

## Refer Friends

**Eligible students\* who successfully refer friends or relatives to open a new account and input promotion code and meet the specified conditions can receive a cash reward of up to HKD1,764#!**

| Number of successful referrals | Cash Rebate |
|--------------------------------|-------------|
| 1 Person                       | HK\$588     |
| 2 Person                       | HK\$1,176   |
| 3 Person                       | HK\$1,764   |

- Each referrer can receive a referral reward for recommending up to 3 eligible referees at most. Each referrer can receive a maximum of HK\$1,764 in referral rewards (assuming that the customer successfully recommends 3 friends and relatives to open accounts and meets the specified conditions). The number of rewards is limited and will be served on a first-come, first-served basis. If the number of eligible referees exceeds the upper limit, BOCHK will calculate the reward based on the order of the successful account opening dates of the referees recommended by the eligible referrers, from the earliest to the latest, and the reward will be calculated based on the bank's records. The reward will be based on the bank's records and will be paid on a first-come, first-served basis.
- During the Promotion Period, the Eligible Student ( “Referrer” ) can access the “Refer Friends and Family” page via mobile or online banking to view “My Invitation Code” and share their exclusive Integrated Banking Service Invitation Code with a friend or relative who meets the criteria in Section 7(ii) ( “Referee” ). To receive the HK\$588 Referral Reward, the Referee must successfully open an account during the Promotion Period and enter the invitation code of the referrer who meets the criteria in Section 7(i) ( “Eligible Referrer” ) in the “Invitation Code” field during the account opening process and deposit the equivalent of HK\$200,000 into the account and maintain the account for the specified period.

| Account Open Date                 | Date of inward remittance | Fund maintenance time |
|-----------------------------------|---------------------------|-----------------------|
| August 1 to August 31, 2025       | Before September 30, 2025 | October 31, 2025      |
| September 1 to September 30, 2025 | Before October 31, 2025   | November 30, 2025     |

\* This promotion is only applicable to Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong who fulfill the below requirements during Promotion Period and the age calculated in birth year is between 18 to 25 (including 18 and 25) ( “Eligible Students” ).

# Private Wealth / Wealth Management / Enrich Banking / i-Free Banking referees are required to be 18 years old and above on the account opening date. (aged 18 inclusive)

**Reminder: Quota of this promotion is limited, first come first served and available while the quota last**

## 2025 U-Program Promotion “Refer Friends ” Terms & Conditions

1. The promotion period is from 1 August 2025 to 30 September 2025 (both dates inclusive) ( “Promotion Period” )
2. Customers cannot simultaneously receive rewards related to TrendyToo's "Refer Friends and Family" program.
3. The Promotion shall be applicable to customers of Integrated Banking Services of the Bank of China (Hong Kong) Limited ( “BOCHK” ) ( “Qualified Customers” ).
4. This promotion is only applicable to Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong who fulfill the below requirements during Promotion Period and the age calculated in birth year is between 18 to 25 (including 18 and 25) ( “Eligible Students” ).
5. During the Promotion Period, the Eligible Student ( “Referrer” ) can access the “Refer Friends and Family” page via mobile or online banking to view “My Invitation Code” and share their exclusive Integrated Banking Service Invitation Code with a friend or relative who meets the criteria in Section 7(ii) ( “Referee” ). To receive the HK\$588 Referral Reward, the Referee must successfully open an account during the Promotion Period and enter the invitation code of the referrer who meets the criteria in Section 7(i) ( “Eligible Referrer” ) in the “Invitation Code” field during the account opening process and deposit the equivalent of HK\$200,000 into the account and maintain the account for the specified period.

| Account Date                      | Date of inward remittance | Fund maintenance time |
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6. Each referrer can receive a referral reward of up to HK\$1,764 for the first three eligible referees he/she recommends (assuming that the customer successfully recommends three friends and relatives to open accounts and meets the specified conditions). The number of rewards is limited and will be served on a first-come, first-served basis. If the number of eligible referrals exceeds the upper limit, BOCHK will calculate the reward based on the order of the successful account opening dates of the referees recommended by the eligible referrers, from the earliest to the latest, and the reward will be calculated based on the bank's records. The reward will be based on the bank's records, there are 30 spots available and will be paid on a first-come, first-served basis.

| Number of successful referrals | Cash Rebate |
|--------------------------------|-------------|
| 1                              | HK\$588     |
| 2                              | HK\$1,176   |
| 3                              | HK\$1,764   |

7. Eligible Referrers and Eligible Referees must meet the following conditions during the Promotion Period and when registering for the Reward:

- i. Eligible Referrer :
- have chosen BOCHK's integrated financial services, and;
  - are eligible students, and;
- ii. Eligible Referee :
- have not cancelled any personal banking account or service of BOCHK in the six months before 1 August 2025, and;
  - Not referred within the same promotion, and;
  - Not the same person as the referrer, and;
  - The referral for Wealth Management / Enrich Banking / i-Free Banking must be 18 years of age or above on the account opening date.
  - Successfully open an account and enter the invitation code of the referrer who meets the conditions in item 7(i) ( "Eligible Referrer" ) in the "Invitation Code" field during the account opening process and deposit the equivalent of HK\$200,000 and maintain it until the specified time.
8. After the relevant referral reward records are verified by BOCHK, the referral reward will be paid in cash to the eligible referrer's BOCHK Hong Kong dollar deposit account on or before 31 January 2026, and will be shown on the monthly consolidated statement of the corresponding month. When the cash reward is credited, the eligible referee must still hold a valid BOCHK Hong Kong dollar deposit account, otherwise the reward will be cancelled and the referee will not receive any other form of reward or other rewards as compensation.
9. The Bank reserves the right to terminate the promotion if the Bank suspects that the Referrer and/or Referee has violated or attempted to violate the rules of this promotion or damaged, tampered with or undermined the operation of this referral program.
10. Each referee can only be referred once during the promotion period, and the latest record of BOCHK shall prevail.
11. The relevant Eligible Referrer and Eligible Referee's BOCHK bank account must remain normal and valid to be eligible to participate in this promotion and receive the relevant rewards, otherwise they will not be issued with the relevant rewards. If the relevant account of the Referee has been cancelled or downgraded to the Integrated Financial Services, the Referrer will not be issued with the relevant rewards and the relevant rewards will be automatically cancelled.
12. This promotional reward scheme does not accept self-referral by customers or recommendation by BOCHK staff.