

1. What should I do if I forget my user ID?

Primary Users can visit our branches for your user ID. Delegated Users can request a Primary User to login to “CBS Online” and retrieve your ID from “Management” > “User Settings” > “User List” page.

2. What should I do if I forget my login password?

Primary Users need to download the “Application form for re-issuing of Corporate Internet Banking Password for Primary User” from “More” > “Download Forms” of BOCHK website. Please complete and submit the original form to us either by visiting our branches or by mail to the address stated in the form to reset password. Delegated Users can request a Primary User to reset your password in “CBS Online” > “Management” > “User Settings” > “User List” > “Reset Password”.

3. Can I login to “CBS Online” by using tablets or mobile devices?

Yes. “CBS Online” is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using “CBS Online”.

4. How does the “Security Device” work?

Every “Security Device” has a unique serial number, and is equipped with internal information and clock. When you press the button on the “Security Device”, a one-time “Security Code” will be generated according to the information and clock inside the device. The code is only valid within a short period of time and is provided for the system to verify customer’s identity.

5. Will there be any application fee for the “Security Device” ?

Each account is entitled to have one “Security Device” for free. If you want to apply for additional “Security Device” or the “Security Device” is lost, the replacement fee will be HKD100 per device. If the account cannot be opened successfully, the customer should get refund at the account-opening branch within 2 weeks upon receiving the notification from our bank. If the “Security Device” is not working, damaged or its battery is used up, you can return the “Security Device” to our Bank within 2 months for a free replacement.

6. What should I do if the screen of “Security Device” displays the message “BATT” ?

The battery of the “Security Device” normally lasts for 3 - 5 years, depending on the actual usage. You can make the request of replacing a “Security Device” online. Please note that the battery of the “Security Device” cannot be replaced. Any attempt to replace the components of the “Security Device” may cause malfunction of the device.

7. I am currently using “e-Cert”, can I apply and activate “Security Device” online?

Yes. However as a user is not allowed to use “e-Cert” and “Security Device” at the same time, your existing “e-Cert” will become void after you have activated “Security Device” online. Since “Security Device Activation” process requires “e-Cert” password for verification, you must keep “e-Cert” until the “Security Device Activation” process is completed. If the “e-Cert” cannot function properly or it is lost, please contact our bank for requesting revocation of “e-Cert”.

8. What should I do if I have lost my security device?

Primary Users can download the “Security Device Application and Status Reset Form for Primary User” from “More” > “Download Forms” of BOCHK website. Please complete and return the form by visiting our branches or by mail to the address stated on the form. Delegated Users can request a Primary User to apply for security device replacement for you in “CBS Online” > “Management” > “User Settings” > “User List” > “Security Device Setting”.

9. Who can amend the usage right and transaction limit of users via “CBS Online”?

Primary User can amend the usage right and transaction limit of all users via “CBS Online”. If a Delegated User is assigned the right of “Internal Control Available” by the Primary User, he / she can amend other users’ usage right and transaction limit via “CBS Online”.

- 10. Can I manage all my company's bank accounts via "CBS Online"?**
 You can do so if you are assigned the right to operate all bank accounts via "CBS Online". However, if you are only assigned the right to manage the designated bank accounts, then you can manage those accounts accordingly.
- 11. In the "Authorisation Centre", within how many days should the checking and authorisation be performed?**
 Each transaction will be kept at "Authorisation Centre" for 7 working days only, regardless of the transaction status. Once a specific action is performed, you have to proceed to next action within 7 working days or the transaction will be automatically deleted on the 8th working day. However, the Trade Services transaction will still be kept at "Overview > Pending > Pending Authorisation" at Trade Services after the transaction is automatically deleted at "Authorisation Centre".
- 12. Which transaction limit will be deducted for each transaction?**
 For same-day transactions, the "Daily Accumulated Debit Limits" at company level on transaction date, "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on transaction date will be deducted.
 For forward-dated transactions, the "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on effective date will be deducted. The "Daily Accumulated Debit Limits" at company level on value date will be deducted.
 For standing instructions, the total transaction amount of all standing instructions will be checked to see whether such transaction amount exceed the "Daily Accumulated Debit Limits" at company level and "Daily Accumulated Debit Limits" at account level.
 Please make sure that the "Daily Limit of Transfer to Non-listed Beneficiaries" is sufficient prior to bill payment and payroll transaction.
- 13. How to reset/ increase the "Daily Accumulated Debit Limit of Payments to Other Third Party Accounts"?**
 You need to download the "Daily Accumulated Debit Limits Amendment Forms" under "More" > "Download Forms" of BOCHK website, complete and submit the original form to us either by visiting our branches or by mail to the address stated in the form. After that, you still have to update related debit limits on CBS Online to ensure that they are not larger than the daily accumulated debit limit of payments to other third party accounts.
- 14. When will the new settings become effective?**
 New settings will be effective immediately after the completion of authorisation.
- 15. Any effect for the transactions that are not completed if changing the settings under "Management"?**
 These changes may result in status change of all related transactions that have not completed authorisation procedures at "Authorisation Centre". E.g. Amending the user settings of an existing user may result in status change of all transactions being checked or authorised by this user if yet completed authorisation procedures. Other transactions will not be affected.
- 16. Is there any service charge for the application of monthly e-statement? By what channels can I receive the e-statement?**
 There is no service charge for the use of e-statement. You need to activate this service at branch and then view monthly e-statements with the "Monthly Statements" function under "Download Centre" (Note: Adobe Reader installation is required to view the e-statements).
- 17. How long will monthly e-statements be kept in "CBS Online"?**
 Monthly e-statements will be kept in "CBS Online" for 13 months.
- 18. How can I enquire the transactions status?**
 You can enquire the transactions status in details by selecting "Enquiry / Transaction Status" under "Cash Management" section, or clicking the "To-Do List" shown at the left navigation area of every webpage.

19. What is “Pre-set Authority Function”?

You can apply for “Pre-set Authority Function” when you open “CBS Online” account at the branch. As such, you can login as Primary User and perform transaction without further setting. This “Pre-set Authority Function” will also apply to newly added Primary Users and bank accounts. “Pre-set Authority Function” can only be applied during account-opening at the branch. You are also required to visit the branch for the cancellation of “Pre-set Authority Function”.

20. Are there any restrictions for customers with “Pre-set Authority Function”?

Customers with “Pre-set Authority Function” can change their settings via “CBS Online”. But once the “Advanced Authorisation Mode” is chosen, “Pre-set Authority Function” will no longer apply to newly added Primary Users and bank accounts until “Standard Authorisation Mode” is chosen again.

21. How should I upload file?

You can upload files to perform transactions including Payroll, Autopay-In, Autopay-Out and MPF contribution, etc. As a standard format is required for uploading files, you are recommended to download templates at “File Templates” of “Download Centre” section (Note: MPF file template is not available in “CBS Online”). You can check whether the file is successfully accepted by the system via “Upload Result Enquiry”. Since file uploaded will only be effective after authorisation, please authorise the relevant transactions at the “Authorisation Centre” after upload file.

22. What is the transaction cut-off time for “CBS Online”?

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
Transfer ¹	24-hour service	24-hour service	24-hour service
Express Transfer (RTGS / CHATS) HKD, USD & EUR CNY	17:45 22:45	--- ---	--- ---
FPS	24-hour service	24-hour service	24-hour service
Telegraphic Transfer CNY to / via Mainland China CNY to Overseas SGD / THB Other currencies	16:30 22:15 15:30 18:00	--- --- --- ---	--- --- --- ---
BOC Remittance Plus	16:30	---	---
Payroll / Payroll (Payment Type)	12:00 (Valid on the same day at the earliest)	(Valid on the next working day at the earliest)	---
Bill Payment	24-hour service	24-hour service	---
Demand Draft	15:30	---	---
e-Cheques Issuance Service Issue e-Cheque/ e-Cashier's Order Stop e-Cheque/ e-Cashier's Order	24-hour service ^{3,4} 08:00 - 21:00	24-hour service ^{3,4} 08:00 - 16:00	24-hour service ^{3,4} ---

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
e-Cheques Deposit Service Deposit e-Cheque/ e-Cashier's Order	21:00 ^{5,6}	---	---
Cheque Outsourcing Service - Cashier's Order	12:30 ⁷	---	---
Currency Exchange ⁸	24-hour service ⁹	08:30 - 13:00 ^{10,11}	Service available during Public Holidays (excluding Sundays)
Trade Services	17:00	---	---
Time Deposit Placement	21:00	21:00	---
Securities Trading	16:10	---	---
Stock Trading Order Placement ¹²	24-hour service	24-hour service	24-hour service
Autopay-In / Autopay-In (Payment Type) / Autopay-Out / Autopay-Out (Payment Type) ²	18:00	12:00	---
Upload MPF Contribution File	17:00	11:00	---
Send Message	18:00	13:00	---

1. The relevant cut-off time applies to the transfer of the same currency. Please refer to the cut-off time of Currency Exchange Service if it involves currency exchange.
2. Valid on the next working day at the earliest.
3. Except system maintenance period.
4. If the transaction involves currency exchange, please refer to the service time of Currency Exchange.
5. The e-Cheque will be deposited on the next clearing date if the transaction is made after cut-off time.
6. The cut-off time is 18:00 if manual-checking of account name is needed.
7. For same day issuance.
8. Except THB, SGD, DKK, NOK and SEK, the service for other currencies is available from 8:00am on Monday to 5:00am on Saturday. On 25th December, the service is available until 5:00pm. The service for THB, SGD, DKK, NOK and SEK is available from 8:00am to 3:30am on the next day. On 25th December, the service is available until 5:00pm.
9. The service is still available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8.
10. The service is not available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8. However, the service is still available if the Black Rainstorm Warning is issued at or after 8:30am (subject to further notice in case of special circumstances).
11. The service is not available on 25th December.
12. Services are not available during 16:10 to 17:40 from Mondays to Fridays due to information updating procedures.

Note: The above service hours are for reference only. The Bank reserves the right to revise the service hours from time to time.

Technical Support and Enquiries

If you have any enquiry about “CBS Online”, please contact us during service hours.

BOCHK Corporate Customer Hotline (852) 3988 2288

Service Hours:

Mondays to Fridays: 9:00 – 18:00

Saturdays: 9:00 – 13:00

Except Sundays and Public Holidays

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risks of the relevant product. For details of the nature of a particular product and the risk involved, please refer to the relevant offering documents. Customers should seek advice from an independent financial adviser.

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.

Risks of Trading of Listed RMB Products

Investment / Market Risk

Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Currency Risk

If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may

not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

Liquidity Risk

RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market of these products may not be available. Therefore, customer may not be able to sell his/her holdings of RMB equity products on a timely basis, or customer may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the People's Republic of China tightens foreign exchange controls, the liquidity of RMB funds and RMB equity products in Hong Kong will be affected and customer may be exposed to greater liquidity risk.

Exchange Rate Risk

RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. 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. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk

In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk

RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

Conversion Limitation Risk of RMB (Only applicable to Individual Investors)

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.

Conversion Limitation Risk of RMB (Only applicable to Corporate Customers)

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. Corporate customers that intend to conduct conversion of RMB through banks 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.

Risk of Trading A Shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

Not Protected by Investor Compensation Fund

Investors should note that any SH Northbound Trading or SZ Northbound Trading under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any SH Northbound Trading and SZ Northbound Trading as well.

Quotas Used Up

When the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted.

Trading Day Difference

As mentioned above, Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the Mainland China market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is not trading.

Restrictions on Selling Imposed by Front-end Monitoring

For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.

The Recalling of Eligible Stocks

When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect for above-mentioned reasons, the stock can only be sold but restricted from being bought. This may affect the investment

portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchanges.

Risks of Client Assets Received or Held Outside Hong Kong

Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Restrictions on Trading Shenzhen ChiNext Shares (Only Eligible for Shenzhen-Hong Kong Stock Connect)

Trading Shenzhen ChiNext shares limited to institutional professional investors.

You are advised to understand the relevant details, charges and important notes before investing in China A shares. For details, please visit website of BOCHK www.bochk.com ("Securities Trading Servicer" and "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect") or contact BOCHK's staff.

Risk of trading Growth Enterprise Market Stocks - Growth Enterprise Market (GEM) stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. GEM stocks may be very volatile and illiquid. You should make the decision to invest only after due and careful consideration. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors. Current information on GEM stocks may only be found on the internet website operated by The Stock Exchange of Hong Kong Limited. Companies listed on GEM are usually not required to issue paid announcements in gazetted newspapers. You should seek independent professional advice if you are uncertain of or have not understood any aspect of this risk disclosure statement or the nature and risks involved in trading of GEM stocks.

Risk of trading Nasdaq-Amex securities at The Stock Exchange of Hong Kong Limited - The securities under the Nasdaq-Amex Pilot Program (PP) are aimed at sophisticated investors. You should consult the licensed or registered person and become familiarised with the PP before trading in the PP securities. You should be aware that the PP securities are not regulated as a primary or secondary listing on the Main Board or the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited.

Risk of Funds Trading

This document does not constitute any offer, solicitation or recommendation to the purchase or sale of any investment products or services. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products

may not be the same as expected by customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The value of Investment Funds may go up as well as down and the Investment Funds may become valueless. Therefore, customers may not receive any return from their investment in Investment Funds. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, risk acceptance and ability. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If customers have any enquiry, they should seek advice from independent financial adviser. This document is issued by Bank of China (Hong Kong) Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong.

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

Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments involve derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

You should not invest in any product based on this promotion material alone. You should read the offering documents before deciding whether to invest in the product and to understand the nature and risks of the product. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives.

Investment involves risks. You may lose all or part of your principal amount and interest amount. By investing in Currency Linked Investments – Dual Currency Investment, you may receive the linked currency at maturity. Exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed) , the potential return of the product.

Structured products are NOT equivalent to, nor should they be treated as a substitute for, time deposit. The products are not covered by the Investor Compensation Fund.

Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments are NOT a protected deposit and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Structured products are not listed securities. There is no secondary market for you to sell the products prior to its maturity.

Structured products are not secured by any collateral. If you invest in these products, you will be taking the credit risk of BOCHK.

Investing in structured products is not the same as buying any currency of the currency pair directly.

Currency Linked Investments – Dual Currency Investment is not principal protected. Customers are required to hold the Investment Deposit, Principal Protected Structured Investments and Currency Linked Investments –Option Linked Investment till maturity to enjoy 100% principal protection.

Risk 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.

(Only applicable to Individual Customers) 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.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.

Risk of Notional Precious Metals Passbook Account

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest.

Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals.

Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

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

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

Important Notice Relating to Insurance Services:

General Insurance Business

- The general insurance plans are underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- Bank of China (Hong Kong) Limited (“BOCHK”) is an appointed insurance agent of BOCG Insurance for distribution of the general insurance products. The general insurance plans are the 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 insurance plans should be resolved between directly BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by Office of the Commissioner of Insurance to carry on general insurance business in the Hong Kong Special Administrative Region of the People’s Republic of China.
- Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.

Life Insurance Business

- The life insurance plans are underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) or China Life Insurance (Overseas) Company Limited (“China Life Overseas”).
- Bank of China (Hong Kong) Limited (“BOCHK”) is an appointed agent of BOC Life or China Life Overseas for distribution of life insurance products. The life insurance plans are the products of BOC Life or China Life Overseas 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 plans should be resolved between directly BOC Life or China Life Overseas and the customer.
- BOC Life and China Life Overseas are authorized and regulated by Office of the Commissioner of Insurance to carry on long term insurance business in the Hong Kong Special Administrative Region of the People’s Republic of China.