

Payroll Account Terms and Conditions

1. Payroll Account Reward

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Payroll Promotion Period").
- Customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Payroll Customers"):
 - (i) maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name account) ("Payroll Account") with Bank of China (Hong Kong) Limited ("BOCHK"), and
 - (ii) register for *Payroll Account* via Mobile Banking, Internet Banking, any branch, Phone Banking, or Webpage of BOCHK; AND
 - (iii) start receiving salary via Payroll Account every calendar month by "electronic payroll arrangement" or newly set up "Standing Instruction" from other bank within the next 2 calendar months from the date of *Payroll Account* registration, and maintain this arrangement until relevant reward is credited; AND
 - (iv) have not registered for and/or used BOCHK's *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including the registration month) ("Eligible Payroll Customers"); AND
 - (v) have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking* and *iFree Banking* (Integrated Banking Services).
- "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB / USD at the exchange rate as determined by BOCHK) or above.
- "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
- **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the relevant offer will be forfeited.**
- For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

2. Payroll Mobile Reward

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Payroll Mobile Reward Promotion Period").
- Customers can only enjoy Payroll Mobile Reward HK\$688 BOC Credit Card Free Spending Credit ("Free Spending Credit") by meeting all the requirements of *Payroll Account* Reward set in the above Term 1, and successfully complete any TWO of the following items via the BOCHK Mobile Banking (BOCHK 中銀香港) during Payroll Mobile Reward Promotion Period ("Eligible Payroll Mobile Reward Customers"):
 - (i) Register for *Payroll Account* via BOCHK Mobile Banking; OR
 - (ii) successfully opened BOC Mastercard® Debit Card (applicable to Private Wealth, Wealth Management, Enrich Banking and i-Free Banking customers), and made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with accumulate spending of HK\$5,000 (or its equivalent) or above via the BOC Mastercard® Debit Card within the Promotion Period ("Eligible Spending")*, and maintain the BOC Mastercard® Debit Card valid until Payroll Mobile Reward is credited; OR
 - (iii) Buy or sell stocks (including buying or selling Hong Kong stocks, China A share and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR
 - (iv) Foreign Currency Exchange (accumulated HK\$1,000 or above or its equivalent in other currencies, including conversion of Hong Kong dollars into foreign currency, conversion of foreign currency into Hong Kong dollars, cross currency conversion); OR
 - (v) Placing Time Deposit; OR
 - (vi) Successfully submit the application for BOC Express Cash Instalment Loan and successfully drawdown the loan on or before 31 July 2025; OR
 - (vii) Successfully applied and granted with BOC Cheers Card or BOC Chill Card or BOC Dual Currency Card; OR
 - (viii) Successfully set BOCHK account as the Faster Payment System ("FPS") Default Account, and maintain the arrangement until Payroll Mobile Reward is credited; OR
 - (ix) Successfully register BoC Pay+ by binding BOCHK Smart Account / BOC Dual Currency Credit Card / BOC Dual Currency Co-branded Card's main card account, and maintain the arrangement until Payroll Mobile Reward is credited.

If any of the abovementioned designated transaction (i) – (ix) wasn't successfully completed within the Payroll Mobile Reward Promotion Period, the transaction(s) won't be deemed eligible for the Payroll Mobile Reward.

*Eligible Spending:

- Eligible Spending is only applicable to transactions made during the Promotion Period and to be posted to the Debit Card account on or before 10 July 2025.
- The following transactions are not applicable for Eligible Spending: (a) fees and charges; (b) cash withdrawal; (c) bank transfers; (d) purchase transactions effected outside of Mastercard network; (e) bill payment (including tax payments to the tax authorities); (f) quasi cash transactions, including: (i) betting and gambling transactions; (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques); (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms); (iv) wire transfers; (v) rental payment or property purchase; (vi) purchase and/or reload of stored value cards or e-Wallets; (vii) purchase of cryptocurrencies; and (viii) instalment payments.
- BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- Payroll Mobile Double Reward will be distributed as Free Spending Credit. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Double Reward Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
April 2025 to May 2025	On or before 30 September 2025
June 2024 to August 2025	On or before 31 December 2025

- **Eligible Payroll Mobile Reward Customers must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account ("Eligible Credit Card") when the Free Spending Credit is credited by BOC Credit Card (International) Limited (the "Card Company"). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- **Each Eligible Payroll Mobile Reward Customer should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- Each Eligible Payroll Mobile Reward Customer can enjoy this offer once only. If an Eligible Payroll Mobile Reward Customer registers for more than one *Payroll Account* within the Payroll Mobile Reward Promotion Period, the Eligible Payroll Mobile Reward Customer can only enjoy the offer once.
- For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

3. BOC Mastercard® Debit Card Offer

3a. Up to 1% cash rebate offer

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period").
- 0.5% basic cash rebate:
 - (i) This reward is only applicable to BOCHK Customers who have BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period. (the "Eligible Customers").
 - (ii) The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the BOC Mastercard® Debit Card during the Promotion Period ("Eligible Spending") could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.
- Additional 0.5% cash rebate for Private Wealth customers:
 - (i) This reward is only applicable to BOCHK Private Wealth customers who have BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period. (the "Eligible Private Wealth Customers").
 - (ii) In addition to the basic 0.5% cash rebate as stated in clause (2), Eligible Private Wealth Customers who make any Eligible Spending during the Promotion Period after BOC Mastercard® Debit Card approval can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate.
 - (iii) Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 September 2025.
- Additional 0.3% cash rebate for RMB Spending:
 - (i) This reward is only applicable to BOCHK "Wealth Management", "Enrich Banking", "i-Free Banking" customers who have BOC Mastercard® Debit Card ("Debit Card") approved by BOCHK during the Promotion Period. (the Eligible "Wealth Management", "Enrich Banking", "i-Free Banking" Customers).
 - (ii) In addition to the basic 0.5% cash rebate as stated above, Eligible "Wealth Management", "Enrich Banking", "i-Free Banking" Customers who make any Eligible RMB Spending (Including debit from CNY Accounts or debit from HKD Saving Account after foreign currency exchange) during the Promotion Period can also enjoy an additional 0.3% cash rebate, which means a total of up to 0.8% cash rebate.
 - (iii) Additional 0.3% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 September 2025.
- The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole.

3b. Exclusive Rewards of Foreign Exchange Rewards via Mobile Banking for New to Payroll Customers

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period").
- This Rewards is only applicable to BOCHK Private Wealth, Wealth Management, *Enrich Banking* and *i-Free Banking* customers (the "Integrated Banking Services Customers") **who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2024 to 31 March 2025.** (the "Eligible New to Payroll Customers").
- The Eligible New to Payroll Customers must fulfil all the following criteria during Promotion Period in order to be entitled to the FX Reward up to HK\$2,000 ("FX Reward"):

Accumulated Foreign Exchange Amount (HKD equivalent)	Accumulated Debit Card Spending Amount (HKD equivalent)	FX Reward
HK\$2,000,000 or above	HK\$20,000 or above	HK\$2,000
HK\$500,000 to Below HK\$2,000,000		HK\$300

- (i) Reached the designated accumulated foreign exchange transactions amount through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking ("Eligible Exchange Transactions"), AND
- (ii) Made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with the designated accumulate spending amount via the BOC Mastercard® Debit Card ("Eligible Spending"). (Eligible Spending of an additional card will be combined with those from the main card to calculate towards the total eligible spending under the same debit card account.), AND
- (iii) Fulfilled all the requirements of *Payroll Account* Reward set in the above terms 1
- Eligible Exchange Transactions is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking. **FX Welcome Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.**

- The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.
- Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 10 July 2025.
- Each Eligible Customers can enjoy FX Reward once only.
- The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2025.

3c.General Terms of BOC Mastercard® Debit Card Offer

- The following transactions are not applicable for Eligible Spending: (a) fees and charges; (b) cash withdrawal; (c) bank transfers; (d) purchase transactions effected outside of Mastercard network; (e) bill payment (including tax payments to the tax authorities); (f) quasi cash transactions, including: (i) betting and gambling transactions; (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques); (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms); (iv) wire transfers; (v) rental payment or property purchase; (vi) purchase and/or reload of stored value cards or e-Wallets; (vii) purchase of cryptocurrencies; and (viii) instalment payments.
- BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- **In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**
- **Eligible Customers and/or Eligible New to Payroll Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account and BOC Mastercard® Debit Card during the Promotion Period or at the time when the FX Welcome Reward is deposited, otherwise the rewards will be forfeited.**
- The rewards cannot be exchanged for other gifts, and is also non-refundable and transferrable and not for sale.
- If the above customer is entitled to this Offer in conjunction with other prevailing BOC Mastercard® Debit Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customers at its absolute discretion.

4.Securities Offer

4a.Payroll Customer buy transaction for HK Stocks, A Share or US Stocks enjoy \$0 brokerage fee and \$0 safe custody fee

- Promotion period is from 1 January 2025 until 31 December 2025 (both dates inclusive)("Securities Offer Promotion Period").
- This offer is only applicable to personal banking customers who have taken up BOCHK's *Payroll Account* and receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account; and holding single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account)("Eligible Securities Account") with BOCHK("Eligible Securities Customer").
- Eligible Securities Customers who conduct buy transaction of securities listed on the Hong Kong Exchanges and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription), or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") and settled in RMB, or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through Mobile Banking, Internet Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK via Eligible Securities Account during Securities Offer Promotion Period ("Eligible Transaction"), will enjoy \$0 brokerage fee offer and \$0 safe custody fee offers. The maximum brokerage fee rebate amount for each phase during Securities Offer Promotion Period is HK\$5,000 and there is no maximum limit for the transaction count.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee rebate is calculated.
- **Eligible Securities Customer should pay the brokerage fee of buying transactions and safe custody fee first.** BOCHK will calculate the brokerage fee and safe custody fee rebate based on the following Eligible Transaction Period, the brokerage fee and safe custody fee will be credited to Eligible Securities Customers' valid HKD settlement account in form of cash on the following Rebate Date:

	Eligible Transaction Period	Rebate Date
Phase 1	1 January 2025 until 31 March 2025 (both dates inclusive)	On or before 30 June 2025
Phase 2	1 April 2025 until 30 June 2025 (both dates inclusive)	On or before 30 September 2025
Phase 3	1 July 2025 until 30 September 2025 (both dates inclusive)	On or before 31 December 2025
Phase 4	1 October 2025 until 31 December 2025 (both dates inclusive)	On or before 31 March 2026

- If Eligible Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee and safe custody fee rebates to any one of HKD settlement account.
- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee.**
- Eligible Securities Customer should maintain valid Integrated Account Services, Eligible Securities Account and HKD settlement account, and still receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account, at the time when the brokerage fee and safe custody fee are credited, otherwise the offer will be forfeited and no rewards will be issued in any other form.

4b. Payroll Customer enjoys \$0 transaction fee for Monthly Stocks Savings Plan:

- Promotion period is from 1 January 2025 until 31 December 2025 (both dates inclusive) ("Monthly Stocks Savings Promotion Period").
- This offer is only applicable to personal banking customers who have taken up BOCHK's *Payroll Account* and receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account; and holding single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account) ("Eligible Securities Account") with BOCHK ("Eligible Monthly Stocks Savings Customer").
- Eligible Monthly Stocks Savings Customers who settle the contribution payment of Monthly Stocks Savings Plan successfully (including contribution payment settled via securities settlement account or BOC Credit Card) via their Eligible Securities Account during Monthly Stocks Savings Promotion Period, will enjoy \$0 transaction fee in each month.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the transaction fee is calculated.
- Eligible Monthly Stocks Savings Customer should pay the transaction fee first (transaction fee is equivalent to 0.25% of the monthly contribution amount for each plan, including the brokerage fee, stamp duty, transaction levy and transaction charge. The minimum monthly charge is HK\$/RMB50).** BOCHK will calculate the transaction fee rebate based on the following Monthly Stocks Savings Plan contribution month, the transaction fee will be credited to Eligible Monthly Stocks Savings Customers' valid HKD settlement account in form of cash on the following rebate date:

Monthly Stocks Savings Plan contribution period	Rebate date
January 2025 until March 2025	On or before 30 June 2025
April 2025 until June 2025	On or before 30 September 2025
July 2025 until September 2025	On or before 31 December 2025
October 2025 until December 2025	On or before 31 March 2026

- If Eligible Monthly Stocks Savings Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the transaction fee to any one of HKD settlement account.
- Eligible Monthly Stocks Savings Customer should maintain valid Integrated Account Services, Eligible Securities Account and HKD settlement account, and still receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account, at the time when the transaction fee is credited, otherwise the offer will be forfeited and no rewards will be issued in any other form.

5. BOC Express Cash Instalment Loan Cash Rebate Offer Terms and Conditions

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive).
- Customers must successfully apply for "Loan" or "Loan Top up" within the promotion period; and successfully draw down the loan on or before 31 July 2025; and with a loan amount of HK\$200,000 or above, and with repayment tenor of 24 months; OR loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy corresponding cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for "Loan" or "Loan Top up" (HK\$)		
	24 months loan tenor	36 months loan tenor	48 months or above loan tenor
\$50,000 - \$99,999	Not Applicable	\$300	\$700
\$100,000 - \$199,999		\$500	\$1,100
\$200,000 - \$499,999	\$500	\$1,500	\$2,000
\$500,000 - \$999,999	\$800	\$2,000	\$3,000
\$1,000,000 - \$1,499,999	\$1,000	\$2,500	\$4,000
\$1,500,000 - \$2,999,999	\$1,500	\$5,000	\$8,000
\$3,000,000 or above	\$2,000	\$6,000	\$10,800

- The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice.
- Customers who fulfill the requirements described in the previous Clause and apply for the with Gift Code 「PY」 listed on designated promotional materials/ designated promotional channels, is entitled to an extra HK\$1,000 cash rebate. This reward is not applicable to "Balance Transfer"/ "Balance Transfer" Top up. In addition, it cannot be used in conjunction with any other promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.
- The status of the eligible customers' instalment loan accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan when the cash rebate or cash reward is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.
- The minimum "Loan Top up" amount is HK\$5,000. The maximum loan amount for Loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). For "Loan Top up", the maximum Top up amount plus the outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the "Balance Transfer" is up to HK\$2,000,000 or 23 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.

- BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.
- "Loan Top up" is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a "Loan Top up" if payments for minimum of three instalments are made and without any overdue record. Customers will be notified of the relevant approved loan amount, interest rate and tenor upon the "Loan Top up" approval. The outstanding loan amount of the existing loan will be deducted from the "Loan Top up" amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
- "Loan" or "Loan Top up" customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. The maximum repayment tenor for "Balance Transfer" is 72 months.
- Examples for loan amount, repayment tenor, monthly flat rate and APR:
- "Loan" & "Loan Top up": The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0799%. The Annualized Percentage Rate ("APR") is 1.78% and without handling fee. APR as low as 1.78% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$1,500,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0799%, with handling fee waiver, and is applicable to BOCHK Private Wealth Customers or selected customer groups. The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval. The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. For loan and offer details, interest rates, handling fee, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.
- BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement (KFS) for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.
- The above offers are not applicable to the staff of BOCHK.
- Early Settlement Fee
Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee, which is 2% of the approved principal amount of the loan. BOCHK may at its discretion adjust the early settlement fee at any time. Individual calculation of the apportionment of the interest and principal is adopted for different loan products even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/ redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.
- Risk Disclosure of Investment as Loan Purpose
The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.
- "Instalment Loan", "Loan Top up", "Balance Transfer", "Balance Transfer Top up" are the loan products of BOCHK.
- This offer cannot be used in conjunction with other promotional offer that are not listed in this promotion material.

6. BOC Chill Card & BOC Cheers Card Welcome Offer

Promotion Period and Eligibility of Welcome Offer:

- The promotion period runs from now until 31 December 2025 ("Promotion Period").
- Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) and BOC Chill Card ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer.
- Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of BOCHK, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
- Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card firstly approved will be offered.

Welcome Offer and Spending Requirement:

- Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance ("Spending Period") (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)	Extra Welcome Offer
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above	75,000 Points Fulfill the spending requirement of BOC Cheers Card and hold a BOCHK "Private Wealth" or "Wealth Management" Account within the Promotion Period (Eligible Credit Card is required to be applied within the Promotion Period and successfully issued on or before 28 February, 2026)
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above	
BOC Chill Card	HK\$500 Cash Rebate	Accumulate spending of HK\$5,000 or above	Not applicable

Spending Period Example:

Card Issuance Date	Spending Period
8 January 2025	8 January 2025 to 31 March 2025
10 December 2025	10 December 2025 to 28 February 2026

- Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add Value, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main card and additional/supplementary card spending will be combined for calculation.
- Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
- Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
- Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited for properly defining above spending categories counted as Eligible Transaction.
- The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

Fulfillment of Welcome Offer:

- The Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
- The Gift Points of Extra Welcome Offer awarded for BOC Cheers Card will be credited to the main card account of the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
- The Cash Rebate awarded for BOC Chill Card will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card.
- The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Welcome Offer:

- The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
- If multiple redemption of Welcome Offer and Extra Welcome Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Welcome Offer and Extra Welcome Offer to the Cardholder's credit card account without prior notice. If the Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) to the Cardholder's credit card account without prior notice.
- Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
- The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- No person other than the Eligible Cardholder and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

- The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
- In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

6a.BOC Chill Card Extra HK\$100 Welcome Offer

- Promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period"). Only applicants whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the extra HK\$100 Cash Rebate.
- This offer is only applicable to personal customer who fulfill all the requirements of *Payroll Account* Reward set in the above point 1 *Payroll Account* Reward.
- Only applicants who are not have cancelled their BOC Chill Card, or were once cardholders of the BOC Chill Card in the 12 months prior to the date of application, will be entitled to the offer upon approval of application. The Cash Rebate will be credited to the main cardholder's account according to the Issuance Date below. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

Eligible Credit Card Issuance Date	Rebate Credit Date
1 April 2025 to 30 June 2025 (both dates inclusive)	On or before 31 December 2025

- If multiple redemptions of welcome offer have occurred, or the main credit card account is cancelled within 12 months from card issuance, the Card Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.
- The Card Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Card Company's record shall prevail.
- The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding balances accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts, and is also not refundable nor transferrable.
- No person other than the cardholder and the Card Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

6b.BOC Cheers Card Extra 25,000 Gift Points Welcome Offer

- Promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period"). Only applicants whose BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the extra 25,000 Gift Points.
- This offer is only applicable to personal customer who fulfill all the requirements of *Payroll Account* Reward set in the above point 1 *Payroll Account* Reward.
- Only applicants who are not have cancelled their Eligible Credit Card, or were once cardholders of the BOC Cheers Card in the 12 months prior to the date of application, will be entitled to the offer upon approval of application. The Gift Points will be credited to the main cardholder's account according to the Issuance Date below. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

Eligible Credit Card Issuance Date	Rebate Credit Date
1 April 2025 to 30 June 2025 (both dates inclusive)	On or before 31 December 2025

- If multiple redemptions of welcome offer have occurred, or the main credit card account is cancelled within 12 months from card issuance, the Card Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice, that is HK\$100.
- The Card Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Card Company's record shall prevail.
- The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- No person other than the cardholder and the Card Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

7. Extra up to HK\$1,000 "Mortgage Service" Offer

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("promotion period").
- Customers who successfully apply for BOCHK Mortgage Loan, *Payroll Account* and use the Private Wealth / Wealth Management Service* during the promotion period; and drawdown the mortgage loan on or before 31 July 2025 (collectively named "Eligible Mortgage Customers"), can enjoy extra Cash Reward of mortgage service ("Cash Reward"). For details, please refer to below:

Cash Reward	
Private Wealth customers	Wealth Management customers
HK\$1,000	HK\$500

*It's subject to terms and conditions, please refer to point 1 *Payroll Account* Reward and point 7a Private Wealth / Wealth Management Service for details.

- Eligible Payroll Customers must provide the designated promotion code "GEN2025Q2" to BOCHK staff when applying for mortgage services in order to register for Cash Reward. Regarding the registration records of BOCHK Cash Reward, the records of BOCHK system shall prevail.
- **The offer is only applicable to "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 31 October 2025, the records of the BOCHK system shall prevail.**
- **The Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and**

remortgage loan of residential property by individual customers.

The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.

- In the case of a joint mortgage account, at least one of the account holders must be an Eligible Payroll Customer, that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
- In the case of a joint mortgage account, the account holder will be regarded as an Eligible Mortgage Customer. Only one of the account holders can enjoy the Cash Reward. BOCHK reserves the right to make the final decision to distribute the Cash Reward to one of the account holders.
- In the case of a joint mortgage account, which has more than one Eligible Payroll Customer, the account can only enjoy the Cash Reward once.
- Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2025.
- In case the Cash Reward are out of stock, BOCHK reserves the right to substitute the Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
- The Eligible Mortgage Customers must still hold a valid mortgage and payroll accounts and when BOCHK sending out the Cash Reward, otherwise the Cash Reward will be forfeited.
- If the amount of cash rebate and / or the Coupons reward is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.

7a.Private Wealth / Wealth Management Service ("Integrated Banking Services")

- In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the Total Relationship Balance of the following designated amount or above. If a customer is not able to meet the Total Relationship Balance requirement, BOCHK may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

Integrated Banking Services	Total Relationship Balance Requirements
Private Wealth	HK\$8,000,000 or above
Wealth Management	HK\$1,000,000 or above

- Allocation of Integrated Banking Services status:
 - i. BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.
 - ii. BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.
 - iii. BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer' s Integrated Banking Services status.
 - iv. After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.
- For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

8. Digital Application Offer - Preferential interest rate and extra HK\$500 Cash Reward

- Customers who successfully apply for the BOCHK Mortgage loan via "Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 April 2025 to 30 June 2025 (both dates inclusive, the "Promotion Period"); and i) if **such mortgage loan is successfully drawn, ii) plus complete any 4 of the following items: register for "Payroll Account" #, download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet (Lite) ("BoC Pay+"), open "Wealth Management" / "Enrich Banking" service, conduct a Foreign Exchange transaction*, complete a buy / sell transaction of HK Stocks, A Shares or US Stocks or a buy / sell odd lot transaction (exclude Monthly Stocks Savings Plan or IPO subscription) via single-name or joint-name securities account (include securities margin account and family securities account) maintained with BOCHK, enroll in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Mobile Banking successfully on or before 31 October 2025** (collectively named "Eligible Customers"), can enjoy the preferential interest rate and extra HK\$500 Cash Reward (collectively named "Cash Reward").

Customers register for Payroll Account via any branches, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Promotion Period. For the record of BOCHK Payroll Account, BOCHK's system record shall prevail.

* Customers conduct one foreign exchange transaction, including (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars or (c) cross currency conversion through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking or BOCHK Internet Banking during the Promotion Period, but not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.

- Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- **The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.**
- If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account

holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.

- Eligible Customers must provide the designated promotion code "eAPP500" to BOCHK staff when applying for mortgage services in order to register for Mortgage Offer. Regarding the registration records of BOCHK Mortgage Offer, the records of BOCHK system shall prevail.
- Each Eligible Customer can only receive the Cash Reward once within the Promotion Period on the basis of the record by BOCHK.
- The Cash Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 31 January 2026.
- The status of the Eligible Customers' Mortgage Account and the designated mortgage repayment account, must be normal and valid when BOCHK credits the Cash Reward. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the Cash Reward without prior notice.
- Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking imposed by their service providers.
- Please download relevant Mobile Application from official application stores or the BOCHK website, and ensure the search wording. iPhone users may download via the App Store; Android users may download via Google Play, and Huawei AppGallery or BOCHK website.
- By using BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking.
- Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
- In case the Cash Reward are out of stock or unavailable, BOCHK reserves the right to substitute the Cash Reward with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Cash Reward provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
- BOCHK will not send out any notification, reissue and be liable to the Eligible Customers who fail to register successfully due to wrong information input.
- If the amount of cash rebate and / or cash reward and / or the coupons reward and / or gifts is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or cash reward and/or the coupons reward and / or gifts as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicants to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicants and BOCHK.
- No person other than the Eligible Customers, BOCHK, and/or the Card Company and/or the UnionPay International will have any rights under the Contracts (Rights of Third parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

8a. Digital Application Offer - Important notes for home insurance / fire insurance which is eligible for mortgage customers

- "Fire Insurance" and "Premier Home Comprehensive Insurance" Mortgage Customer Plan ("the Designated Insurance Plans") and the supplementary rider(s) (if any) are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK 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)
- BOCG Insurance reserves the right to accept or decline any application for the Designated Insurance Plans and the supplementary rider(s) (if any) based on the information provided by the insured and applicant at the time of application.
- BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products of BOCG Insurance but not BOCHK.
- BOCHK and/or BOCG Insurance reserve the right to amend, suspend or terminate the Relevant Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCHK and/or BOCG Insurance shall be final.
- 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 Designated Insurance Plans should be resolved between directly BOCG Insurance and the customer.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any 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 Designated Insurance Plans. For enquiry, please contact the staff of BOCHK.
- The Designated Insurance Plans and the supplementary rider(s) (if any) are governed by the terms and conditions 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.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

9. Mortgage loan Cash rebate reward

- Customers who apply for the BOCHK mortgage loan during the period from 1 April 2025 to 30 June 2025 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 October 2025, he/she is entitled to the cash rebate. The cash rebate amount shall be subject to BOCHK's final approval. The cash rebate is subject to terms and conditions. Please contact BOCHK staff for details of

the cash rebate.

- If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- BOCHK will credit the cash rebate to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.
- If the amount of cash rebate reward is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate reward as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicants to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicants and BOCHK.
- No person other than the Eligible Customers and BOCHK will have any rights under the Contracts (Rights of Third parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

10. Travel Insurance Promotion

- The promotion period is from now till 30 June 2025 (both dates inclusive) (the "Promotion Period").
- This offer is only applicable to the customers who are using BOCHK *Payroll Account* and receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account (the "Eligible Payroll Customer"); and should have successful enrolment in "Universal Smart Travel Insurance Plan" or "Greater Bay Area Travel Insurance Plan" (the "Designated Travel Insurance Plans") within the Promotion Period via BOCHK mobile banking or internet banking; and have their policies effective on or before 31 July 2025.
- Successful enrolment refers to the policyholder who settles the discounted premium on or before 30 June 2025 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person's re-application within 6 months after policy cancellation / termination of policy renewals.
- Premium discount offer:
During the Promotion Period, the Eligible Payroll Customers can enjoy 30% off premium discount of Single Travel Plan or 30% off first year premium discount of Annual Travel Plan upon successful enrolment in "Universal Smart Travel Insurance Plan" and 30% off premium discount upon successful enrolment in "Greater Bay Area Travel Insurance Plan" via BOCHK mobile banking or internet banking, and by entering the promotional code "PAY25".
- The premium discount is offered by BOCG Insurance and BOCHK.
- The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

Important Notes

- The Designated Travel Insurance Plans and the supplementary rider(s) (if any) are underwritten by BOCG Insurance.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the Designated Travel Insurance Plans. The Designated Travel Insurance Plans are products of BOCG Insurance but not BOCHK.
- 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 Designated Travel Insurance Plans should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- 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.
- BOCG Insurance reserves the sole right to determine whether any application for the Designated Travel Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Designated Travel Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- 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 but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Travel Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Designated Travel Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Designated Travel Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

11. BOC Credit Card Free Spending Credit

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

- Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- **The status of the credit card accounts held by the Eligible Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.**

General Terms

- The above offers are only applicable to personal banking customers.
- Customers can enjoy the above offers simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
- Apple and Apple logo are trademarks of Apple Inc., registered in U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and HUAWEI EXPLORE IT ON AppGallery logo are trademarks of Huawei Technologies Co., Limited.
- Customers are responsible for the data charges of downloading or using BOCHK Mobile App, BoC Pay Mobile Application, Internet Banking / Mobile Banking, or any designated Mobile App / Website mentioned above, imposed by their service providers.
- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile App and/or Mobile/Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile App and/or Mobile/Online Banking.
- The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact the staff of BOCHK, the relevant Insurer and/or Card Company.
- BOCHK, the relevant Insurer and/or Card Company reserves the right to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at their sole discretion.
- The above offers are not applicable to the staff of BOCHK and its subsidiaries.
- Should there be any discrepancies between the Chinese version and English version of this promotion material, the Chinese version shall prevail.
- Manned Phone Banking Services are only applicable to selected customers. For details, please contact BOCHK's staff.
- In case of any disputes, the decision of BOCHK, the relevant Insurer and/or Card Company shall be final and conclusive.

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before you trade or invest especially 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. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

Risk Disclosure of Securities Trading

Risk of Securities Trading

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. 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.

Risk of Securities Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the ["Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect"](#) in BOCHK's website or the branch staff of BOCHK.

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).

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.

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at the following time: Hong Kong time Saturday 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States- from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States- from the second Sunday in March to the first Sunday in November).

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 and it should not be considered as investment advice.

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Reminder: To borrow or not to borrow? Borrow only if you can repay! Investment and foreign currency trading involve risks and buy-sell spread.

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