

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



## New Referral Program



The eligible referrer who successfully refers relatives or friends to become customers of the "New Capital Investment Entrant Scheme" (New CIES) and *Private Wealth* during the promotion period will be entitled to a reward of up to **HK\$10,888**<sup>1</sup>.

There is no limit to the number of referrals.  
The more you refer, the more you earn.

Promotion Period: 15 January to 31 March 2025 (both dates inclusive)

### "New Capital Investment Entrant Scheme" Referral Program

Referrer Requirements	Referee Requirements	Cash Reward
Should have taken up Integrated Banking Services with BOCHK <sup>2</sup>	Newly open a New CIES account <sup>3</sup>	HK\$5,000 each

### Private Wealth Referral Program

Referrer Requirements	Referee Requirements	Cash Reward
Should have taken up Integrated Banking Services with BOCHK <sup>2</sup>	Newly take up <sup>5</sup> or upgrade <sup>6</sup> to <i>Private Wealth</i> services	HK\$3,888 each
- Should have taken up Integrated Banking Services with BOCHK <sup>2</sup> - Maintained as a valid "Registered Customer" of Business Integrated Account <sup>4</sup>		HK\$5,888 each
Selected SME customers		

- Cash Reward including the HK\$ 5,000 for the "New Capital Investment Entrant Scheme" Referral Program, and up to HK\$5,888 for the *Private Wealth* Referral Program.
- Including BOCHK's "Private Wealth"/"Wealth Management"/"Enrich Banking"/"i-Free Banking service " or Private Banking service.
- Customer with a newly opened New CIES account must complete an investment of at least HK\$27 million in eligible financial asset products within 180 days of account opening.
- "Registered Customers" refer to the Integrated Banking Services customer who is the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of Business Integrated Account with BOCHK on 31 December 2024.
- Achieve the Total Relationship Balance of HK\$8,000,000 or above in the next month after the successful *Private Wealth* account opening, and maintain for the subsequent 3 months upon the successful account opening month.
- Achieve the Total Relationship Balance of HK\$8,000,000 or above & the Total Relationship Balance growth amount at HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrading, and maintain for the subsequent 3 months upon the successful account upgrading month.
- 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 15 January 2025 to 31 March 2025 (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 branches 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\$27 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\$5,000 for each Eligible Referee.
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 1 January 2025.
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
15 January to 31 March 2025	On or before 30 November 2025

- i. The Eligible Referrer will receive a cash reward of HK\$5,000 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.



## BOCHK Private Wealth Referral Program

The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").

### 1. Private Wealth Customer Referral Reward:

- At the time of Referral, the Referrer should have taken up *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* service or Private Banking service with BOCHK ("Eligible Referrer"), staff of the branch is not eligible as a Referrer under the Referral Programme; OR Selected SME customers, the offer is only applicable to the selected customers who receive the promotion via electronic channels or branches from Bank of China (Hong Kong) ("Eligible SME Referrer").
- Eligible Referrer must get his/her Invitation Code in "Refer Friends" page via branches, Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee; the Referee need to take up or upgrade to *Private Wealth* during Promotion Period and must input the Invitation Code of referrer in "Invitation Code" field when opening a new banking account / upgrade in order to receive the relevant referral reward.
- The referee can fill in the registration form in branch, or fill in the registration form in which BOCHK relationship manager sent email to Eligible SME Referrer, and reply to the relationship manager by referee.
- The Eligible Referrer or Eligible SME Referrer who successfully refers a customer to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the following requirements ("Successful Referral"), the Referrer can enjoy below referral rewards:

Referral Requirements	Referee Requirements	Cash Reward
- Should have taken up Integrated Banking Services with BOCHK <sup>#</sup>	newly take up / upgrade to <i>Private Wealth</i> services	HK\$3,888 each
- Should have taken up Integrated Banking Services with BOCHK <sup>#</sup> - Maintained as a valid "Registered Customers" of Business Integrated Account*		HK\$5,888 each
- Selected SME customers		

<sup>#</sup> Including *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* service or Private Banking service.

\* "Registered Customers" refer to the Integrated Banking Services customer who is the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of Business Integrated Account with BOCHK on 31 December 2024.

- The requirements of referee are as follows:
  - <Applicable for customers who newly take up BOCHK Private Wealth service>**

The referee is required to **newly take up** *Private Wealth* service during the promotion period, and achieve the Total Relationship Balance of HK\$8,000,000 or above in the next month after the successful *Private Wealth* account opening, **and maintain for the subsequent 3 months upon the successful account opening month:**

Period of <i>Private Wealth</i> account opening (both dates inclusive)	Achieving <b>Total Relationship Balance of HK\$8,000,000</b> to the following month	Total Relationship Balance maintained to the following month
1-31 January 2025	February 2025	April 2025
1-28 February 2025	March 2025	May 2025
1-31 March 2025	April 2025	June 2025

ii. **<Applicable for customers who upgrade to BOCHK *Private Wealth* service>**

The referee is required to **upgrade to** *Private Wealth* service during the promotion period, and achieve the Total Relationship Balance of HK\$8,000,000 or above and the Total Relationship Balance growth amount at HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrading, **and maintain for the subsequent 3 months upon the successful account upgrading month:**

Period of <i>Private Wealth</i> account opening (both dates inclusive)	Achieving <b>Total Relationship Balance of HK\$8,000,000 or above</b> & the <b>Total Relationship Balance growth amount at HK\$3,000,000 or above</b> to the following month (comparing to the Total Relationship Balance of December 2024)	Total Relationship Balance maintained to the following month
1-31 January 2025	February 2025	April 2025
1-28 February 2025	March 2025	May 2025
1-31 March 2025	April 2025	June 2025

- iii. Total Relationship Balance Growth Amount is comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of December 2024;
- iv. *Private Wealth* eligibility criteria and maintenance conditions: To become a *Private Wealth* customer, you must be an "Integrated Banking Services" customer aged 18 or above and maintain a Total Relationship Balance of at least HK\$8,000,000;
- v. Have not taken up or cancelled *Private Wealth* in BOCHK in the past 6 months prior to 1 January 2025;
- vi. Each referee can only be referred once. In the event that the referee is referred by more than one Eligible Referrer, BOCHK will contact the referee to determine the successful referral based on the Eligible Referrer details confirmed by the referee;
- vii. Self-referral will not be accepted.

## 2. Definition of “Total Relationship Balance”

- a. Includes the monthly value of the following items under the customer’s name:
  - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”)<sup>5</sup>; and
  - (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>8</sup>.
- b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank’s records.

<sup>1</sup> The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

<sup>2</sup> Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

<sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

- (i) Investment-linked life insurance plans and “HKMC Annuity Plan” underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;

- (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

<sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.

<sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

### 3. Redemption Arrangement for the Reward:

i. *Private Wealth* Customer Referral Rewards:

Period of <i>Private Wealth</i> account opening / upgrade (both dates inclusive)	Fulfillment Month
1-31 January 2025	October 2025
1-28 February 2025	
1-31 March 2025	

The Referral Reward will be credited to the Eligible Referrer or Eligible SME Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account or respective BOCHK Business Integrated Account on the fulfillment month in the above table, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account or Eligible SME Referrer must hold a valid BOCHK Business Integrated Account and maintained as a valid "Registered Customers" of Business Integrated Account\* when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

\* "Registered Customers" refer to the Integrated Banking Services customer who is the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of Business Integrated Account with BOCHK on 31 December 2024.

- ii. The Referee are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above at the time of BOCHK crediting of Referral Rewards, otherwise, the reward will be forfeited and will not be compensated with any reward.
- iii. Eligible Referrer are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible Referrer is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

Please visit [https://www.bochk.com/dam/more/privatewealth/tnc/service\\_en.pdf](https://www.bochk.com/dam/more/privatewealth/tnc/service_en.pdf) for the Terms and Conditions of *Private Wealth*.

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