



# Premium Cross-border Services Service Guide



中國銀行(香港)

BANK OF CHINA (HONG KONG)

# Privileged Services Without Boundaries

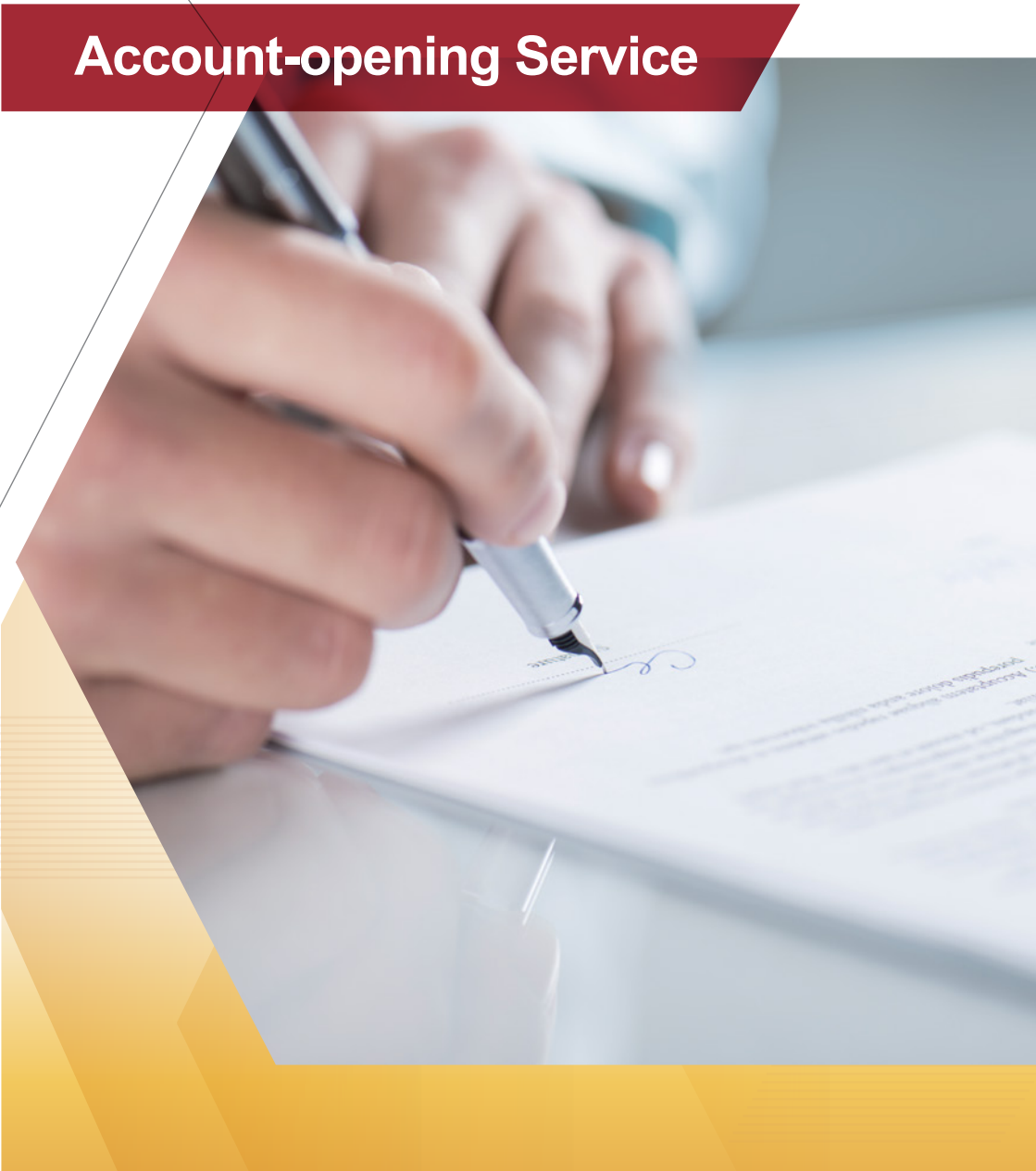
With the close ties between Bank of China (Hong Kong) Limited (“BOCHK”) and our parent bank, Bank of China, as well as the extensive network of other overseas branches, BOCHK offers you comprehensive cross-border services, enabling you to enjoy the advantages of global wealth management.

Through the Premium Cross-border Services available at BOCHK, our professional team can tailor the best solutions to fulfil your cross-border needs in personal finances, immigration, property purchase, investment, and children’s overseas study, with a wide range of products and services.

## Mainland Customer Service Hotline

Dialling in the Mainland **(86) 400 800 2388** Dialling in Hong Kong **(852) 3988 2222** [www.bochk.com](http://www.bochk.com)

# Account-opening Service





# Account-opening Service

Do you need to open a Hong Kong bank account to meet your wealth management needs in Hong Kong?

No matter where you are, BOCHK offers you a convenient selection of channels to take up *Wealth Management / Enrich Banking* service according to your needs:

## *Staying in the Mainland of China*

You can open your Savings Account and Investment Account<sup>1</sup>, as well as register for Phone Banking and Internet Banking services by completing and submitting the BOCHK account opening documents at BOCHK's designated attesting banks in the Mainland of China, managing your finances with ease.

## *Visiting Hong Kong in Person*

With our extensive service network, you can bring along your account opening documents and open an account at any branch of BOCHK, or you can make an appointment for account opening via BOCHK website.

**After opening an account, you can experience a wide range of cross-border financial services:**

### *Integrated Banking Service*

Enjoy the one-stop integrated financial services offered by *Wealth Management/ Enrich Banking*. Through BOCHK Phone/ Internet Banking, you can transfer funds, make local and overseas remittances, and conduct investment transactions and bill payments, as well as receiving the latest Hong Kong financial information anytime and anywhere.


### *Remittance Service*

Through the designated service points of BOC Remittance Plus, you can enjoy the efficiency of funds transfer service among the Mainland of China, Hong Kong, Macau and the Taiwan region.

### *Priority Counter Service<sup>2</sup>*

*Wealth Management* and *Enrich Banking* customers can enjoy priority counter services at BOCHK branches.

## Daily Expenses

With BOCHK's BOC *Wealth Express* Card, you can withdraw cash via ATMs and make purchases through EPS terminals<sup>3</sup> / <sup>4</sup> POS terminals in Hong Kong, the Mainland of China and overseas<sup>5</sup>. You can also transfer funds between designated accounts in Hong Kong and the Mainland of China under the BOC *Wealth Express* Card and check the account balance via BOCHK Internet Banking conveniently.

## e-Alert Service

Receive customised e-Alerts regarding the important account-related notifications through e-mail or SMS instantly.

- <sup>1</sup> Savings Account includes Time Deposit, Hong Kong Dollar Savings Account and Foreign Currency Savings Account; Investment Account includes Securities, Funds, Bonds, Currency Linked Investments, etc.
- <sup>2</sup> The priority counter service is available at designated branches. For details, please contact the branch staff of BOCHK or visit [www.bochk.com](http://www.bochk.com).
- <sup>3</sup> Refer to the retail payment system of EPS Company (Hong Kong) Limited.
- <sup>4</sup> Refer to China UnionPay, which is a bankcard association in China.
- <sup>5</sup> Please refer to the "Notes of Cash Withdrawal and Transaction Limit at ATMs Outside Hong Kong" of "General Terms, Notes and Risk Disclosure" section.

# Immigration Advisory Service



Hong Kong

A close-up photograph of a red pushpin stuck into a map. The map shows the coastline of Hong Kong, with the text 'Hong Kong' printed in black below the pin. The background of the map is a mix of green and yellow, suggesting a topographical or satellite view. The entire image is framed by a dark red banner at the top and a yellow and orange geometric pattern at the bottom.



# Immigration Advisory Service

// Do you wish to migrate to Hong Kong by investment? //

If you wish to migrate to Hong Kong via the "Capital Investment Entrant Scheme" (the "Scheme")<sup>^</sup>, we can provide you with the consultation services:

## *Advisory and Referral Service*

- Free advisory consultation on the Scheme (e.g. entry requirements and application procedures).
- Introduction to the asset requirements of the Scheme and tailor-made investment solutions to qualify for admission under the Scheme.
- Assist in referring you to external migration agencies.



After the application is completed, we will provide you with a range of financial services, as well as tips for living in Hong Kong to help make your move easier.

### *Complimentary Annual Asset Management Reporting Service*

We offer free annual asset management reporting service and reminders on your reinvestment period after selling, enabling you to meet the requirements of the Scheme and manage your assets with ease.

### *Exclusive Wealth Management Service*

- Our professional team of *Wealth Management* possesses professional knowledge and solid experience, providing you with bespoke wealth management and investment strategies.
- After successfully applying for the Scheme, you can enjoy our *Wealth Management* services and a host of fabulous privileges within the service period, including entry to The Hong Kong Jockey Club VIP Box.

^ For the latest information of the Scheme, please browse the website of the Immigration Department of the HKSAR Government:

<http://www.immd.gov.hk/en/services/hk-visas/capital-investment-entrant.html>

# Property-purchase Service





# Property-purchase Service

// **Have you considered purchasing a property for your own residential purpose or investment?** //

**If you are planning to purchase a property in Hong Kong, we can provide relevant information according to your needs:**

## *Preparation for Property Purchase*

- Real estate information and property agent referral
- Arrangement of visit to real estate properties in Hong Kong
- Free instant property valuation

**After purchasing your property, our all-rounded services can meet your diverse needs:**

## *Privilege Mortgage Plan*

According to the market situation and your personal needs, you can choose from a range of mortgage plans with different rates (e.g. Fixed-Rate Mortgage Scheme and HIBOR Mortgage Scheme) and loan tenors. We also offer a RMB mortgage service and "Smart" Mortgage Scheme, allowing you to choose RMB loans or enjoy a preferential deposit interest rate, which is the same as the mortgage interest rate through a deposit account under the "Smart" Mortgage Scheme.

## *Property Management and Rental Collection Services<sup>^</sup>*

If you have purchased a property for investment purpose, we can provide services of property management and rental collection, payment of Government rates, utility and management charges, and arrangement for repairs on behalf of you.

## *Comprehensive Protection for Home Contents*

Enjoy premium discount\* upon enrolment in Fire Insurance, Premier Home Comprehensive Insurance, and more.

## *Overseas Trust Services*

BOCHK Private Banking offers overseas private trust referral services. Our professional team will help you with the planning and trust account opening.

<sup>^</sup> The above services are provided by Bank of China (Hong Kong) Trustees Limited (Estate Agency Company License no.: C-000517), a wholly-owned subsidiary of BOCHK.

\* Fire Insurance and Premier Home Comprehensive Insurance plans are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"). BOCHK is one of the insurance agents of BOCG Insurance. The above premium discount is offered by BOCG Insurance and is subject to the relevant terms. For details, please contact the branch staff of BOCHK.

# Investment Service





# Investment Service

// **Are you eager to invest in Hong Kong's financial product?** //

## *A Diverse Range of Investment Tools*

You can invest in securities, funds, precious metals/FX margins, structured investments, bonds, foreign exchange and currency linked investments as well as a choice of currencies^.

## *Investment Transaction*

- BOCHK Investment Account allows you to trade Hong Kong securities freely.
- To help you capture every investment opportunity and conduct investment transactions wherever and whenever you like, we provide multiple trading channels including Internet Banking, Mobile Banking, Phone Banking, Automated Stock Trading Hotline, and more.

## *Personalised Securities Services*

*(for Diamond Star Members of Securities Club)*

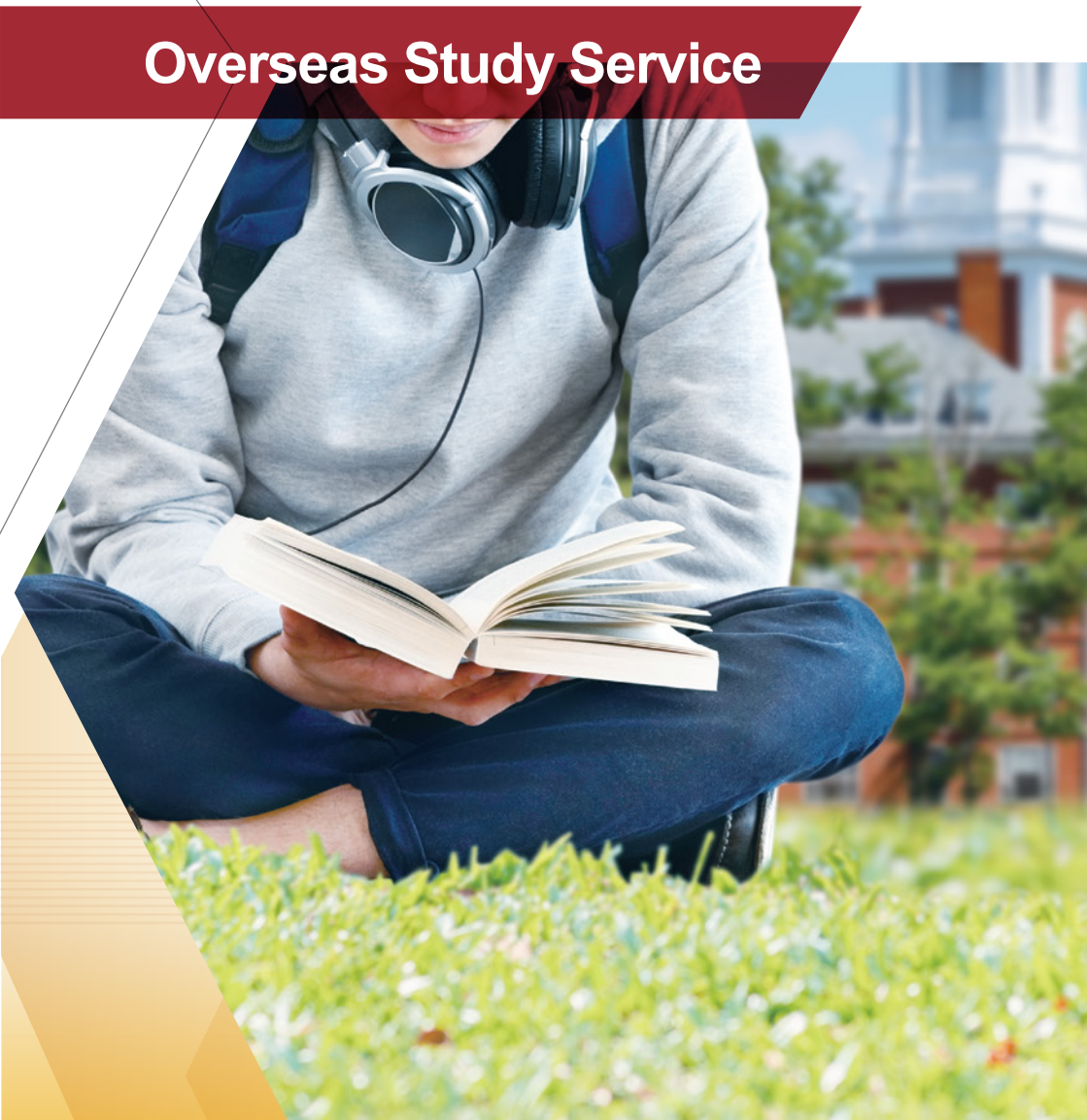
Our dedicated Securities Services Manager will provide you with one-stop personalised securities service from order placement to transaction confirmation, as well as regularly update on the latest market news.

## *e-Subscription Service*

You can select to receive the latest financial information and analysis via e-mail in order to stay on top of the investment market trends.

<sup>^</sup> The Cross-border Account-opening Attestation Service does not provide account opening services of Security Margin Trading, Precious Metals/ FX Margin Trading and Structured Investments. Note: Investment involves risks. For individual product's risk disclosure, please refer to the "General Terms, Notes and Risk Disclosure" section.

# Overseas Study Service







# Overseas Study Service

// Are you planning to arrange for your children to study in Hong Kong? //

We understand your worries for sending your children to study abroad, so we back you up with one-stop service to cater to the specific needs of you and your children.

## *Account Opening for your children*

You can accompany your children who are aged 18 or above to complete and submit the BOCHK account opening documents at BOCHK's designated attesting banks before arriving Hong Kong.

## *Daily Expenses*

- With a Dual Currency UnionPay BOC Card, your children can withdraw cash at the JETCO ATMs in Hong Kong or at the UnionPay ATMs in overseas.
- You can apply for BOC CUP Dual Currency Platinum Card's additional cards for children aged 16 or above. The card offers dual currency settlement and handling fee waiver for overseas spending, enabling you to enjoy savings on currency conversion costs. By setting the credit limits for your children, you can enjoy the convenience to manage the financial budget for them and yourself.

## *Cross-border Remittance Services*

- With BOC Remittance Plus, you can also enjoy the convenience of same-day remittance to your children's accounts during their stay in Hong Kong.
- Through the global network of Bank of China, we provide reliable and efficient remittance services.

## *Other Value-added Services*

- We offer general information about studying in Hong Kong.
- We can also specially arrange Hong Kong school tours for your children.

# Insurance Service





# Insurance Service



**Do you want to strengthen the protection for yourself and your family?**



## *Comprehensive Protection*

- Life insurance: our life insurance products provide full coverage for you and your family according to your specific needs. We also provide the choice of HKD/ USD/ RMB as the policies' currency (subject to individual products).
- Medical and other property insurances: provide all-round protection for the health of you and your family, enabling you to manage any unexpected situation at ease.

## General Terms, Notes and Risk Disclosures

### General Terms

- The above products and services are only applicable to personal banking customers and provided by Bank of China (Hong Kong) Limited (the "Bank").
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of the Bank.
- Cross border remittance transactions, including BOC Remittance Plus, to or from the Mainland of China or other places outside Hong Kong are subject to the terms of related banks and the relevant rules and requirements of the jurisdiction of the originating and the receiving end.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

### Notes of Cash Withdrawal and Transaction Limit at ATMs Outside Hong Kong

- For cash withdrawals via ATMs outside Hong Kong (excluding the Mainland of China and some JETCO ATM terminals in Macau) involving debit from the BOCHK Linked Account, customers are required to activate in advance the function of ATM cash withdrawal outside Hong Kong for their BOC *Wealth Express* Cards by setting the validity period and daily withdrawal limit via designated channels (depending on the regions and ATM networks). The maximum cash withdrawal limit outside Hong Kong for each BOC *Wealth Express* Card owned by customers cannot exceed their daily cash withdrawal limit at BOCHK.
- For cash withdrawals via ATMs in the Mainland of China involving Flexible Account Management Service (debit from the BOCHK Linked Account), customers are required to activate in advance the function of ATM cash withdrawal outside Hong Kong for their BOC *Wealth Express* Cards by setting the validity period and daily withdrawal limit via designated channels (depending on the regions and ATM networks) in order to complete the auto-debit transactions. Such transactions will share the same limit with cash withdrawal transactions outside Hong Kong. The maximum cash withdrawal limit outside Hong Kong for each BOC *Wealth Express* Card owned by customers cannot exceed their daily cash withdrawal limit at BOCHK.
- Activation of ATM withdrawal function outside Hong Kong is not required for cash withdrawal transactions performed at some JETCO ATM terminals in the Mainland of China and Macau.
- The ATM withdrawal function outside Hong Kong will come into effect on the valid date designated by customers. The shortest validity period can be one day while the longest validity period can be set to last until the card expiry date. The daily withdrawal limit will be calculated according to designated currency of the debit account selected. If the transaction amount is debited from a Hong Kong Dollar Account, the daily withdrawal limit will be calculated in Hong Kong dollar.
- For details of the activation of ATM withdrawal function outside Hong Kong and the setting of validity period and daily withdrawal limit, please contact the branch staff.

### Investment General Risk Disclosure

- The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.
- Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and 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 realised. 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 risks involved, please refer to the relevant offering documents. You should seek advice from an independent financial adviser.
- The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your

financial situation, investment experience and investment objective. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

- This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

#### Risk Disclosure of Securities

- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.
- This promotion material is issued by the Bank and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

#### Risk Disclosures of Fund Transactions

- Certain mutual funds and unit trusts ("Investment Funds") are structured products involving derivatives. The price movement of Investment Funds may be volatile. It may go up as well as down, and may even become valueless. Therefore, you may not receive any return from the investment in Investment Funds, or may sustain losses in the investment. You may not be able to liquidate your investment immediately under certain market conditions. Before making any investment decision, you should seek independent financial advice.
- Risks are involved in investing in funds and unit trusts. The prices of funds and unit trusts fluctuate, sometimes dramatically. The price of funds and unit trusts may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying and selling funds and unit trusts. Past performance is not indicative of future performance. You should carefully read the offering documents for details before making any investment decision.
- If the Investment Funds is not principal protected, you may lose part of or all of your investment. Principal Protected Investment Funds is principal protected only if it is held until maturity.
- The Bank reserves the right to amend or update the information in this document at any time without prior notice. You should not rely on this document to make any investment decision. The Bank is not responsible for any loss or expense incurred resulting from the use of this document.

#### Risk Disclosures of Fund

- Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an investment that is relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant Investment Funds including, in particular, the sections about risks and ensure you fully understand the nature and all the risks associated with an investment in the relevant Investment Funds and are willing to assume such risks. You should carefully consider whether the relevant Investment Funds is suitable for you in light of your own relevant circumstances. If in doubt, you should obtain independent professional advice.
- There is no assurance that an Investment Funds will achieve its investment objective. The value of Investment Funds may go up as well as down and the Investment Funds may become valueless. Therefore, you may not receive any return from your investment in Investment Funds. Past performance information presented is not indicative of future performance.
- Returns are denominated in the currency of the relevant Investment Funds. If your home currency is different from the Investment Funds currency or the Investment Fund's reference currency, changes in currency exchange rates may erode your investment gains or widen your investment losses.
- Investment in Investment Funds are different from placing deposits with us or anywhere else. The Investment Funds are not our or any of our affiliates' deposits or other obligations, nor are they guaranteed by us or any of our affiliates.
- By investing in an Investment Funds, you are relying on the creditworthiness and taking the credit risks of the Investment Funds, the funds manager, the funds trustee, the funds custodian and / or the issuer of the asset(s) to which the Investment Funds is linked.
- Prior to investing in any Investment Funds, you should carefully consider (a) the possible tax consequences, (b) the legal requirements and (c) any foreign exchange control requirements which you might encounter under the laws of the countries of your incorporation, citizenship, residence or domicile which might be relevant to the purchase, sale, subscription, holding, conversion or disposal of the shares or units in Investment Funds.
- Information and contents relating to each Investment Funds are compiled and issued by or on behalf of the relevant Investment Funds and / or its manager. Certain such information and contents are exempted from pre-vetting, and therefore have not been reviewed by the Securities and Futures Commission.

- Investors should note the risks of concentration of investment in a single country or market.

Risk Disclosures relating to Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments ( "Structured products" ):

- Structured products involve derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- You should not invest in any product based on this promotion material alone. You should read the offering documents before deciding whether to invest in the product and to understand the nature and risks of the product. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives.
- Investment involves risks. You may lose all or part of your principal amount and interest amount. By investing in Currency Linked Investments - Dual Currency Investment, you may receive the linked currency at maturity. Exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.
- Structured products are NOT equivalent to, nor should they be treated as a substitute for, time deposit. The products are not covered by the Investor Compensation Fund.
- Structured products are NOT a protected deposit and are NOT protected by the Deposit Protection Scheme in Hong Kong.
- Structured products are not listed securities. There is no secondary market for you to sell the products prior to its maturity.
- Structured products are not secured by any collateral. If you invest in these products, you will be taking the credit risk of BOCHK.
- Investing in structured products is not the same as buying any currency of the currency pair directly.
- Currency Linked Investments - Dual Currency Investment is not principal protected. Customers are required to hold the Investment Deposit, Principal Protected Structured Investments and Currency Linked Investments - Option Linked Investment till maturity to enjoy 100% principal protection.

Risk Disclosure of leveraged foreign exchange trading and precious metals trading

- The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Risk Disclosure of Foreign currency investments

- 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 HKD or other foreign currencies.

Risk of debt securities trading

- The prices of debt securities fluctuate, sometimes dramatically. The price of a debt security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling debt securities.

#### Risk Disclosure of RMB and USD Insurance

- RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOCG Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value/surrender value or other benefits payable in HKD, for RMB or USD policy.

#### 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.
- RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and 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.