and/or the insured at the time of application.
- 8.5 The Plan is underwritten by BOCG Insurance.
- 8.6 BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK.
- 8.7 The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- 8.8 In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved between directly BOCG Insurance and the customer.
- 8.9 BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People' s Republic of China.
- 8.10 BOCG Insurance reserves the right to amend, suspend and terminate the Plan, and to amend the relevant terms and conditions without prior notice. In case of dispute(s), the decision of BOCG Insurance shall be final.
- 8.11 This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the staff of BOCHK.
- 8.12 The Plan is governed by the terms in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.

General Terms:

- The above promotion offers cannot be used in conjunction with other promotion offers that are not listed in this promotion.
- The accounts and services of BOCHK and Card Company are subject to the relevant terms. The Terms set out in this promotion material shall be in addition to the terms of the respective accounts and services. In case of any conflict, the Terms in this promotion material shall prevail.
- BOCHK, BOCG Insurance and Card Company reserve the rights to amend, suspend or terminate the above products, services and promotion offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of dispute, the decision of BOCHK, BOCG Insurance and Card Company shall be final.
- Should there be any discrepancy between the Chinese and English version of this promotion material, the English version shall prevail.

Important Notice:

Risk of Foreign Currency Trading:

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 customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

RMB Conversion Limitation Risk:

- 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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB).
- (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.