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Embrace a new chapter full of opportunities in Hong Kong with BOCHK New CIES Service

New Referral Programme

During the promotion period, an eligible referrer who successfully refers a family member or friend to become a customer of the

BOCHK New Capital Investment Entrant Scheme (New CIES) Service

will be entitled to a reward of

HK$8,888[1]!

Promotion Period: 18 July 2026 to 30 September 2026 (both dates inclusive)

"New Capital Investment Entrant Scheme" Referral Programme

Referrer Requirements	Referee Requirements	Cash Reward
Must have taken up Integrated Banking Services with BOCHK[2]	Open a new NEW CIES account[3]	HK$8,888 each

1. The HK$8,888 cash reward is offered on a first-come, first-served basis until all places under the "New Capital Investment Entrant Scheme" Referral Programme are filled.
2. This includes BOCHK's *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking Service* and Private Banking service.
3. A customer with a newly opened New CIES account must make an investment of at least HK$17 million in eligible financial asset products within 180 days of account opening.
4. The above services and offers are subject to terms and conditions.

“New Capital Investment Entrant Scheme” Referral Program Terms and Conditions

1. The promotion period of the “New Capital Investment Entrant Scheme” Referral Program is from 18 July 2026 to 30 September 2026 (both dates inclusive) (the “Promotion Period”).
2. The “New Capital Investment Entrant Scheme” service is referred to as the “New CIES account”.
3. For this Promotion, Eligible Financial Asset Products refer to securities, certificates of deposit, bonds, and funds subscribed through the New CIES Account of Bank of China (Hong Kong) Limited (“BOCHK”) as permissible investment asset classes, as defined by InvestHK of the HKSAR Government. This excludes HK$3 million of the CIES Investment Portfolio of permissible investment assets under the New Capital Investment Entrant Scheme (“Eligible Financial Asset Products”). The list of “Eligible Financial Asset Products” will be published by BOCHK from time to time.
4. The referrer is required to meet all of the following conditions:
   i. The referrer is required to have taken up *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking*, or Private Banking service of BOCHK at the time of referral (“Eligible Referrer”). Employees of BOCHK are not eligible to participate in this referral program.
5. The referee is required to meet all of the following conditions (“Eligible Referee”):
   i. The referee is required to submit a signed “New Capital Investment Entrant Scheme” Referral Program Customer Registration Form to BOCHK staff when opening a New CIES account at BOCHK branches.
   ii. The referee is required to newly open a New CIES account during the promotion period and complete an investment of at least HK$17 million in Eligible Financial Asset Products within 180 days of opening the New CIES account.
6. If an Eligible Referrer successfully refers an Eligible Referee during the promotion period (“Successful Referral”), the Eligible Referrer will receive HK$8,888 for each Eligible Referee. Cash reward is on a first-come, first-served basis until all spots are filled.
7. The Eligible Referrer and Eligible Referee must both be customers of BOCHK and aged 18 or above.
8. The Eligible Referee is only applicable to those who have not taken up or cancelled BOCHK’s “New Capital Investment Entrant Scheme” service within the six months prior to 18 July 2026.
9. Each Eligible Referee can only be referred once. If more than one Eligible Referrer refers the same customer at the same time, BOCHK will determine the referral qualification based on the information provided by the Eligible Referee.
10. This referral program does not accept self-referrals from customers.
11. The above offers are only available to personal banking customers.
12. The Eligible Referrer’s relevant account must be valid and maintain good account records during the promotion period and at the time the reward is posted in order to receive the reward. BOCHK reserves the right to withhold or cancel rewards in response to changes in the customer’s account status.
13. Rewards cannot be used in conjunction with other offers, discounts, or coupons. They are not transferable, and cannot be exchanged for other offers.
14. Customers are required to pay any relevant data charges incurred while using the BOCHK mobile app or mobile banking services.
15. No other person, apart from the relevant customer and BOCHK, has any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provision of these Terms and Conditions.
16. The above products, services, and offers are subject to relevant terms and conditions. For details, please refer to the promotional materials or contact BOCHK staff.
17. BOCHK reserves the right to amend, suspend, or cancel the above products, services, and offers at any time and to amend the relevant terms at its discretion.

18. By using the BOCHK mobile application or mobile/online banking, customers agree to the disclaimers and policies of BOCHK as stated in the mobile application or mobile/online banking from time to time.

19. These Terms and Conditions can still be downloaded and stored on the BOCHK website within 30 days after submitting an account opening application or a transaction instruction. Customers may not be able to download or store the same version of such information after the relevant period.

20. In the event of any dispute, BOCHK reserves the right of final decision.

21. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

22. For all the latest requirements of the "New Capital Investment Entrant Scheme", please refer to the websites of the Immigration Department and InvestHK of the Hong Kong SAR Government.

23. In the event of any inconsistency between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

24. Arrangements for Receiving Rewards

New CIES Account Opening Date (Both Dates Inclusive)	Date of Cash Reward Deposit
18 July 2026 to 30 September 2026	On or before 31 May 2027

i. The Eligible Referrer will receive a cash reward of HK$8,888 for each Eligible Referee they successfully refer.

ii. After the relevant referral reward record is verified by BOCHK, the referral reward will be paid in cash to the BOCHK Hong Kong dollar deposit account held by the Eligible Referrer on the date listed above. The reward will be reflected on the consolidated monthly statement of the corresponding month. At the time the cash reward is deposited, the Eligible Referrer must still hold a valid BOCHK Hong Kong dollar deposit account. Otherwise, the reward will be cancelled, and the reward cannot be obtained in any other form, nor will alternative rewards be issued as compensation.

iii. At the time BOCHK deposits the cash reward, the Eligible Referee must still maintain the New CIES account, and the Eligible Referrer must still maintain BOCHK's *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking*, or Private Banking service. Otherwise, the reward will be cancelled, and no reward will be reissued.

iv. The Eligible Referrer must ensure that their mailing address is correct. If the Eligible Referrer's personal information, mailing address, and/or contact number have changed, please visit any BOCHK branch as soon as possible or use BOCHK Online Banking (registration for two-factor authentication service is required) to update their details.

Investment involves risks.

Risk Disclosure

This document does not constitute any offer, solicitation or recommendation of any investment product or service. Although investment may bring about profit opportunities, each type of investment product or service involves potential risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' 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 realizable. 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 risk involved, please refer to the relevant offering documents. Customers should seek advice from an independent financial adviser.