

Terms and Conditions

1. Payroll Service Welcome Rewards

- The promotion period is from 2 July 2020 to 30 September 2020 (both dates inclusive) (“Payroll Service Promotion Period”).
- Registration period of payroll service is 2 July 2020 to 30 September 2020. (Both dates above inclusive).
- To be eligible for BOC Credit Card Free Spending Credit (“Free Spending Credit”), customers should maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name accounts) (“Payroll Account”) with Bank of China (Hong Kong) Limited (“BOCHK”), and
 - register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Service Promotion Period; AND
 - start receiving salary by “electronic payroll arrangement” or a newly set up “single standing instruction” (not including the standing instruction originating from BOCHK) via Payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until Free Spending Credit is credited by BOC Credit Card (International) Limited (the “Card Company”) accordingly; AND
 - have not registered for and/or taken up the BOCHK’s Payroll Service in the past 3 months (“Eligible Customers of Payroll Service”); AND
 - register BoC Pay by binding BOCHK Smart Account or BOC Dual Currency Credit Card or BOC Dual Currency Co-branded Cards; OR set BOCHK account as the Faster Payment System (“FPS”) Default Account successfully during the promotion period. The details of the offer are as follows:
- **The amount of Free Spending Credit for Welcome Rewards received by the Eligible Customers of Payroll Service will be determined by the amount of the first monthly salary received through the Payroll Account and the categories of customers (Wealth Management / Enrich Banking / i-Free Banking).** To be eligible for Free Spending Credit, customer should receive salary on monthly basis with the amount that not less than first monthly salary and maintain the categories of customer (Wealth Management / Enrich Banking / i-Free Banking) until Free Spending Credit is credited by the Card Company. For details, please refer to the following table.

Monthly salary	BOC Credit Card Free Spending Credit		
	Wealth Management customers	Enrich Banking customers	i-Free Banking customers
HK\$80,000 or above	HK\$700	HK\$300	HK\$100
HK\$30,000 – HK\$79,999	HK\$300		
HK\$10,000 – HK\$29,999	HK\$100	HK\$100	

- Free Spending Credit for Welcome Rewards will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Payroll Service on or before the following dates. The Eligible Customers of Payroll Service should still receive salary via the Payroll Account when Free Spending Credit for Welcome Rewards is credited by the Card Company; AND keep the BoC Pay account active or keep setting a BOCHK account as the FPS Default Account.

Registration Period For Payroll Service	Date of crediting the Free Spending Credit
2 July 2020 to 30 September 2020	On or before 31 March 2021

- “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 above.
- “Electronic payroll arrangement” refers to the customer’s employer crediting the customer’s salary to customer’s Payroll Account through the BOCHK’s or other banks’ payroll system. 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”, “electronic payroll arrangement” and “single standing instruction”.
- Each Eligible Customer of Payroll Service can enjoy this offer once only. If an Eligible Customer of Payroll Service registers for more than one Payroll Account within the Payroll Service Promotion Period, the Eligible Customer of Payroll Service can only enjoy the offer once.
- **Each Eligible Customer of Payroll Service should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.**

2. Extra Total Relationship Balance Growth Reward

- The promotion period is from 2 July 2020 to 30 September 2020 (both dates inclusive) (“Payroll Service Promotion Period”).
- To be eligible for HK\$100 Extra Total Relationship Balance Growth Reward, Eligible Customers of Payroll Service has to newly take up or upgrade to *Wealth Management* and (i) prior to 30 September 2020, the customer has to maintain a valid BOCHK mobile banking account, and a valid BoC Pay account (bind with a BOCHK bank account or a BOC Dual Currency Credit Card), and a valid “Questionnaire on Investment Preference” or complete “Financial Needs Analysis” at BOCHK branches during Promotion Period ; (ii) achieve HK\$1,000,000 or above of Total Relationship Balance growth (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of June 2020), and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month. (“Eligible Customers of Extra Total Relationship Balance Growth Reward”)
- Extra Total Relationship Balance Growth Reward will be credited as BOC Credit Card Free Spending Credit.
- Each Eligible Customers of Extra Total Relationship Balance Growth Reward can enjoy this offer once only.
- Free Spending Credit for Extra Total Relationship Balance Growth Reward will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Extra Total Relationship Balance Growth Reward on or before 31 March 2021.

2a. 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 (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the BOC Life plans*¹, outstanding balance of other loans and the vested balance of the Mandatory Provident Funds (“MPFs”); and
 - ii. Mortgage payments, outstanding balance and un-post installment balance under the BOC Credit Card and the Total Relationship Balance of the Master Customer of “Business Integrated Account”.
- *1: Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:
- By January 2020 or before, life insurance policies are calculated based on the cash value of the policies;
 - From February 2020 onwards, Investment-linked insurance plan 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;
 - The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.
- 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.
- c. 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.
- d. All foreign currency balances are calculated based on exchange rates quoted by BOCHK from time to time.
- e. The relevant calculation results are subject to BOCHK's records.

For details of Total Relationship Balance, please contact the staff of BOCHK or visit our website www.bochk.com.

3. 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.
- If Eligible Customers hold more than one eligible BOC 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 is 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 BOC Credit Card (International) Limited (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.

4. Preferential Time Deposit Interest Rate

- The promotion period is from 2 July 2020 to 30 September 2020 (both dates inclusive) ("Time Deposit Promotion Period").
- To enjoy the preferential time deposit interest rate offers, personal banking customers who have taken up Integrated Account Service should place the time deposit with "Eligible New Fund Balance" of HK\$10,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited ("BOCHK") during Time Deposit Promotion Period ("Eligible Time Deposit").
- "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.
- The preferential interest rates are one-off privileges for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- Time deposits should be set-up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. **BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted.** Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.
- **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae(whichever is higher) subject to a minimum of HKD\$200:**
 1. **Time Deposit Principal x [(Prime Rate* -2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year**
 2. **Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**

***Subject to the rate as quoted by BOCHK from time to time.**

5. HKD Monthly Deposit Savings Plan

- The promotion period is from 2 July 2020 to 30 September 2020 (both dates inclusive) ("Monthly deposit Savings Plan Promotion Period").
- To be eligible for preferential interest rate for HKD Monthly Deposit Savings Plan, customer must successfully set up new "HKD Payroll Customers Monthly Deposit Savings Plan" via any branches, Internet Banking or Manned Phone Banking Services of BOCHK during the Monthly Deposit Savings Plan Promotion Period.
- BOCHK reserves the right to amend, suspend or shorten the Interest Rate Promotion Period and to amend the relevant terms at any time at their sole discretion without prior notice.

6. First year Securities Brokerage Fee of 0.2% Reward

- The promotion period is from 2 July 2020 to 30 September 2020 (both dates inclusive)("Promotion Period").
- To entitle the first year ("Preferential Brokerage Fee Period") 0.2% securities brokerage fee offer, customers are required to fulfill all of the following requirements ("Eligible Customers of Securities Offer"):
 - i. Newly register and use Bank of China (Hong Kong) Limited ("BOCHK") Payroll Service during Promotion Period and have not registered for and/or taken up BOCHK's Payroll Service during the past 3 months; AND
 - ii. Should maintain valid Integrated Account Services and sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) ("Payroll Account") of BOCHK when taking up Payroll Service; AND

- iii. Start receiving salary by “Electronic Payroll Arrangement” or a newly set up “Single Standing Instruction” (not including the standing instruction originating from BOCHK) via Payroll Account within the next 2 calendar months from the date of payroll service registration and maintain this arrangement during Preferential Brokerage Fee Period; AND
- iv. Should successfully open new securities accounts(including Securities Margin Trading Account, Family Securities Account)(“New Securities Account”) of BOCHK during Promotion Period and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Accounts opening.
- “Electronic Payroll Arrangement” refers to the customer’s employer crediting the salary to the Payroll Account of Eligible Customers of Securities Offer through BOCHK or other banks’ payroll system. 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 “Electronic Payroll Arrangement” or “Single standing instruction”.
- Starting from the 6th working day(excluding Saturday, Sunday and public holiday) of next calendar month upon receiving salary by “Electronic Payroll Arrangement” or “Single Standing Instruction”, Eligible Customers of Securities Offer can entitle to the first 12 months brokerage fee of “Gold Star” membership of Securities Club: **Based on the transaction amount of each transaction, 0.2% brokerage fee for transaction trading Hong Kong Stocks / Shanghai A shares/ Shenzhen A shares through automated trading channels (Mobile Banking/Internet Banking/Automated Stock Trading Hotline); 0.28% brokerage fee for transaction trading Hong Kong Stocks / Shanghai A shares/ Shenzhen A shares through branches/manned trading hotline. Minimum charge of brokerage fee for each transaction is HK\$100(applicable to HKD denominated stocks)/ RMB100(applicable to RMB denominated stocks)(“Brokerage Fee Offer”).**
- If Eligible Customers of Securities Offer is currently holding “Diamond Star” membership of Securities Club, the "Diamond Star" membership of Securities Club will not be changed.
- Brokerage fee offer is only applicable to Eligible Customers of Securities Offer who use new securities accounts (including Securities Margin Trading Account, Family Securities Account) which are opened with the same name of Payroll Account to buy/sell securities listed on the Hong Kong Exchange 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”).
- **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 and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- During the Preferential Brokerage Fee Period, if Eligible Customers of Securities Offer is in following status in last month: (i) do not have any salary credit record by “Electronic Payroll Arrangement” or “Single Standing Instruction”; or (ii) do not hold any valid Payroll Account/ Securities Account, the Preferential Brokerage Fee will be cancelled on the first working day of that month.
- **BOCHK reserves the right to amend the brokerage fee of “Gold Star” member of Securities Club from time to time.** If there is any change of the brokerage fee of “Gold Star” member of Securities Club, BOCHK will have notice posted at branches and website of BOCHK (www.bochk.com). Customers should aware of the above notice. BOCHK will not issue notification to individual customer.

7. First Year Premium Discount (the “Life Insurance Premium Discount Offer”)

- Life Insurance Offer is provided by BOC Group Life Assurance Company Limited (“BOC Life”).
- The life insurance Premium Discount offer is applicable to designated insurance plan underwritten by BOC Life.
- Promotion period refers to the period between 2 July 2020 to 30 September 2020 (both dates inclusive) (“Life Insurance Premium Discount Offer Promotion Period”).
- To be eligible for the Life Insurance Premium Discount Offer, applicant(s) must fulfill all of the following requirements: (i) the application form(s) must be duly completed and signed during the Life Insurance Premium Discount Offer Promotion Period; (ii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 9 October 2020; (iii) the print date of insurance proposal(s) of the Deferred Annuity Plans must fall within the Life Insurance Premium Discount Offer Promotion Period; and (iv) the application(s) must be accepted by BOC Life (the “Eligible Policy(ies)”).
- For prepayment cases, premium discount is only applicable to the First Year Premium.

- For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first 3 months. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account during the 4th to 12th months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), and limited to Eligible Policy(ies) with standard premium.
- The Eligible Policy(ies) must be in force and the Guaranteed Monthly Annuity Income amount, Notional Amount, Sum Insured amount or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer or reduce the eligible premium discount amount proportionally.
- In case the Policy Owner reduces the Guaranteed Monthly Annuity Income amount of the Eligible Policy, the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer.
- The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
- In case the Eligible Policy is surrendered within first policy year, the premium discounted amount will be deducted from the surrender value before refunding to the Policy Owner.
- Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOC Life shall be final.

7a. Important Notes

- BOC Life is authorised and regulated by the Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China (Hong Kong).
- The Deferred Annuity Plans and the supplementary rider(s) (if any) are underwritten by BOC Life. BOCHK is the major insurance agency appointed by BOC Life.
- 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)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Deferred Annuity Plans and the supplementary rider(s) (if any) according to the information provided by the proposed insured and the applicant at the time of application.
- The Deferred Annuity Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life 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 insurance product should be resolved directly between BOC Life and the customer. For enquiry, please contact the branch staff of BOCHK.
- This promotion 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 BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Deferred Annuity Plan and the supplementary riders (if any). For enquiry, please contact the branch staff of BOCHK.

8. Cash Reward Offer for Residential Property Mortgage Loan

- Customers who apply for the Residential Property Mortgage at BOCHK during the period from now to 30 September 2020 (both dates inclusive), and if such loan is approved on or before 31 December 2020, he/she is entitled to have cash reward. The cash reward amount shall be subject to BOCHK's final approval. Please contact BOCHK staff for details of the cash reward.
- 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 offer. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- If the level of cash reward is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash reward as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- The final terms and conditions are subject to the final approval result of BOCHK.
- BOCHK may at its absolute discretion to approve or reject any application for credit facilities and mortgage and may decline any application without assigning any reason. The final terms and conditions of credit facilities and mortgage will be governed by the Facility Letter and other relevant documents signed between the loan applicant and BOCHK.
- The above promotion is not application to selected mortgage plan and property types. For details, please contact our branch staff.

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

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, 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.

RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

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.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

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.
- Customers are responsible for the relevant data charges incurred by using BOCHK Mobile App or Mobile Banking.
- 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. For details, please contact our branch staff.
- BOCHK 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.
- In case of any disputes, the decision of BOCHK shall be final and conclusive.
- The above offers are not applicable to the staff of BOCHK and its subsidiaries.
- The Rewards are available on a first-come-first served basis while stock lasts.
- Should there be any discrepancy 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.
- For the registration record for BOCHK Payroll Service, BOCHK's system record shall prevail.